

IN PERSON & VIRTUAL BOARD MEETING

***This meeting will be held following the Committee scheduled prior.**



TO VIEW VIA WEB



TO PROVIDE PUBLIC COMMENT

Members of the public may address the Board 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 Board meeting.

Attention: If you have any questions, you may email PublicComment@lacera.com. If you would like to make a public comment during the board 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 BOARD OF RETIREMENT

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

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

9:00 A.M., WEDNESDAY, SEPTEMBER 4, 2024*

This meeting will be conducted by the Board of Retirement both in person and by teleconference under California Government Code Section 54953 (f).

Any person may view the meeting in person at LACERA's offices or online at <https://LACERA.com/leadership/board-meetings>.

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

- I. CALL TO ORDER
- II. PLEDGE OF ALLEGIANCE
- III. 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
- IV. APPROVAL OF THE MINUTES
 - A. Approval of the Minutes of the Regular Meeting of August 7, 2024
- V. PUBLIC COMMENT

(Members of the public may address the Board 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 Board meeting.

V. PUBLIC COMMENT (Continued)

If you select oral comment, we will contact you via email with information and instructions as to how to access the meeting as a speaker. You will have up to 3 minutes to address the Board. Oral comment requests 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.)

VI. EXECUTIVE UPDATE

- A. LACERA All Stars
- B. Member Spotlight
- C. Chief Executive Officer's Report

VII. DISABILITY RETIREMENT APPLICATIONS ON CONSENT CALENDAR

VIII. CONSENT ITEMS

A. **Ratify Chief Negotiator – Irma Rodriguez Moisa**

Recommendation as submitted by Vivian Gray, Chair, Joint Organizational Governance Committee: That the Board ratify Irma Rodriguez Moisa to serve as LACERA's Chief Negotiator for negotiations with Service Employees International Union (SEIU) Local 721. (Memo dated August 21, 2024)

B. **H.R. 5241 – Governmental Plans**

Recommendation as submitted by Les Robbins, Chair, Insurance, Benefits and Legislative Committee: That the Board adopt an "Oppose" position on H.R. 5241, which would enable full-time first responders employed by nonprofit public safety agencies to participate in governmental pension plans. (Memo dated August 19, 2024)

VIII. CONSENT ITEMS

C. **Pensionability Analysis Under CERL and PEPRAs for New Pay Items**

Recommendation as submitted by Jean J. Kim, Senior Staff Counsel: That the Board 1) Approve the recommendation as to each of the pay items; and 2) Instruct staff to coordinate with the Auditor-Controller to establish necessary reporting mechanism and procedures to permit LACERA implement such determinations when calculating final compensation for legacy and PEPRAs members.

(Memo dated August 15, 2024)

D. **Service Provider Invoice Approval Request – Winet Patrick Gayer Creighton & Hanes**

Recommendation as submitted by Francis J. Boyd, Senior Staff Counsel, Legal Office: That the Board approve the service provider invoice for Winet Patrick Gayer Creighton & Hanes. (Memo dated August 8, 2024 – Attachment is Non-Public and Exempt from Disclosure as Private Information and Exempt from Disclosure under California Government Code Sections 7927.700, 54957.5(a))

E. **Ratification of Service Retirement and Survivor Benefit Application Approvals**

Recommendation that the Board approve the service retirements and survivor benefit applications received as of August 28, 2024, along with any retirement rescissions and/or changes approved at last month's Board meeting. (Memo dated August 28, 2024)

IX. EXCLUDED FROM CONSENT ITEMS

X. NON-CONSENT ITEMS

A. **2025 STAR COLA Program Cost**

Recommendation as submitted by Ted Granger, Chief Financial Officer: (1) That the Board of Retirement make public at its meeting on September 4, 2024, the cost of approving an award under the ad-hoc and permanent STAR COLA Program in 2025 at an 80% benefit level. If a benefit is approved, the projected cost for the ad-hoc STAR COLA award is \$154,000, while the cost for awarding a permanent STAR COLA is \$1,595,000 as determined by LACERA's consulting actuary, Milliman; and (2) Direct staff to place this item on the Board of

X. NON-CONSENT ITEMS (Continued)

Retirement's October agenda to decide at that time whether or not to award a STAR COLA for Program Year 2025, and if awarded, determine whether the STAR COLA benefits will be ad-hoc or permanent. (Presentation) (Memo dated August 26, 2024)

B. **2023 Actuarial Valuation of the Los Angeles County Other Post Employment Benefits (OPEB) Program**

Recommendation as submitted by Santos H. Kreimann, Chief Executive Officer and Ted Granger, Chief Financial Officer: That the Board approve the July 1, 2023, Los Angeles County OPEB Program Actuarial Valuation Report prepared by LACERA's consulting actuary, Milliman. (Memo dated August 21, 2024)

C. **Vendor Recommendation: Global Relay e-Discovery Solution**

Recommendation as submitted by Chait Errande, Information Security Officer and Kathy Delino, Chief of Information Technology: That the Board authorize staff to engage with Global Relay Archive to provide eDiscovery services for LACERA. The term of the contract is for 5 years where there would be a one-time setup fee of \$8,480 and monthly recurring costs of \$10,240. The total cost over the term of the contract of 5 years is \$622,880.

(Presentation) (Memo dated August 28, 2024)

D. **Revised Policy for the Procurement of Goods and Services**

Recommendation as submitted by Ricki Contreras, Administrative Services Division Manager, and Elsy Gutierrez, Administrative Services Supervising Administrative Assistant II: That the Board of Retirement adopt the Revised Policy for the Procurement of Goods and Services. (Memo dated August 9, 2024)

E. **Ratification of Reciprocal Disability Retirements**

Recommendation as submitted by Louis Gittens, Benefits Manager: That the Board approve the reciprocal disability retirement for deferred members Jesse M. Nordquist, Jeffrey W. Cross, and Jaime Lopez who were found to be disabled by the current reciprocal agency for the performance of their duties and have met the burden of proof.

(Memo dated August 20, 2024)

X. NON-CONSENT ITEMS (Continued)

F. **Assembly Bill 2284 - Compensation**

Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Board discuss whether to reconsider its “Oppose” position on Assembly Bill 2284, which would authorize a retirement system to define “grade” for the purposes of determining compensation earnable. (Memo dated August 28, 2024)

XI. REPORTS

A. **Report of Revised Pay Items**

Jean J. Kim, Senior Staff Counsel
(For Information Only) (Memo dated August 20, 2024)

B. **Monthly Status Report on Legislation**

Barry W. Lew, Legislative Affairs Officer
(For Information Only) (Memo dated August 22, 2024)

C. **Semi-Annual Interest Crediting for Reserves as of June 30, 2024 (Unaudited)**

Ted Granger, Chief Financial Officer
(For Information Only) (Memo dated July 23, 2024)

D. **Monthly Trustee Travel & Education Reports – July 2024; Quarterly Trustee Travel & Education Reports - 4th Quarter Fiscal Year 2024; Quarterly Staff Travel & Education Reports - 4th Quarter Fiscal Year 2024**

Ted Granger, Chief Financial Officer
(For Information Only) (Memos dated August 23, 2024)

E. **August 2024 Fiduciary Counsel Contact and Billing Report**

Steven P. Rice, Chief Counsel
(For Information Only) (Memo dated August 23, 2024)
(Privileged and Confidential/Attorney-Client Communication/Attorney Work Product and Exempt from Disclosure under California Government Code Sections 7927.705, 54957.5(a))

XII. 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.)

XIII. 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.)

XIV. GOOD OF THE ORDER

(For Information Purposes Only)

XV. DISABILITY RETIREMENT CASES TO BE HELD IN CLOSED SESSION

A. Applications for Disability

B. Disability Retirement Appeals

XVI. EXECUTIVE SESSION

A. Conference with Labor Negotiators

(Pursuant to California Government Code Section 54957.6)

Agency Designated Representatives:

Chief Negotiator Irma Rodriguez Moisa, Carly Ntoya, Santos H. Kreimann, Luis Lugo, Laura Guglielmo, JJ Popowich, Annette Cleary, and Jasmine Bath

Employee Organization: SEIU Local 721

XVII. ADJOURNMENT

****Although the meeting is scheduled for 9:00 a.m., it can start anytime thereafter, depending on the length of the Committee meeting preceding it.***

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

A REGULAR MEETING OF THE BOARD OF RETIREMENT

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

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

9:00 A.M., WEDNESDAY, AUGUST 7, 2024

This meeting was conducted by the Board of Retirement both in person and by teleconference under California Government Code Section 54953(b), (f).

TRUSTEES PRESENT:

Les Robbins, Vice Chair

Nancy Durazo

Elizabeth Ginsberg

Vivian H. Gray

Jason E. Green (Teleconference Due to Just Cause under Section 54953 (f))

Wayne Moore

Ronald Okum, Secretary

David Ryu (Teleconference under Section 54953(b)) (Joined the meeting at 9:10 a.m.)

TRUSTEES ABSENT:

JP Harris (Alternate Retired)

Shawn R. Kehoe, Chair (Alternate Safety)

Antonio Sanchez

STAFF ADVISORS AND PARTICIPANTS

Santos H. Kreimann, Chief Executive Officer

STAFF ADVISORS AND PARTICIPANTS (Continued)

Luis A. Lugo, Deputy Chief Executive Officer

JJ Popowich, Assistant Executive Officer

Laura Guglielmo, Assistant Executive Officer

Jude Perez, Deputy Chief Investment Officer

Steven P. Rice, Chief Counsel

Dr. Glenn Ehresmann, Medical Advisor

Francis J. Boyd, Senior Staff Counsel

Vincent Lim, Disability Litigation Manager

Ted Granger, Chief Financial Officer

Barry W. Lew, Legislative Affairs Officer

Carly Ntoya, Human Resources Director

Tamara Caldwell, Disability Retirement Manager

Rita Navasardyan, Legal Intern

Alliant Insurance Services

Robert Loew

Thomas Joyce

I. CALL TO ORDER

The meeting was called to order by Vice Chair Robbins at 9:07 a.m. in the Board Room of Gateway Plaza.

II. PLEDGE OF ALLEGIANCE

Trustee Robbins led the Trustees and staff in reciting the Pledge of Allegiance.

III. 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

A physical quorum was present at the noticed meeting location. There was request received from Trustee Green to participate by teleconference for Just Cause (A) Childcare Needs. Trustee Green confirmed that there were no individuals 18 years or older present at the teleconference location.

IV. APPROVAL OF THE MINUTES

- A. Approval of the Minutes of the Regular Meeting of July 3, 2024

Trustee Gray made a motion, Trustee Okum seconded, to approve the Minutes of the Regular Meeting of July 3, 2024. The motion passed by the following roll call vote:

Yes: Durazo, Ginsberg, Gray, Green, Moore, Okum, Robbins, Ryu

Absent: Sanchez

V. PUBLIC COMMENT

Member, Ross Ballesteros, addressed the Board regarding his Administrative Appeal.

VI. EXECUTIVE UPDATE

- A. LACERA All Stars

Mr. Popowich announced the winners for the month: Toni Samaniego, Barbara Tuncay, Antonio Ramos, and David Bayha, Jr. The Web Watcher winner was Lara Klahejian and there were no Rideshare winners.

- B. Member Spotlight

Mr. Popowich recognized LACERA member, Diana Jimenez.

VI. EXECUTIVE UPDATE (Continued)

C. Chief Executive Officer's Report

Mr. Kreimann provided a brief presentation on the Chief Executive Officer's Report and answered questions from the Board.

VII. DISABILITY RETIREMENT APPLICATIONS ON CONSENT CALENDAR

Safety Law Enforcement
Service-Connected Disability Applications

On a motion by Trustee Robbins, seconded by Trustee Kehoe, the Board of Retirement approved a service-connected disability retirement for the following named employees who were found to be disabled for the performance of their duties and have met the burden of proof.

<u>APPLICATION NO.</u>	<u>NAME</u>
424E	ALVAREZ, TINA
425E	MOSS, JAMES S.
426E	HERNANDEZ, MARIO
427E*	RESENDEZ, MICHAEL V.
428E**	GONZALEZ, ALESHA L.
429E	LOFTON, CONSUELLA M.
430E	PEDERSON, JENNIFER M.
431E	MORSE, DOREE A.
432E***	SMELTZER, CHAD E.
433E	HENGGELER, MATTHEW J.
434E	LOPEZ, VERONICA
435E	KENNEDY, JAMES G., III
436E	CARMONA, ANNETTE
437E	LABAYNA, EDUARDO Y.
438E***	YBARRA, JUAN CARLOS M.
439E	CASS, WAYNE K.
440E	SHULL, JAMES D.
441E	HIRIGOYEN, JOHN R.

*Grant SCD – Salary Supplement

**Grant SCD – 2-Year Review

***Grant SCD – Employer Cannot Accommodate

VII. DISABILITY RETIREMENT APPLICATIONS ON CONSENT CALENDAR

Safety Law Enforcement (Continued)
Service-Connected Disability Applications

<u>APPLICATION NO.</u>	<u>NAME</u>
442E	VELAZQUEZ, PEDRO
443E	BURKS, KYLE
444E	MUNOZ, DOREEN
445E	DAVIS, STEVEN A.
446E**	FLORES, WALTER R. (DEC'D)

The motion passed by the following roll call vote:

Yes: Durazo, Ginsberg, Gray, Green, Moore, Okum, Robbins, Ryu

Absent: Sanchez

Safety Fire, Lifeguards
Service-Connected Disability Applications

On a motion by Trustee Okum, seconded by Trustee Robbins, the Board of Retirement approved a service-connected disability retirement for the following named employees who were found to be disabled for the performance of their duties and have met the burden of proof.

<u>APPLICATION NO.</u>	<u>NAME</u>
1856B	SOTEROPOULOS, PAUL C.
1857B	RODRIGUEZ, ADOLFO E.
1858B	MENDIOLA, DAVID J.
1859B	OLIVAS, DANNY P.
1860B	VILLA, JOHN P.
1861B	GROFF, JAMES R.
1862B	MARTINEZ, PETE J.
1863B	RIVERA, PHILLIP
1864B	STUKEY, THOMAS
1865B	HEARD, MATTHEW T.
1866B	WOODS, SCOTTY R.

*Grant SCD – Survivor Benefit

VII. DISABILITY RETIREMENT APPLICATIONS ON CONSENT CALENDAR

The motion passed by the following roll call vote:

Yes: Durazo, Ginsberg, Gray, Green, Moore, Okum, Robbins, Ryu

Absent: Sanchez

General Members

Service-Connected Disability Applications

On a motion by Trustee Okum, seconded by Trustee Robbins, the Board of Retirement made a motion to approve a service-connected disability retirement for the following named employees who were found to be disabled for the performance of their duties and have met the burden of proof.

<u>APPLICATION NO.</u>	<u>NAME</u>
2782C*	MAPSTEAD, PATRICIA
2783C	LEE, ESPERANZA E.
2784C**	CLARK, CANDICE N.
2785C*	CUADRA, ALFONSO, JR.
2786C*	LEUNG, JESSICA Q.
2787C	KING, ROSE M.
2788C***	MCCREARY, ROGER E.
2789C****	SALCEDO, IRMA
2790C***	HUBBARD, LINDA J.
2791C	CARTER, TORY F.
2792C***	CUASAY, JOCELYN

The motion passed by the following roll call vote:

Yes: Durazo, Ginsberg, Gray, Green, Moore, Okum, Robbins, Ryu

Absent: Sanchez

*Grant SCD – Employer Cannot Accommodate

**Grant SCD – Retroactive Employer Cannot Accommodate

***Grant SCD – Salary Supplement

****Grant SCD – Retroactive

VII. CONSENT ITEMS

Trustee Moore made a motion, Trustee Okum seconded, to approve consent items A-C.

The motion passed by the following roll call vote:

Yes: Durazo, Ginsberg, Gray, Green, Moore, Okum, Robbins, Ryu

Absent: Sanchez

A. **Ratification of Service Retirement and Survivor Benefit Application Approvals**

Recommendation that the Board approve the service retirements and survivor benefit applications received as of July 30, 2024, along with any retirement rescissions and/or changes approved at last month's Board meeting. (Memo dated July 30, 2024)

B. **Appeals for the Board of Retirement Meeting**

Recommendation as submitted by Tamara Caldwell, Division Manager, Disability Retirement Services: That the Board grant the appeals and requests for administrative hearing received from Joseph Lin and Arolyn L. Burns and direct the Disability Retirement Services Manager to refer each case to a referee. (Memo dated July 25, 2024)

C. **Service Provider Invoice Approval Request – Jack Rothberg, M.D., PH.D.**

Recommendation as submitted by Tamara Caldwell, Division Manager, Disability Retirement Services: That the Board approve the service provider invoice for Jack Rothberg, M.D., PH.D. (Memo dated July 15, 2024 – Attachment is Non-Public and Exempt from Disclosure as Private Information and Exempt from Disclosure under California Government Code Sections 7927.700, 54957.56(a))

IX. EXCLUDED FROM CONSENT ITEMS

There were no items pulled to discuss.

X. NON-CONSENT ITEMS

A. **Vendor Recommendation: Member Experience Communications Platform Application**

Recommendation as submitted by JJ Popowich, Assistant Executive Officer; Tatiana Bayer, Division Manager, Member Services Division; Cassandra Smith, Director, Retiree Healthcare Division: That the Board authorize staff to engage with TTEC/Genesys to provide software and consulting services to configure, customize, and implement the Member Experience Communications Platform (MECP) – Genesys application for the Member Services and Retiree Health Care Divisions at a first-year cost of \$590,260 (implementing cost of \$157,675 and licensing fee of \$432,585).
(Presentation) (Memo dated July 22, 2024)

A brief presentation was provided, and staff answered questions from the Board.

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

Yes: Durazo, Ginsberg, Gray, Green, Moore, Okum, Robbins, Ryu

Absent: Sanchez

B. **Finding of Exceptional Circumstances and Approval to Rehire Jan Tran Willett as a 960-Hour Employee to Perform Critical Systems Work of Limited Duration**

Recommendation as submitted by Santos H. Kreimann, Chief Executive Officer: That the Board find that exceptional circumstances exist to approve the rehire of retiree Jan Tran Willett for up to 960 hours in Fiscal Year 2024-25 to assist the Systems Division with critical needs relating to a pending project and transition of knowledge to new employees regarding the development, maintenance, and support of essential member benefit systems. (Memo dated July 15, 2024)

Trustee Green made a motion, Trustee Gray seconded, to approve staff's recommendation. The motion passed by the following roll call vote:

X. NON-CONSENT ITEMS (Continued)

Yes: Durazo, Ginsberg, Gray, Green, Moore, Okum, Robbins, Ryu

Absent: Sanchez

XI. REPORTS

A. **My Summer Legal Internship with LACERA**

Rita Navasardyan, Legal Summer Intern
(Presentation)

A brief presentation was provided to the Board. This item was received and filed.

B. **AB 2770 – Extension of Disability Retirement Post-Traumatic Stress Disorder (PTSD) Presumption Until January 1, 2029**

Francis J. Boyd, Senior Staff Counsel
(For Information Only) (Memo dated July 22, 2024)

This item was received and filed.

C. **LACERA Property and Liability Insurance Renewal Summary Update**

James C. Beasley, Jr., Supervising Administrative Assistant II
(For Information Only) (Memo dated July 1, 2024)

This item was received and filed.

D. **Report of Revised Pay Items**

Jean J. Kim, Senior Staff Counsel
(For Information Only) (Memo dated July 15, 2024)

This item was received and filed.

E. **Monthly Trustee Travel & Education Reports – June 2024**

Ted Granger, Chief Financial Officer
(For Information Only) (Memo dated July 26, 2024)

This item was received and filed.

XI. REPORTS (Continued)

F. **Monthly Status Report on Legislation**

Barry W. Lew, Legislative Affairs Officer

(For Information Only) (Memo dated July 28, 2024)

This item was received and filed.

G. **Disability Retirement Application Processing Time Snapshot Reports**

Tamara Caldwell, Division Manager, Disability Retirement Services

(For Information Only) (Memo dated July 26, 2024)

This item was received and filed.

H. **2024 Quarterly Reports of Paid Invoices – 2nd Quarter**

Tamara Caldwell, Division Manager, Disability Retirement Services

(For Information Only) (Memo dated July 17, 2024 - Attachment is

Non-Public and Exempt from Disclosure as Private Information and

Exempt from Disclosure under California Government Code Sections 7927.700, 54957.56(a))

This item was received and filed.

I. **July 2024 Fiduciary Counsel Contact and Billing Report**

Steven P. Rice, Chief Counsel

(For Information Only) (Memo dated July 29, 2024)

(Privileged and Confidential/Attorney-Client Communication/Attorney Work Product and Exempt from Disclosure under California Government Code Sections 7927.705, 54957.5(a))

This item was received and filed.

XII. ITEMS FOR STAFF REVIEW

There were no items to report.

XIII. ITEMS FOR FUTURE AGENDAS

Trustee Green requested that there be further discussion regarding Assembly Bill 2284.

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

There was nothing to report.

XV. DISABILITY RETIREMENT CASES TO BE HELD IN CLOSED SESSION

A. Applications for Disability

APPLICATION NO. & NAME AND BOARD ACTION

5427B – HOFMANN, SANFORD K.

Trustee Gray made a motion, Trustee Robbins seconded, to deny a service-connected disability retirement without prejudice.

XV. DISABILITY RETIREMENT CASES TO BE HELD IN CLOSED SESSION

A. Applications for Disability (Continued)
(Trustee Ryu was not present remotely)

The motion passed by the following roll call vote:

Yes: Durazo, Ginsberg, Gray, Green, Moore, Okum, Robbins

Absent: Ryu, Sanchez

5428B – HAMPTON, SCOTT G.*

Trustee Okum made a motion, Trustee Green seconded, to grant a nonservice-connected disability retirement salary supplement pursuant to Government Code Section 31720 and 31725.5.

The motion passed by the following roll call vote:

Yes: Durazo, Ginsberg, Gray, Green, Moore, Okum, Robbins

*Applicant Present

XV. DISABILITY RETIREMENT CASES TO BE HELD IN CLOSED SESSION

Absent: Ryu, Sanchez

5418B – KIM, JUNG Y.

Trustee Okum made a motion, Trustee Gray seconded, to grant a service-connected disability retirement pursuant to Government Code Section 31720.

The motion passed by the following roll call vote:

Yes: Durazo, Ginsberg, Gray, Green, Moore, Okum, Robbins

Absent: Ryu, Sanchez

B. Disability Retirement Appeals

RENKO, ROBERT J. – Michael Goldfeder for the Applicant
Jason E. Waller for the Respondent

Trustee Green made a motion, Trustee Robbins seconded, to deny a service-connected disability retirement.

The motion passed by the following roll call vote:

Yes: Durazo, Ginsberg, Gray, Green, Moore, Okum, Robbins, Ryu

Absent: Sanchez

XVI. EXECUTIVE SESSION

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

1. Administrative Appeal of Ross Ballesteros
Michael D. Herrera, Senior Staff Counsel
(Memo dated July 29, 2024)

XVI. EXECUTIVE SESSION (Continued)

On a motion by Trustee Robbins, seconded by Ronald Okum, to deny the administrative appeal of Ross Ballesteros.

The motion passed by the following roll call vote:

Yes: Durazo, Ginsberg, Gray, Green, Moore, Okum, Robbins

No: Ryu

Absent: Sanchez

- B. Public Employee Performance Evaluation
(Pursuant to Paragraph (1) of Subdivision (b) of California Government Code Section 54957)

Title: Chief Counsel

There was nothing to report.

XVII. ADJOURNMENT

There being no further business to come before the Board, the meeting was adjourned at 11:39 a.m.

RONALD OKUM, SECRETARY

SHAWN R. KEHOE, CHAIR



Recognizing Our Members' Service and Accomplishments

LACERA has over 100,000 active members working across dozens of L.A. County Departments, many of whom proudly dedicate their entire careers to serving the community. Read about one of our long-serving members and her journey toward retirement.



Pre-Retirement Member Irma Guerrero

Nursing Attendant & Intermediate Clerk

Years of Service: 26

Retirement Date: 11/30/2024

MEMBER SPOTLIGHT

Notable Contributions and Service: Irma Guerrero is preparing to retire after serving the county for 26 years. Her final position was Nursing Attendant & Intermediate Clerk as well as a Bed Control Coordinator with the Urgent Care Department. Her duties include efficiently processing patients as they require rooms and recording their vital signs.

Irma entered this line of work as an employee working in a nursing home who was always interested in the County. She earned a CAN Certificate and extensive experience with patients before qualifying for her last position.

Along the way, Irma has worked in Neurology, Emergency, Bed Control, and the Nursing Office at Royal Clinic.

Proudest accomplishments: Receiving numerous certificates of recognition and raising two daughters who also serve the County.

Favorite activities: Irma is glad to spend time with the person she considers a personal hero, her husband, during retirement, as well as time with her Chihuahua, Luna. Together she expects they will see lots of movies, take family photos, and visit national parks.





Documents not attached are exempt from disclosure under the California Public Records Act and other legal authority.

**For further information, contact:
LACERA
Attention: Public Records Act Requests
300 N. Lake Ave., Suite 620
Pasadena, CA 91101**



August 28, 2024

TO: Each Trustee,
Board of Retirement
Board of Investments

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

SUBJECT: **CHIEF EXECUTIVE OFFICER’S REPORT – SEPTEMBER 2024**

The following Chief Executive Officer’s Report highlights key operational and administrative activities that have taken place during the past month.

2024 General Member Election Update

The 2024 Board of Retirement and Board of Investments election season is nearing completion. Members are in their final days of voting for the election for the Third Member of the Board of Retirement and the Third Member of the Board of Investments. Both seats’ term will begin January 1, 2025, and expire on December 31, 2027. However, due to the vacancy of the Third Seat on the Board of Investments, created by the retirement of Trustee Herman Santos, the candidate elected to fill that seat will be authorized to complete the term vacated by Trustee Santos effective the day after the Board of Supervisors ratifies the election results, which is expected to be October 22, 2024.

LACERA and the Board of Supervisors’ Executive Office collaborated on sending several election reminders to eligible members over the last few months. The most recent LACERA reminder was sent to all eligible members with an email address on file on August 21st.

As of August 28, 2024, the current voter turnout is slightly lower than the previous all general election.

2024 LACERA General Member Elections						
Voter Turnout (updated weekly)						
	Internet	Paper	Phone	Total*	Electorate	Turnout %
8/27/2024	4232	503	227	4962	85527	5.8
*Cumulative Total includes ballots submitted and not the number of votes cast.						

Following the close of voting, the Board of Supervisors’ Executive Office will provide preliminary votes and notices to the candidates around September 11th. Here’s the calendar for the remainder of this year’s election season:

Date	Event	
08/30/2024	Voting Ends	<input checked="" type="checkbox"/>
09/11/2024	Preliminary results available	
10/22/2024	BOS Declares Election Result Official	

LACERA will share the results once certified by the Board of Supervisors.

Management Offsite

The Executive Office is coordinating a one-day Management Offsite tentatively scheduled for November 19, 2024. The location is to be determined. The Theme for the day will be “Navigating our Path Forward.” The focus for the Management Offsite will be a collective touchpoint on our progress towards accomplishing the objectives outlined within LACERA’s 2023-2028 Strategic Plan. The day will include formal updates by Strategic Plan leads and their teams highlighting their progress, challenges, and plans for achieving assigned strategic objectives. We’ll continue to update the CEO report as we finalize the management offsite agenda.

Updates to the CEO Dashboard

We have made several changes to the CEO Dashboard and the CEO Report designed to streamline how we share important statistical and performance-related metrics into one central location. Additionally, these changes operationalize the process internally, making the information provided a standard part of our ongoing transparency efforts. The changes include:

Disability Retirement Service (DRS) Metrics: The CEO Dashboard already includes some DRS statistics and performance information. However, for many years DRS has provided a memo to the Board outlining the processing time for the cases presented to the Board for review, along with the number of pending cases and their relative aging, and a view of the source of the applications. The content of this memo has now been added to the Disability Retirement Services section of the CEO Dashboard. This will keep all DRS statistical information in one location and streamline the material presented on the monthly BOR agenda.

Human Resources: Recruiting for our Future: For a few years now, we have been providing metrics regarding recruiting efforts in the body of the CEO Report in a narrative format. More recently, this has evolved into graphical representations of the narrative which are more suitable to the CEO Dashboard as they represent ongoing statistics and performance metrics. With this in mind, we have added a new Human Resources section to the CEO Dashboard.

We will continue to look for opportunities to fine tune the CEO Dashboard and add relevant and important information about our operations.

Retiree Healthcare

Kaiser Permanente Will Expand Services to Monterey County Effective January 1, 2025

- Staff recently received notification from our Kaiser Permanente Executive Account Manager that Kaiser Permanente will be expanding into 14 zip codes of Monterey County beginning January 1, 2025.
- The expansion will be for Commercial (Early Retirees) only with the potential of possibly expanding this area for Medicare sometime in the future.
- Salinas Medical Offices are scheduled to open January 2, 2025. Here is some additional information about this facility:
 - 1930 North Davis Road, Salinas, CA
 - Adult and Family Medicine, Pediatrics, Dermatology, OBGYN, Lab, Pharmacy, Radiology
 - Additional specialty services will be contracted with local physician partners
 - Expected to contract with a local 24-hour pharmacy
- In patient care will be provided by Watsonville Community Hospital, a Kaiser Permanente affiliate.
 - As staff receives more information about this new facility and new eligible zip codes, the website will be updated, and an article will be placed in the newsletter informing members who may reside within an eligible service area of this new Kaiser availability.



CEO DASHBOARD



September 4, 2024

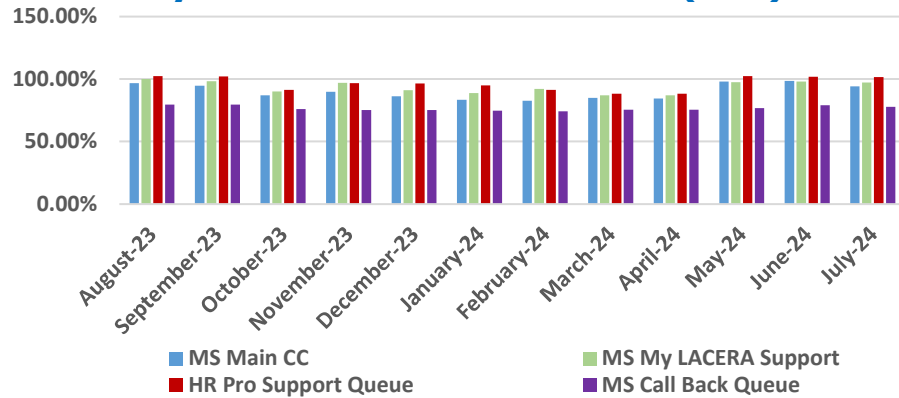


Striving for Excellence

Service Metrics Reported on a Fiscal Year Basis (July 1) Through: July 2024

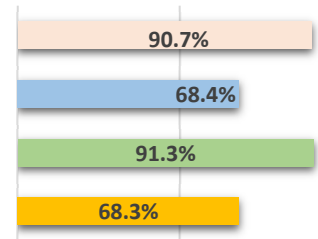
Events / Webinar Attendance Current Mo.: 2,242 Year-to-Date: 2,242	Events / Webinar Current Mo.: 26 Year-to-Date: 26	Webinar Satisfaction 0% Resp. Rate: 0% Change: 0%	Member Service Center Satisfaction 98.26% Resp. Rate: 20.8% Change: 2.84%	MS Main Queue Total Calls Current Mo. 8,818 3 Month Avg. 8,559				
					Resp. Rate	Change	Resp. Rate	Change
					0%	0%	20.8%	2.84%

Member Service Call Center Queue Key Performance Indicators (KPI)

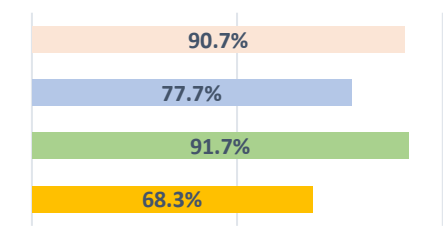


Key Performance Indicator (Components by Queue)

MSCC Main Queue



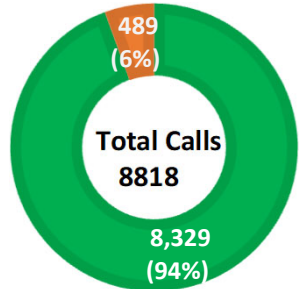
My LACERA Support Queue



Member Services

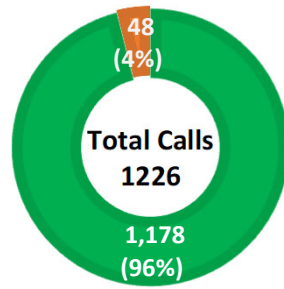
MSCC MAIN QUEUE

■ Calls Answered ■ Calls Abandoned



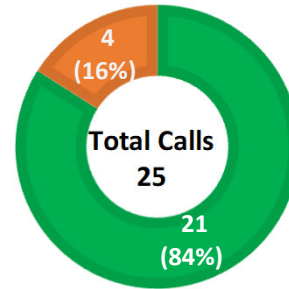
MY LACERA SUPPORT

■ Calls Answered ■ Calls Abandoned



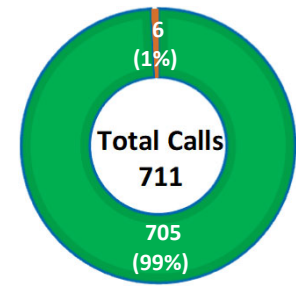
HR PRO SUPPORT

■ Calls Answered ■ Calls Abandoned



MS CALL BACK QUEUE

■ Calls Answered ■ Calls Abandoned



Queue KPI:	94.10%	Queue KPI:	97.00%	Queue KPI:	101.40%	Queue KPI:	77.73%
Avg. Speed of Answer	Average Duration	Avg. Speed of Answer	Average Duration	Avg. Speed of Answer	Average Duration	Avg. Speed of Answer	Average Duration
0:02:21	0:16:55	0:00:47	0:11:51	0:00:37	0:14:14	0:15:09	0:13:40



Striving for Excellence

Service Metrics Reported on a Fiscal Year Basis (July 1) Through: July 2024

TOP REASONS MEMBERS CONTACT MEMBER SERVICES

Member Services Call Center

Member Service Center (Outreach)

1. Retirement Counseling

1. Retirement Counseling

2. My LACERA

2. Retiree Healthcare

3. Death

3. Workshops/Appointments

Contact Center Email/Secure Message Performance



Emails (welcome@lacera.com):

309

Service Level: 24 Bus. Hours

On Target



Secure Message (My LACERA)

997

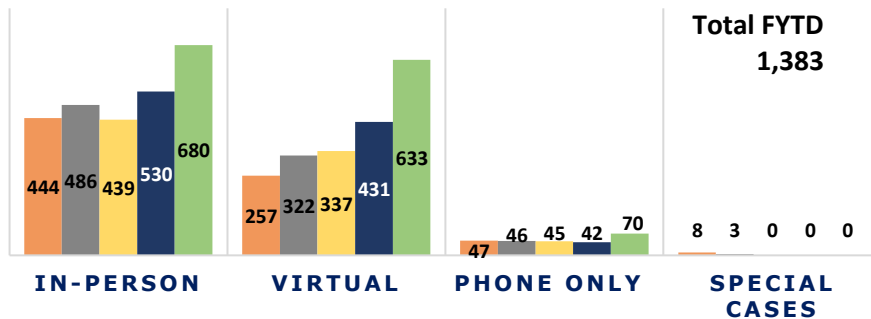
Service Level: 24 Bus. Hours

On Target

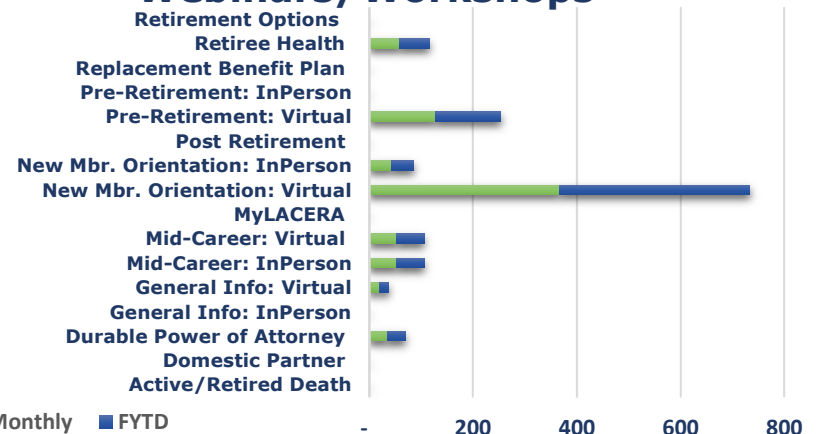
Member Service Center (Outreach)

Member Service Center Appointments

March April May June July



Members Served in Webinars/Workshops



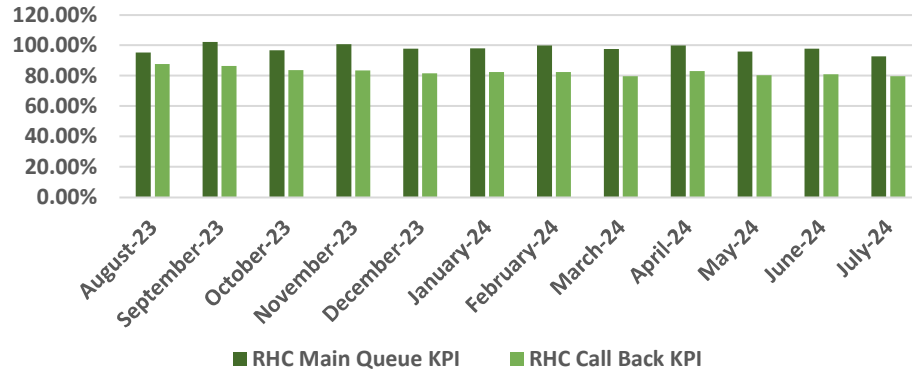
Member Services



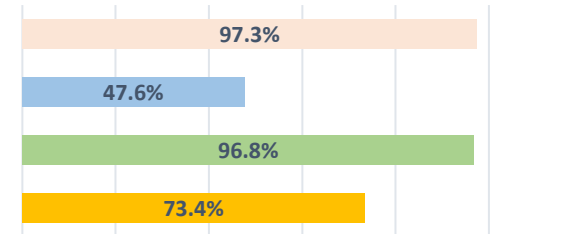
Striving for Excellence

Service Metrics Reported on a Fiscal Year Basis (July 1) Through: July 2024

RHC Call Center Queue Key Performance Indicator (KPI)



Key Performance Indicator (Components by Queue) Main RHC Call Center Queue

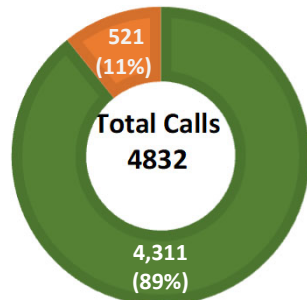


Agent Utilization (Goal:65%)	Grade of Service (Goal: 80% in 60 sec)
After Call Survey (Goal: 90%)	Call Monitoring (Goal: 95%)

Retiree Healthcare

RHC MAIN QUEUE

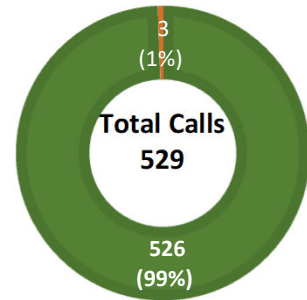
■ Calls Answered ■ Calls Abandoned



Queue KPI:	92.70%
Avg. Speed of Answer	Average Duration
0:06:36	0:12:32

RHC CALL BACK QUEUE

■ Calls Answered ■ Calls Abandoned



Queue KPI:	79.70%
Avg. Speed of Answer	Average Duration
0:17:09	0:09:57

TOP RHC CALL TOPICS

1. Medical/Dental Enrollments
2. Insurance Benefits
3. General Inquiries

RHC Email/Secure Message Performance



Emails (healthcare@lacera.com): 532

Service Level: 24 Bus. Hours

On Target



Secure Message (My LACERA) 537

Service Level: 24 Bus. Hours

On Target



Striving for Excellence

Service Metrics Reported on a Fiscal Year Basis (July 1) Through: July 2024

Disability

Applications

951

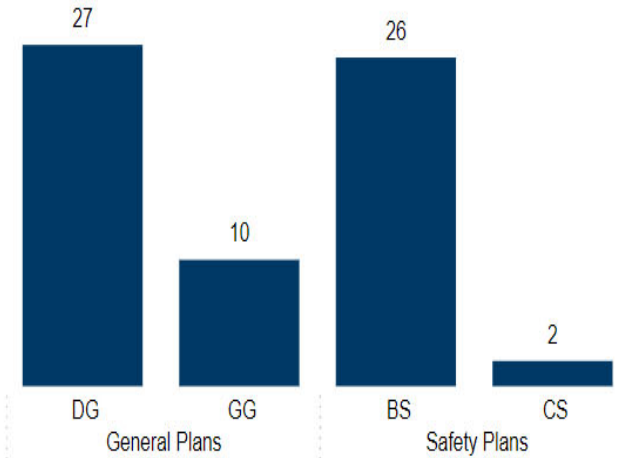
Received: New Applications	65
Received Year-to-Date	65
Pending: Applications in Process	48
To Board - Initial (Presented to BOR)	48
To Board - Initial Year-to-Date	48
Closed (Incomplete/Withdrawn)	19
Closed Year-to-Date	19

Appeals

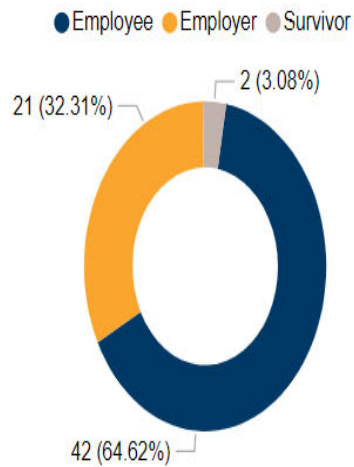
80

Received: New Appeals	3
Received Year-to-Date	3
Pending: Appeals in Process	1
Admin Closed	1
Admin Closed Year-to-Date	1
Referee Recommendations	1
Referee Recommendations Year-to-Date	1
DLO Recommendations	0
DLO Recommendations Year-to-Date	0

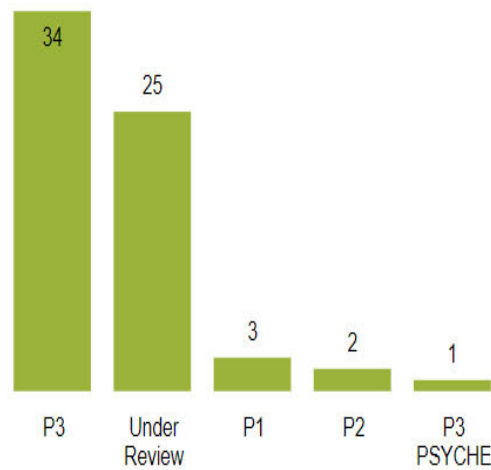
Applications Filed by Plan



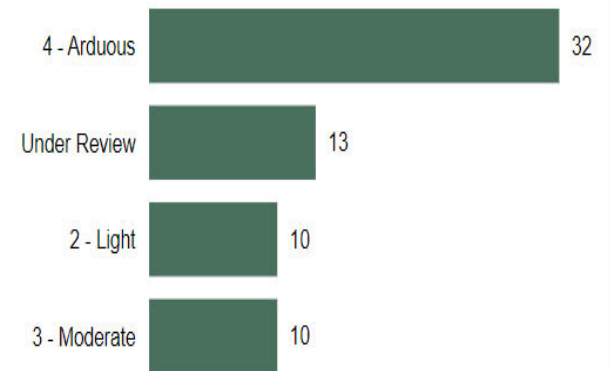
Applications Filed by Source



Applications Filed by Priority Level



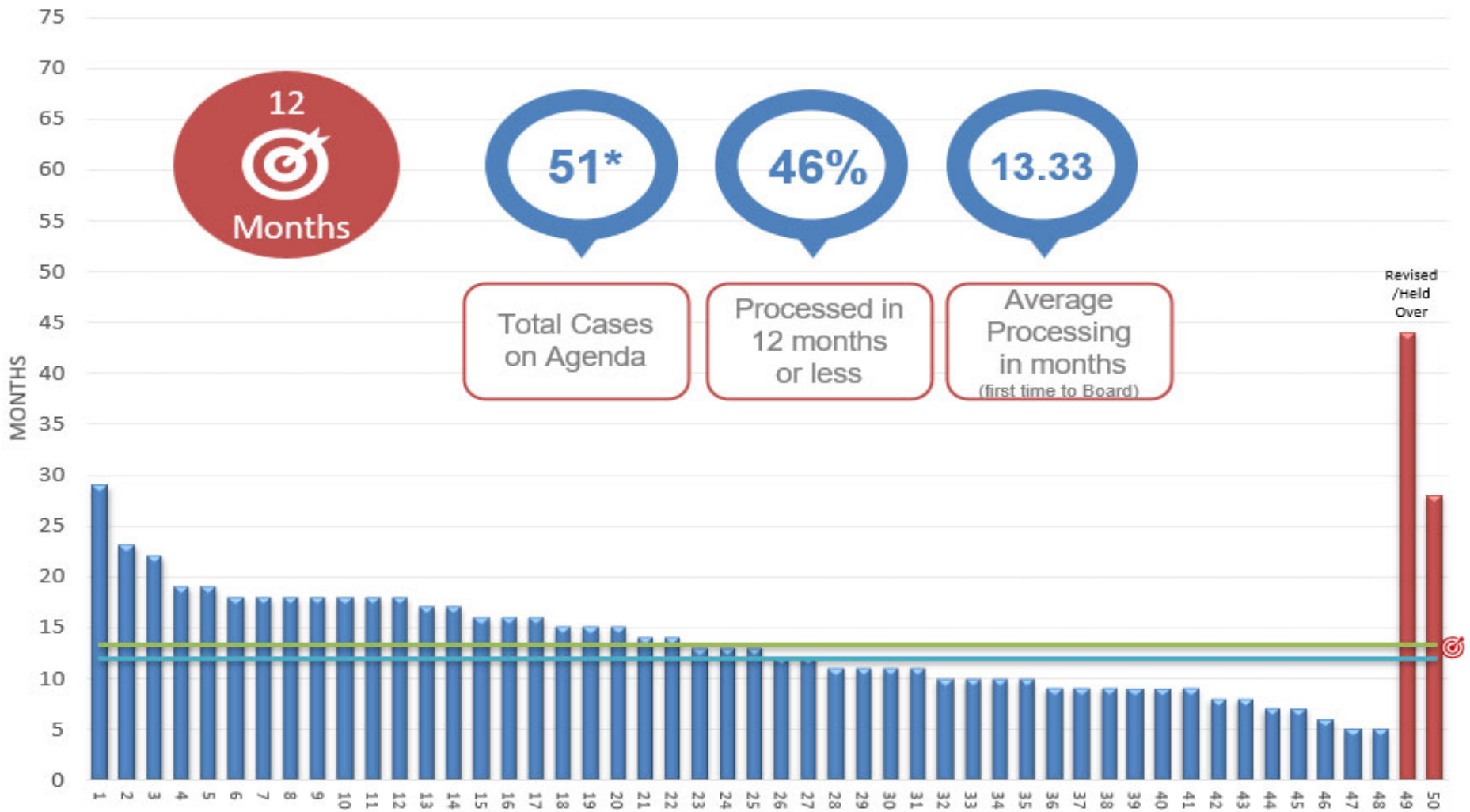
Applications Filed by Type





DISABILITY RETIREMENT SERVICES Application Processing Time

Disability

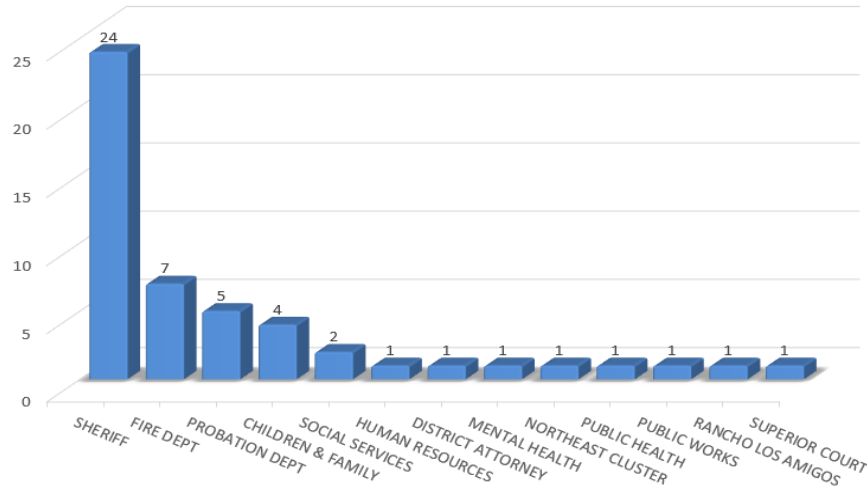


September 4, 2024 - Disability Agenda

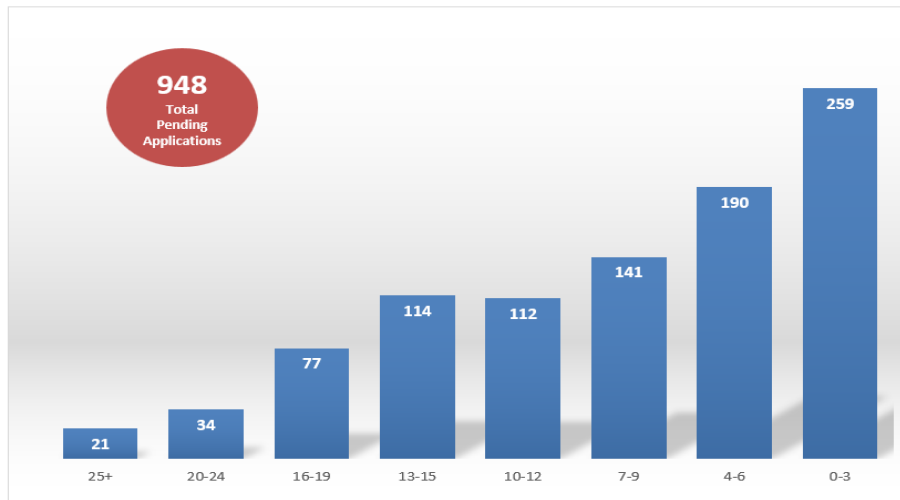


DISABILITY RETIREMENT SERVICES

Total Applications by Department on September 4, 2024 Agenda



DISABILITY RETIREMENT SERVICES Pending Applications/Months



As of August 21, 2024

*Cases on the September 4, 2024 agenda are not included

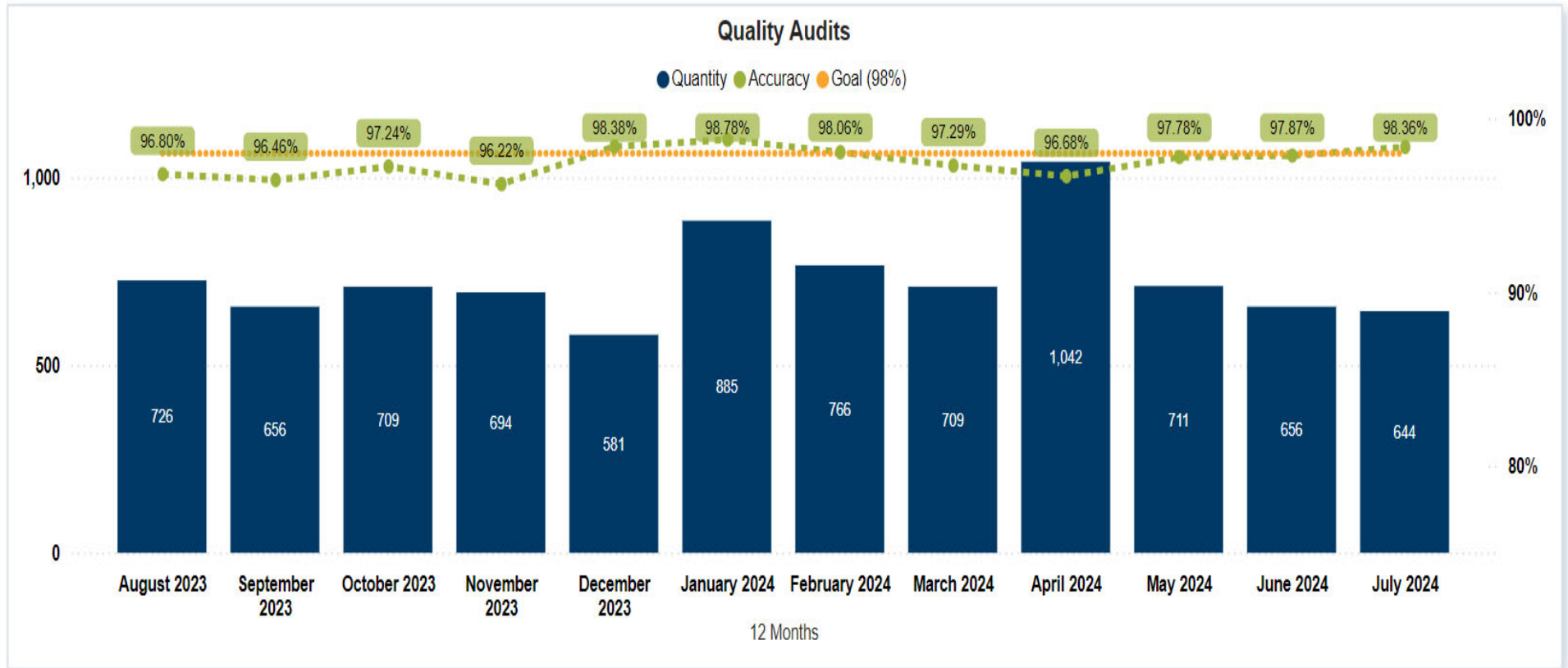
Department	No. of Applications	% of Inventory
SHERIFF	443	46.73%
L A COUNTY FIRE DEPT	155	16.35%
PROBATION DEPARTMENT	129	13.61%
DEPT OF PUBLIC SOCIAL SERVICES	33	3.48%
PUBLIC HEALTH PROGRAM	19	2.00%
CHILDREN & FAMILY SERVICES	17	1.79%
MENTAL HEALTH	17	1.79%
NORTHEAST CLUSTER (LAC+USC)	16	1.69%
DISTRICT ATTORNEY	14	1.48%
HEALTH SERVICES ADMINISTRATION	11	1.16%
PUBLIC WORKS	11	1.16%
CORRECTIONAL HEALTH	10	1.05%
SUPERIOR COURT/COUNTY CLERK	10	1.05%
COASTAL CLUSTER-HARBOR/UCLA MC	9	0.95%
INTERNAL SERVICES	7	0.74%
AMBULATORY CARE NETWORK	5	0.53%
PUBLIC DEFENDER	5	0.53%
RANCHO LOS AMIGOS HOSPITAL	5	0.53%
PARKS AND RECREATION	4	0.42%
SFV CLUSTER-OLIVE VIEW/UCLA MC	4	0.42%
ASSESSOR	3	0.32%
COUNTY COUNSEL	3	0.32%
ANIMAL CONTROL	2	0.21%
AUDITOR - CONTROLLER	2	0.21%
CHIEF EXECUTIVE OFFICE	2	0.21%
CHILD SUPPORT SERVICES	2	0.21%
MEDICAL EXAMINER	2	0.21%
PUBLIC LIBRARY	2	0.21%
ALTERNATE PUBLIC DEFENDER	1	0.11%
JUVENILE COURT HEALTH SERVICES	1	0.11%
MEDICAL EXAMINER-CORONER	1	0.11%
REGIONAL PLANNING	1	0.11%
REG-RECORDER/COUNTY CLERK	1	0.11%
TREASURER AND TAX COLLECTOR	1	0.11%
Grand Total	948	100.00%



Striving for Excellence in Quality

Service Metrics Reported on a Fiscal Year Basis (July 1) Through: July 2024

Quality Assurance



Monthly Recap

July 2024

	Samples	Accuracy
Data Entry	120	99.33%
Payment Contract	299	97.86%
Retirement Election	225	98.51%
Total	644	98.36%

Prior audit values may update due to updated data.

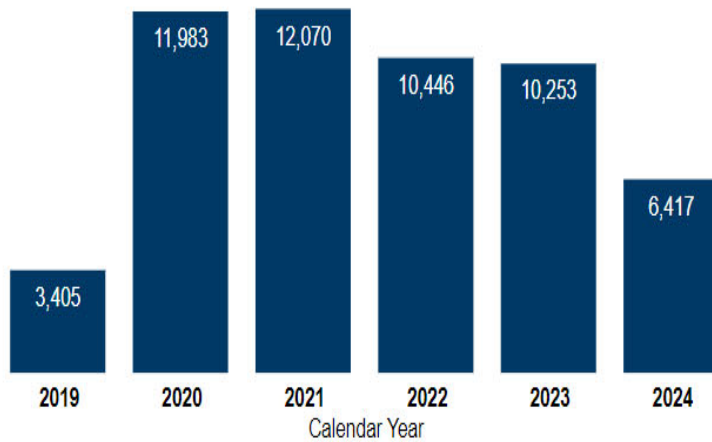


Service Online For All

Service Metrics Reported on a Fiscal Year Basis (July 1) Through: July 2024

Serving Members Through LACERA.com and MyLACERA

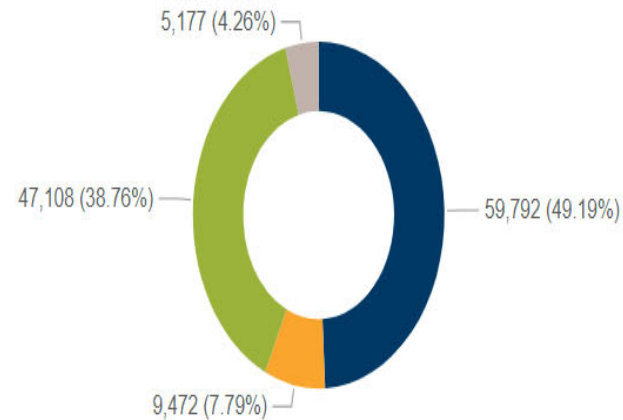
Annual New MyLACERA Accounts*



Data labels may not appear for all values

Total Accounts by Member Type*

Active Members Deferred & Inactive Members Retirees & Survivors Non-Members



Total Member Accounts
116,372

% of Total Members
60%

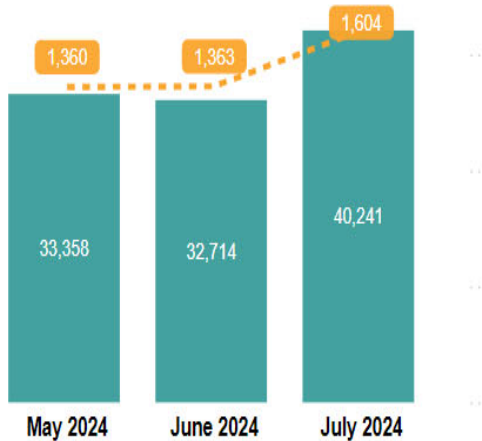
Excludes Non-Members

*Data as of August 15, 2024

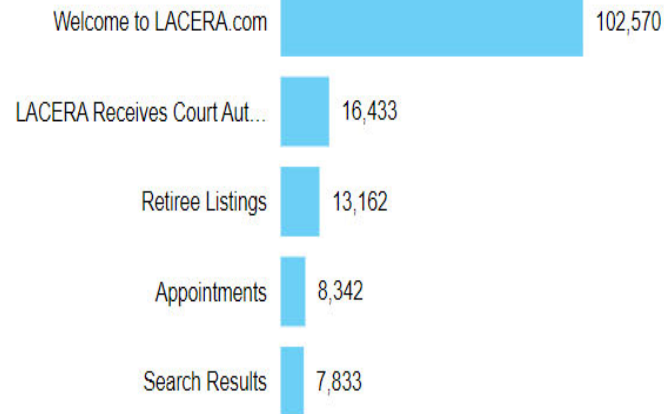
Non-Members include legal split payees and withdrawn members.

LACERA.com User Traffic

First Time Visitors Average Per Day



Top Five LACERA.com Page Views



Busiest Day 07/09/2024

Home Page Tile	Views	% of Change
Workshops	1,555	30.02%
Careers	2,799	22.87%
Sign Up for My LACERA!	6,663	17.18%
Investments	2,102	2.19%
Forms & Publications	184	-5.15%
Board Meetings and Agendas	2,175	-7.09%



Member Snapshot

Metrics reported based on August 15, 2024

Membership Count

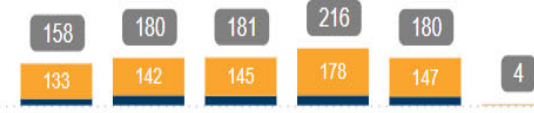
	Active		Inactive		Retired			Survivors	Total
	Active Vested	Active Non-Vested	Inactive Vested	Inactive Non-Vested	Service Retirement	SCD-Disability Retirement	NSCD-Disability Retirement		
☐ General Plans	65,478	20,713	7,874	11,955	48,526	3,096	605	8,305	166,552
AG	37		9	31	11,119	871	144	4,188	16,399
BG	10		5	3	556	36	6	74	690
CG	13		5	7	350	36	6	67	484
DG	31,808	108	3,777	3,749	20,306	2,104	440	2,171	64,463
EG	11,988	7	2,394	353	15,854			1,768	32,364
GG	21,622	20,598	1,684	7,812	341	49	9	38	52,153
☐ Safety Plans	9,955	2,418	537	957	5,163	7,273	80	2,178	28,561
AS			1	3	1,747	2,284	25	1,710	5,770
BS	6,921	64	402	358	3,400	4,965	55	464	16,629
CS	3,034	2,354	134	596	16	24		4	6,162
Total	75,433	23,131	8,411	12,912	53,689	10,369	685	10,483	195,113

Membership Count vesting status excludes reciprocal service credit.

Fire and Sheriff Retirements

● General Plans ● Safety Plans ● Total

L A COUNTY FIRE DEPT

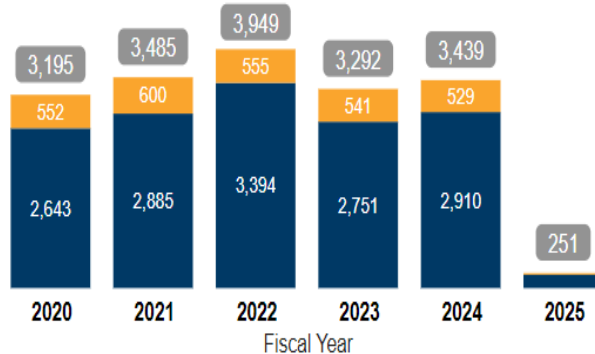


SHERIFF



Total Retirements by Type

● General Plans ● Safety Plans



Monthly Benefit Allowance Distribution

Members and Survivors

Gross Benefit Range	General Plans	Safety Plans	Total
\$0 to \$3,999	36,012	1,580	37,592
\$4,000 to \$7,999	16,811	4,436	21,247
\$8,000 to \$11,999	5,027	4,717	9,744
\$12,000 to \$15,999	1,440	2,874	4,314
\$16,000 to \$19,999	499	697	1,196
\$20,000 to \$23,999	154	186	340
\$24,000 to \$27,999	46	73	119
> \$28,000	35	12	47
Total	60,024	14,575	74,599

Member Average Monthly Benefit

\$5,375.06

Survivor Average Monthly Benefit

\$3,700.14

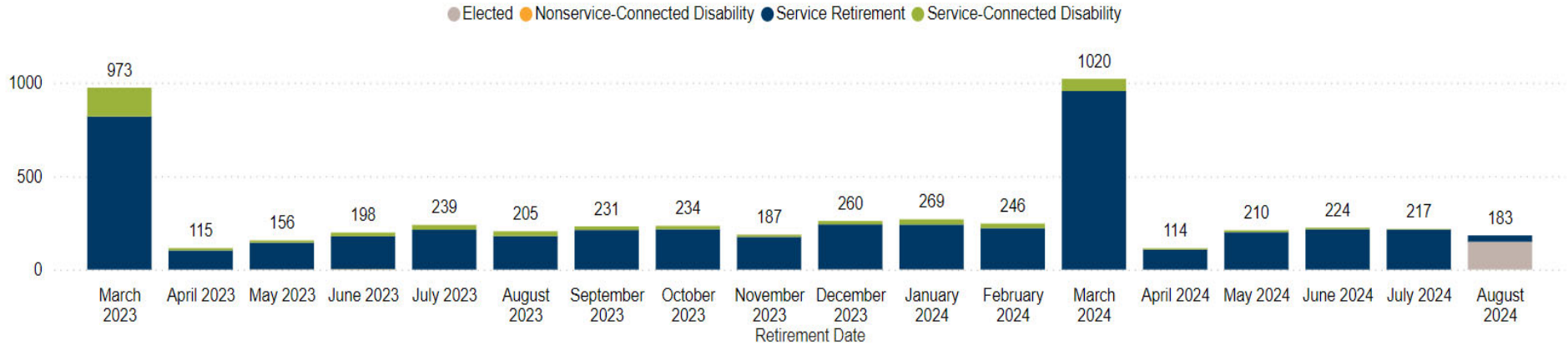
Data labels may not appear for all values

Only includes retirements as of reporting date. Excludes active deaths. Excludes Replacement Benefit Plan benefits.



Member Snapshot

Retirements



Elected retirements are members placed on the BOR Agenda, but not yet retired as of reporting date

Retirements Metrics reported based on August 15, 2024

Monthly Retirements

Retirement Type	August 2024
Elected	149
Service Retirement	34
Total	183

Retired Members Payroll

(As of 7/31/2024)

Monthly Payroll	\$390.90m
Payroll YTD	\$0.4b
New Retired Payees Added	338
Seamless %	97.34%
New Seamless Payees Added	338
Seamless YTD	97.34%
By Check %	2.00%
By Direct Deposit %	98.00%

Healthcare Program

(Mo. Ending: 7/31/2024)

	Employer	Member
Medical	\$58.7	\$4.1
Dental	\$4.3	\$0.4
Part B	\$8.3	\$0.0
Total	\$71.3	\$4.5

Health Care Enrollments

(Mo. Ending: 7/31/2024)

Medical	56,368
Dental	58,524
Part B	38,874
LTC	460
Total	154,226

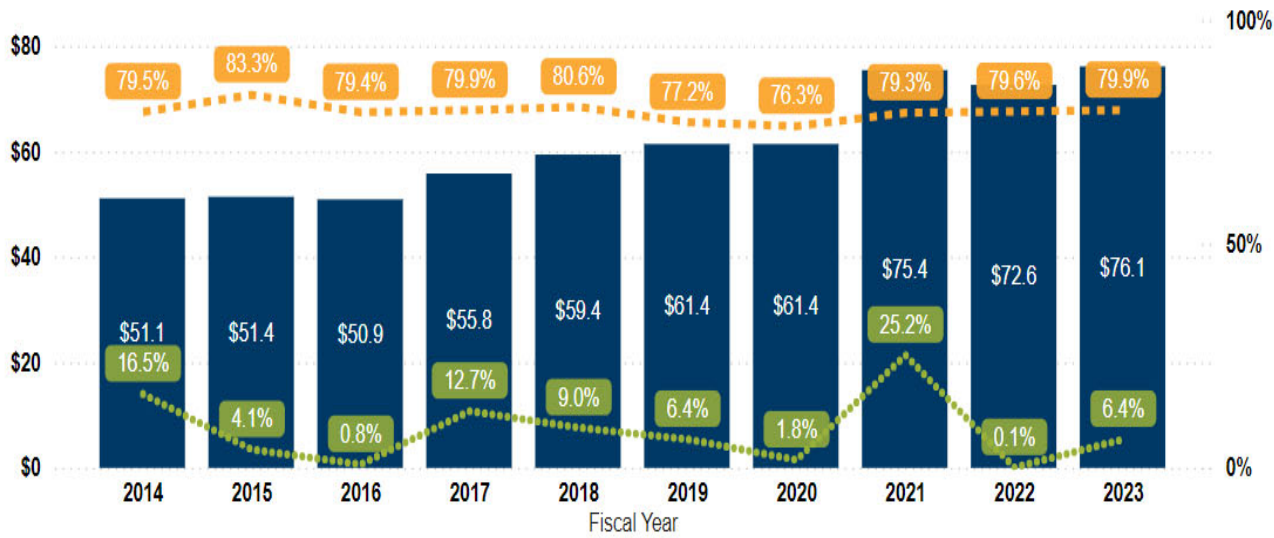


Key Financial Data

(As of June 30, 2023)

Fiscal Year End Financial Update

● Total Assets (bn) ● Investment Return Net of Fees ● Funded Ratio



Funding Metrics

11.01% Employer NC
 14.87% UAAL
 7.00% Assumed Rate
 \$612m Star Reserve
 \$73.9bn Total Net Assets

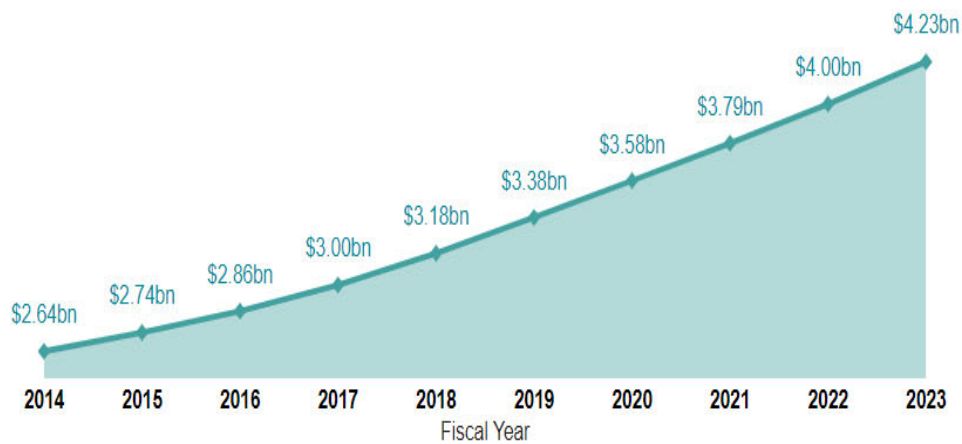
Contributions

\$2.3bn Employer Annual Contribution
 25.88% Employer % of Payroll
 \$793.2m Member Annual Contribution
 8.37% Member % of Payroll

Investment Returns

6.4% *net of fees* 1-Year Return
 10.1% 3-Year Return
 8.1% 10-Year Return

Retiree Payroll by Year



LACERA Pension Dollar

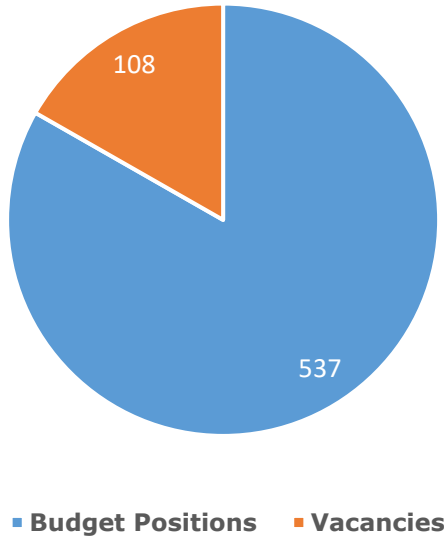




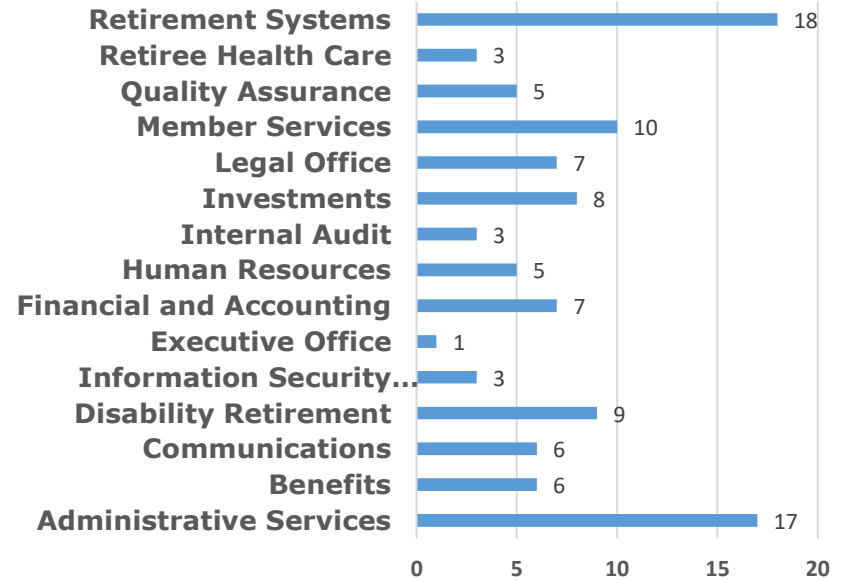
Human Resources

Metrics reported based on July 31, 2024

Vacancy Rate 20%

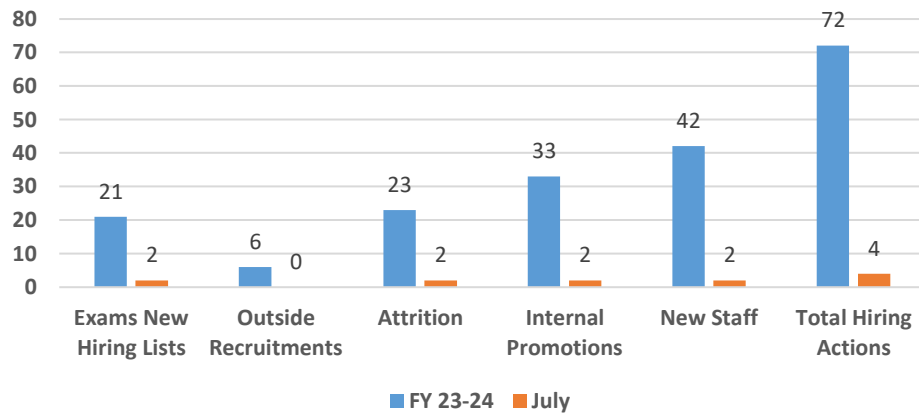


Vacancies by Division



Recruiting for Our Future

HR Key Performance Indicators through 7/31/24



Current Recruitments

Classification	Division
Administrative Assistant	Various
Asst. Chief Financial Officer	Financial Accounting
Disability Ret. Specialist	Disability Retirement
Finance Analyst III-Corp. Gov	Investments
IT Specialist I	Systems
Internal Auditor	Internal Audit
Legal Analyst	Legal
Legal Secretary	Legal
Sr. Administrative Assistant	Various
Sr. Investment Officer - RE	Investments
Staff Counsel	Legal



QUIET PERIOD LIST FOR TRUSTEES AND STAFF

Last Update
08/27/2024

ADMINISTRATIVE/OPERATIONS

Solicitation Name	Issuing Division	Public Release Date	Solicitation Stage*	Bid Respondents*
RFP: Member Experience Communications Platform (MECP)	Systems	11/6/2023	Contract Development	<ul style="list-style-type: none">• Genesys/TTEC
RFP: Taxonomy & Knowledge Management Consultant	Executive Office	06/14/2024	Bid Review	<ul style="list-style-type: none">• Enterprise Knowledge, LLC.• Taxonomy Strategies• Accenture
RFQ: Legal Matter Management	Legal	3/1/2023	Vendor Selection	<ul style="list-style-type: none">• Clio• Rocket Matter• ProLaw• HighQ• ActionStep• CaseFox• Legal Tracker• FileVine• LawVu• Litify• Xakia
RFQ: eDiscovery	Legal / InfoSec	12/1/2023	Vendor Selection	<ul style="list-style-type: none">• GlobalRelay• Smarsh• Veritas

*Subject to change

INVESTMENTS

Solicitation Name	Issuing Division	Public Release Date	Solicitation Stage*	Bid Respondents *
RFP: Actuarial Consulting and Actuarial Auditing Services	Investments / Internal Audit	11/15/2023	Contract Development	<ul style="list-style-type: none">• Cavanaugh Macdonald Consulting
RFP: Hedge Funds, Credit, and Real Assets Consultant Search	Investments	12/29/2023	Contract Development	<ul style="list-style-type: none">• Albourne• Meketa• Mercer• Wilshire



Solicitation Name	Issuing Division	Public Release Date	Solicitation Stage*	Bid Respondents *
RFP: Risk and Analytics System, and ESG Research Services Search	Investments	3/29/2023	Bid Review	<ul style="list-style-type: none"> • BlackRock Financial Management Inc • Barra, LLC • Bloomberg Finance L.P. • Clearwater Analytics • eVestment Alliance, LLC • FactSet Research Systems Inc. • ISS STOXX GmbH • MSCI ESG Research LLC • Northfield Information Systems, Inc. • Solovis, Inc.
Real Assets Emerging Manager Program Discretionary Separate Account Manager	Investments	3/29/2023	Bid Review	<ul style="list-style-type: none"> • ORG Portfolio Management • Barings • Belay Investment Group • Hamilton Lane • Cambridge Associates • Seed Partners • Stable Asset Management • Wafra Inc. • Artemis Real Estate Partners • Aether Investment Partners • Neuberger Berman Group • The Townsend Group • BGO Strategic Capital Partners • BlackRock • StepStone • GCM Grosvenor

*Subject to change

Date	Conference
September, 2024	
9-11	Council of Institutional Investors (CII) Fall Conference Brooklyn, NY
24-26	NCPERS (National Conference on Public Employee Retirement Systems) Public Pension HR Summit Denver, CO
October, 2024	
6-9	National Association of Corporate Directors (NACD) Directors Summit 2024 Gaylord National Harbor, Washington D.C.
11	CALAPRS (California Association of Public Retirement Systems) Round Table – Trustees San Jose, CA
14-18	Investment Strategies & Portfolio Management Wharton School, University of Pennsylvania
23-25	PREA (Pension Real Estate Association) Annual Institutional Investor Conference Washington D.C.
23-25	Pacific Pension Institute (PPI) Asia Pacific Roundtable Hong Kong
26-27	NCPERS (National Conference on Public Employee Retirement Systems) Program for Advanced Trustee Studies (PATS) Palm Springs, CA
26-27	NCPERS (National Conference on Public Employee Retirement Systems) Accredited Fiduciary (NAF) Program Palm Springs, CA
27-30	NCPERS (National Conference on Public Employee Retirement Systems) Public Safety Conference Palm Springs, CA
November, 2024	
3-6	CRCEA (California Retired County Employees Association) Fall Conference Walnut Creek, CA
10-13	IFEBC (International Foundation of Employment Benefit Plans) Annual Employee Benefits Conference San Diego, CA
12-14	Institutional Limited Partners Association (ILPA) General Partner Summit New York, NY
12-15	SACRS Fall Conference Monterey, CA

Date	Conference
December, 2024	
6	CALAPRS (California Association of Public Retirement Systems) Round Table – Benefits Virtual
January, 2025	
26-27	NCPERS (National Conference on Public Employee Retirement Systems) Pension Communications Summit Washington D.C.
27-29	NCPERS (National Conference on Public Employee Retirement Systems) Legislative Conference Washington D.C.
28-29	IFEBCP (International Foundation of Employment Benefit Plans) Health Benefits Conference & Expo St. Pete Beach, FL
March, 2025	
2-5	CALAPRS (California Association of Public Retirement Systems) General Assembly 2025 Napa, CA
5-7	Pacific Pension Institute (PPI) Winter Roundtable Seattle, WA
10-12	Council of Institutional Investors (CII) Spring Conference and 40 th Anniversary Celebration Washington D.C.
24-27	AHIP (America’s Health Insurance Plans) Medicare, Medicaid, Duals and Commercial Markets Forum Baltimore, MD
26-27	PREA (Pension Real Estate Association) Spring Conference Dallas, TX
May, 2025	
17-18	NCPERS (National Conference on Public Employee Retirement Systems) Trustee Educational Seminar (TEDS) Denver, CO
17-18	NCPERS (National Conference on Public Employee Retirement Systems) Accredited Fiduciary (NAF) Program Denver, CO
18-21	NCPERS (National Conference on Public Employee Retirement Systems) Annual Conference & Exhibition (ACE) Denver, CO
June, 2025	
17-19	AHIP (America’s Health Insurance Plans) 2025 Seattle, WA

Date	Conference
July, 2025 23-25	Pacific Pension Institute (PPI) Summer Roundtable Salt Lake City, UT
September, 2025 8-10	Council of Institutional Investors (CII) Fall Conference San Francisco, CA
October, 2025 22-24	PREA (Pension Real Estate Association) Annual Institutional Investor Conference Washington D.C.
22-24	Pacific Pension Institute (PPI) Asia Pacific Roundtable Sydney, Australia



August 21, 2024

TO: Each Trustee,
Board of Retirement
Board of Investments

FROM: Joint Organizational Governance Committee
Vivian Gray (BOR), Chair
Patrick Jones (BOI), Vice Chair
Debbie Martin (BOI), Trustee
David Ryu (BOI), Trustee
Trevor Fay (BOI), Trustee
Shawn Kehoe (BOR), Trustee
Les Robbins (BOR), Trustee
JP Harris (BOR), Trustee

FOR: September 4, 2024, Board of Retirement Meeting
September 11, 2024, Board of Investments Meeting

SUBJECT: **RATIFY CHIEF NEGOTIATOR – IRMA RODRIGUEZ MOISA**

RECOMMENDATION

That the Board of Retirement and Board of Investments ratify Irma Rodriguez Moisa to serve as LACERA's Chief Negotiator for negotiations with Service Employees International Union (SEIU) Local 721.

AUTHORITY

The Joint Organizational Governance Committee (JOGC) Charter adopted by the Board of Retirement on September 6, 2023, and Board of Investments on September 14, 2023, provides the JOGC has the responsibility to make recommendations to the Boards regarding the negotiation and approval of collective bargaining agreements. An important consideration during the negotiation process is who will act as LACERA's Chief Negotiator.

Re: Ratify Chief Negotiator – Irma Rodriguez Moisa

August 21, 2024

Page 2 of 2

BACKGROUND

Starting in July 2024, LACERA began the collective bargaining process with SEIU Local 721 for two Memoranda of Understanding (MOU) – LACERA Administrative, Technical, Clerical, and Blue-Collar Unit 850 and LACERA Supervisory Unit 851. The current MOUs were adopted on January 16, 2022, and expire on December 31, 2024.

The LACERA negotiating team is comprised of Luis Lugo, Deputy Chief Executive Officer; JJ Popowich, Assistant Executive Officer; Laura Guglielmo, Assistant Executive Officer; Jasmine Bath, Senior Staff Counsel; Carly Ntoya, Director, Human Resources; Annette Cleary, Assistant Director, Human Resources. Other LACERA staff members may be requested to attend specific negotiations sessions based on the topic.

A chief negotiator assists LACERA execute a negotiation strategy, drafts proposals, provides insight into market conditions, and provides guidance on collective bargaining rules and processes. Ms. Rodriguez Moisa is a Partner at Atkinson, Andelson, Loya, Rudd and Romo law firm and is a recognized Public Labor and Employment lawyer. Ms. Rodriguez Moisa represented LACERA during 2021 negotiations with SEIU and was selected as part of a competitive bidding process. She offers approximately 20 years of negotiation experience and is familiar with Southern California public sector agencies and unions.

CONCLUSION

To reach a fair and equitable agreement during the collective bargaining process with SEIU for MOU 850 and MOU 851, the Joint Organizational Governance Committee recommends the Board of Retirement and Board of Investments ratify Irma Rodriguez Moisa as LACERA's Chief Negotiator.



August 19, 2024

TO: Each Trustee
Board of Retirement

FROM: Insurance, Benefits and Legislative Committee
Les Robbins, Chair
Vivian H. Gray, Vice Chair
Shawn R. Kehoe
Ronald Oku
David Ryu, Alternate

FOR: September 4, 2024 Board of Retirement Meeting

SUBJECT: **H.R. 5241—Governmental Plans**

Author: Murphy [R-NC]
Sponsor: Author and 6 cosponsors
Introduced: August 18, 2023
Status: Referred to Committee on Ways and Means and Committee on Education and the Workforce. (08/18/2023)

IBLC Recommendation: Oppose (08/07/2024)
Staff Recommendation: Oppose

RECOMMENDATION

That the Board of Retirement adopt an “Oppose” position on H.R. 5241, which would enable full-time first responders employed by nonprofit public safety agencies to participate in governmental pension plans.

LEGISLATIVE POLICY STANDARD

The Board of Retirement’s legislative policy standard is to oppose proposals that create unreasonable costs or complexity in the administration of retirement benefits. H.R. 5241 would enable private sector employees to participate in governmental pension plans and raise funding, governance, and federal tax issues.

SUMMARY

H.R. 5241 would expand tax-exempt governmental pension plans to include participation by employees of nonprofit public safety agencies.

ANALYSIS

Existing Law

The Internal Revenue Code provides the tax qualification requirements for the defined benefit and defined contribution plans of both private sector and governmental employers.

The purpose of the tax qualification requirements is to enable participants to make tax-deferred contributions and enjoy tax-deferred investment gains to fund retirement benefits, which are not taxed until they are distributed to participants when they retire at a future date. Although governmental entities are generally exempt from income tax, private sector employers enjoy tax advantages from sponsoring retirement benefit plans.

Private sector plans are further governed by the Employees Retirement Income Security Act of 1974 (ERISA), which sets minimum standards of protection for participants, whereas governmental plans are not subject to ERISA.

Although both private sector and governmental employers who sponsor retirement plans are subject to certain tax qualification requirements, governmental plans are not subject to the requirements set forth under ERISA that apply to retirement plans sponsored by private sector employers. Both the Internal Revenue Code and ERISA provide the definition of “governmental plan” to specify exemptions for governmental employers from certain requirements of the Internal Revenue Code and ERISA.

This Bill

H.R. 5241 would amend the Internal Revenue Code and ERISA’s definition of “governmental plan” to allow participation by employees of nonprofit public safety agencies, which are designated as either 501(c)(3) or 501(c)(4) organizations under the Internal Revenue Code, in governmental pension plans.

H.R. 5241 was introduced with the intent of enabling nonprofit first responders in North Carolina (specifically, volunteer firefighters, paramedics, and emergency medical technicians) to have greater access to pension plans. However, including nongovernmental employees in governmental pension plans would be unprecedented and thereby raise funding, governance, and federal tax issues. Although the bill currently restricts the additional participation to those employees of nonprofit public safety agencies who provide firefighting and out-of-hospital emergency medical services, the enactment of the legislation could provide a pathway for additional categories of private sector workers to demand participation in state and local public pension plans.

According to the National Fire Department Registry of the U.S. Fire Administration, which is an entity of the U.S. Department of Homeland Security’s Federal Emergency Management Agency, there are 2 volunteer and 6 mostly volunteer fire departments in Los Angeles County. Statewide, there are 246 volunteers and 219 mostly volunteer fire departments.

Operational Impact

If additional entities are authorized to participate as LACERA members, it would entail increasing the number of outside districts administered by LACERA for the provision of retirement and healthcare benefits. Currently, LACERA has 2 active outside districts (Local Agency Formation Commission for the County of Los Angeles and Little Lake

Cemetery District) and 2 closed outside districts (Los Angeles County Office of Education and South Coast Air Quality Management District).

IT IS THEREFORE RECOMMENDED THAT THE BOARD adopt an “Oppose” position on H.R. 5241, which would enable full-time first responders employed by nonprofit public safety agencies to participate in governmental pension plans.

Attachments

Attachment 1—Board Positions Adopted on Related Legislation

Attachment 2—Support and Opposition

H.R. 5241 (Murphy) as introduced on August 18, 2023

cc: Santos H. Kreimann

Luis Lugo

JJ Popowich

Laura Guglielmo

Steven P. Rice

Anthony Roda, Williams & Jensen

H.R. 5241
Attachment 1—Board Positions Adopted on Related Legislation
Board of Retirement
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Page 1

BOARD POSITIONS ADOPTED ON RELATED LEGISLATION

None adopted.

H.R. 5241
Attachment 1—Board Positions Adopted on Related Legislation
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SUPPORT

International Association of Fire Chiefs
National Volunteer Fire Council

OPPOSITION

National Conference on Public Employee Retirement Systems
Houston Firefighters Relief and Retirement Fund
Ohio Police & Fire Pension Fund

118TH CONGRESS
1ST SESSION

H. R. 5241

To amend the Internal Revenue Code of 1986 to provide that governmental pension plans may include certain firefighters, emergency medical technicians, and paramedics, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

AUGUST 18, 2023

Mr. MURPHY (for himself, Mr. MCHENRY, Ms. FOXX, Mr. HUDSON, Mr. ROUZER, Mr. BISHOP of North Carolina, and Mr. EDWARDS) introduced the following bill; which was referred to the Committee on Education and the Workforce, and in addition to the Committee on Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

A BILL

To amend the Internal Revenue Code of 1986 to provide that governmental pension plans may include certain firefighters, emergency medical technicians, and paramedics, and for other purposes.

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

1 **SECTION 1. GOVERNMENTAL PENSION PLANS MAY IN-**
2 **CLUDE CERTAIN FIREFIGHTERS, EMER-**
3 **GENCY MEDICAL TECHNICIANS, AND PARA-**
4 **MEDICS.**

5 (a) INTERNAL REVENUE CODE OF 1986.—Section
6 414(d) of the Internal Revenue Code of 1986 is amended
7 by inserting after the first sentence the following new sen-
8 tence: “A plan shall not fail to be a ‘governmental plan’
9 under the preceding sentence solely because such plan al-
10 lows participation by a public safety agency (described in
11 section 501(c) and exempt from taxation under section
12 501(a)) solely with respect to the employees of such agen-
13 cy who are emergency response providers (defined in sec-
14 tion 2 of the Homeland Security Act of 2022 (6 U.S.C.
15 101)), substantially all of whose services as emergency re-
16 sponse providers are in the performance of firefighting
17 services or out-of-hospital emergency medical services for
18 a political subdivision of a State under a contract between
19 such public safety agency and the political subdivision of
20 a State.”.

21 (b) EMPLOYEE RETIREMENT INCOME SECURITY ACT
22 OF 1974.—Section 3(32) of the Employee Retirement In-
23 come Security Act of 1974 (29 U.S.C. 1002(32)) is
24 amended by inserting after the first sentence the following
25 new sentence: “A plan shall not fail to be a ‘governmental
26 plan’ under the preceding sentence solely because such

1 plan allows participation by a public safety agency (de-
2 scribed in section 501(c) of the Internal Revenue Code of
3 1986 and exempt from taxation under section 501(a) of
4 such Code) solely with respect to the employees of such
5 agency who are emergency response providers (defined in
6 section 2 of the Homeland Security Act of 2022 (6 U.S.C.
7 101)), substantially all of whose services as emergency re-
8 sponse providers are in the performance of firefighting
9 services or out-of-hospital emergency medical services for
10 a political subdivision of a State under a contract between
11 such public safety agency and the political subdivision of
12 a State.”.

13 (c) CONFORMING AMENDMENTS.—

14 (1) Section 4021(b)(2) of the Employee Retirement
15 Income Security Act of 1974 (29 U.S.C.
16 1321(b)(2)) is amended by inserting “(or public
17 safety agency employees described in the second sen-
18 tence of section 3(32))” after “established and
19 maintained for its employees”.

20 (2) Section 415(b)(2)(H)(ii)(I) of the Internal
21 Revenue Code of 1986 is amended by inserting “de-
22 scribed in the second sentence of section 414(d) or”
23 after “As a full-time employee”.

24 (3) Section 415(b)(10)(A) of such Code is
25 amended by inserting “(or public safety agency em-

1 ployees described in the second sentence of section
2 414(d))” after “maintained for its employees”.

3 (d) **EFFECTIVE DATE.**—The amendment made by
4 this section shall apply to plan years beginning after the
5 date of the enactment of this Act.

○



August 15, 2024

TO: Trustees – Board of Retirement

FROM: Jean J. Kim 
Senior Staff Counsel

DATE: Board of Retirement Meeting of September 4, 2024

SUBJECT: Pensionability Analysis under CERL and PEPRA for New Pay Items

INTRODUCTION

The Board of Retirement (the “Board”) is charged with determining which items of compensation qualify as pensionable earnings for purposes of calculating a member’s retirement allowance. Items of compensation are analyzed as “pensionable” (i) for “legacy members” under the definition of “compensation earnable” as set forth under the County Employees Retirement Law of 1937 (CERL), California Government Code §31461, and (ii) for “new members” or “PEPRA members” under the definition of “pensionable compensation” as set forth under the California Public Employees’ Pension Reform Act of 2013 (PEPRA), Cal. Govt. Code §7522.34. A “legacy member” refers to any individual who became a member of LACERA, or a reciprocal system, prior to January 1, 2013; and a “new member” (otherwise referred to as a “PEPRA member”) of LACERA is generally defined as anyone who first becomes a member of LACERA on or after January 1, 2013 and was not previously a member of another public retirement system prior to that date. (Cal. Govt. Code §7522.04(f)) The County of Los Angeles requested determination of fourteen new items of compensation. Based on our review, we have included recommendations regarding inclusion or exclusion of these pay items within the definition of “final compensation” when calculating a member’s benefit for both legacy members and PEPRA members. Our analysis of these items is attached as Exhibit A.

COMPENSATION EARNABLE

Cal. Govt. Code §31461 defines “compensation earnable” as follows:

- (a) “Compensation earnable” by a member means the average compensation as determined by the board, for the period under consideration upon the basis of the average number of days ordinarily worked by persons in the same grade or class of positions during the period, and at the same rate of pay. The computation for any absence shall be based on the compensation of the position held by the member at the beginning of the absence. Compensation, as defined in Section 31460, that has been deferred shall be deemed “compensation earnable” when earned, rather than when paid.

- (b) “Compensation earnable” does not include, in any case, the following:
 - (1) Any compensation determined by the board to have been paid to enhance a member’s retirement benefit under that system. That compensation may include:
 - (A) Compensation that had previously been provided in kind to the member by the employer or paid directly by the employer to a third party other than the retirement system for the benefit of the member, and which was converted to and received by the member in the form of a cash payment in the final average salary period.
 - (B) Any one-time or ad hoc payment made to a member, but not to all similarly situated members in the member’s grade or class.
 - (C) Any payment that is made solely due to the termination of the member’s employment, but is received by the member while employed, except those payments that do not exceed what is earned and payable in each 12-month period during the final average salary period regardless of when reported or paid.
 - (2) Payments for unused vacation, annual leave, personal leave, sick leave, or compensatory time off, however denominated, whether paid in a lump sum or otherwise, in an amount that exceeds that which may be earned and payable in each 12-month period during the final average salary period, regardless of when reported or paid.
 - (3) Payments for additional services rendered outside of normal working hours, whether paid in a lump sum or otherwise.
 - (4) Payments made at the termination of employment, except those payments that do not exceed what is earned and payable in each 12-month period during the final average salary period, regardless of when reported or paid.
- (c) The terms of subdivision (b) are intended to be consistent with and not in conflict with the holdings in *Salus v. San Diego County Employees Retirement Association* (2004) 117 Cal.App.4th 734 and *In re Retirement Cases* (2003) 110 Cal.App.4th 426.

PENSIONABLE COMPENSATION

With the enactment of PEPRA, pensionability determinations for new members are based on the definition of “pensionable compensation” in California Government Code §7522.34(a), which states:

“Pensionable compensation” of a new member of any public retirement system means the normal monthly rate of pay or base pay of a member paid in cash to similarly situated members of the same group or class of employment for services rendered on a full-time basis during normal working hours, pursuant to publicly available pay schedules.

This section provides that any compensation outside of base pay may not be included in final compensation when calculating a member's retirement allowance. However, "base pay" is not defined in the statute. Additionally, this section provides that any compensation not paid to all similarly situated members of the same group or class may not be included. The section goes on to specifically identify which items of compensation should be excluded.

Subdivision (c) of §7522.34 states:

"Pensionable compensation" does not include the following:

- (1) Any compensation determined by the board to have been paid to increase a member's retirement benefit under that system.
- (2) Compensation that had previously been provided in kind to the member by the employer or paid directly by the employer to a third party other than the retirement system for the benefit of the member and which was converted to and received by the member in the form of a cash payment.
- (3) Any one-time or ad hoc payments made to a member.
- (4) Severance or any other payment that is granted or awarded to a member in connection with or in anticipation of a separation from employment, but is received by the member while employed.
- (5) Payments for unused vacation, annual leave, personal leave, sick leave, or compensatory time off, however denominated, whether paid in a lump sum or otherwise, regardless of when reported or paid.
- (6) Payments for additional services rendered outside of normal working hours, whether paid in a lump sum or otherwise.
- (7) Any employer-provided allowance, reimbursement, or payment, including, but not limited to, one made for housing, vehicle, or uniforms.
- (8) Compensation for overtime work, other than as defined in Section 207(k) of Title 29 of the United States Code.
- (9) Employer contributions to deferred compensation or defined contribution.
- (10) Any bonus paid in addition to the compensation described in subdivision (a).
- (11) Any other form of compensation a public retirement board determines is inconsistent with the requirements of subdivision (a).
- (12) Any other form of compensation a public retirement board determines should not be pensionable compensation.

ITEMS OF COMPENSATION

1. Animal Care Control – Item No. 623

This pay item will provide additional compensation to all similarly situated employees in the classifications of (i) veterinarian, Megaflex (Item No. 5728) and (ii) veterinarian, Non-Megaflex (Item No. 5729). As such, the pay item constitutes a payment that is made to persons in the same grade or class of positions as defined

by the County and at the same rate of pay. Therefore, it should be included as compensation earnable for legacy members, pursuant to §31461. It is also part of the normal monthly rate of base pay for these eligible members and will be paid to all similarly situated members of the same group or class of employment, pursuant to publicly available pay schedules. Therefore, it should be included as pensionable compensation for PEPRA members, pursuant to §7522.34.

Recommendation: Include under “compensation earnable” under §31461
Include under “pensionable compensation” under §7522.34

2. High Desert Health System Assignment Bonus (Physician) – Item No. 384HD

This pay item will provide additional compensation to any Department of Health Services (DHS) Physician or Department of Public Health (DPH) Physician in Bargaining Unit 324 who agrees to work at a facility in the High Desert Health System. Because this payment is available to all similarly situated members in the same grade or class of employment and at the same rate of pay and members must meet the same set of criteria to qualify for this payment, the recommendation is to include this pay item as compensation earnable for legacy members. However, because this pay item is a flat-dollar, hourly rate bonus that does not appear on any publicly available pay schedule, the form of payment does not meet the requirement of §7522.34(a) (requiring that the rate of pay or base pay be pursuant to publicly available pay schedules) and §7522.32(c)(10). Therefore, this pay item should be excluded from pensionable compensation for PEPRA members.

Recommendation: Include under “compensation earnable” under §31461
Exclude under “pensionable compensation” under §7522.34

3. High Desert Health System Assignment Bonus (Mental Health Psychiatrist) – Item No. 384HS

This pay item will provide additional compensation to any Mental Health Psychiatrist (Item No. 4735) from the Department of Health Services (DHS) or Department of Mental Health (DMH) in Bargaining Unit 325 who agrees to work at a facility in the High Desert Health System. Because this payment is available to all similarly situated members in the same grade or class of employment and at the same rate of pay and members must meet the same set of criteria to qualify for this payment, the recommendation is to include this pay item as compensation earnable for legacy members. However, because this pay item is a flat-dollar, hourly rate bonus that does not appear on any publicly available pay schedule, the form of payment does not meet the requirement of §7522.34(a) (requiring that the rate of pay or base pay be pursuant to publicly available pay schedules) and §7522.32(c)(10). Therefore, this pay item should be excluded from pensionable compensation for PEPRA members.

Recommendation: Include under “compensation earnable” under §31461
Exclude under “pensionable compensation” under §7522.34

4. Oral Surgery Non-Standard Assignment Bonus (DHS Dental Specialist – Maxillofacial) – Item No. 489

This pay item provides compensation to DHS Dental Specialists - Maxillofacial (Item No. 4767) working non-standard shifts in the emergency room at a trauma center for hours worked during a non-standard shift. Because this pay is available to all similarly situated members in the same grade or class of employment and at the same rate of pay, provided they meet the assignment and work shift criteria, it would qualify as compensation earnable for legacy members. However, because this pay item is a flat-dollar, hourly rate bonus that does not appear on any publicly available pay schedule, the form of payment does not meet the requirement of §7522.34(a) (requiring that the rate of pay or base pay be pursuant to publicly available pay schedules). Therefore, this pay item should be excluded from pensionable compensation for PEPRA members.

Recommendation: Include under “compensation earnable” under §31461
Exclude under “pensionable compensation” under §7522.34

5. Non-Standard Assignment Bonus (Physician Specialist – Labor & Delivery, Inpatient Facilities) – Item No. 639A

This pay item provides compensation to all DHS Physician Specialists in Bargaining Unit 324 who are assigned to Labor and Delivery, fall within one of the specified specialties, and work a full non-standard shift. Because this pay is available to all similarly situated members in the same grade or class of employment and at the same rate of pay, provided they meet the assignment and work shift criteria, it would qualify as compensation earnable for legacy members. However, because this pay item is a flat-dollar, hourly rate bonus that does not appear on any publicly available pay schedule, the form of payment does not meet the requirement of §7522.34(a) (requiring that the rate of pay or base pay be pursuant to publicly available pay schedules). Therefore, this pay item should be excluded from pensionable compensation for PEPRA members.

Recommendation: Include under “compensation earnable” under §31461
Exclude under “pensionable compensation” under §7522.34

6. Non-Standard Assignment Bonus (Physician Specialist – Radiology) – Item No. 639B

This pay item provides compensation to all DHS Physician Specialists in Bargaining Unit 324 who are assigned to Radiology - General/Diagnostic (Code 80) and work a full non-standard shift. Because this pay is available to all similarly situated members in the same grade or class of employment and at the same rate of pay,

provided they meet the work shift criteria, it would qualify as compensation earnable for legacy members. However, because this pay item is a flat-dollar, hourly rate bonus that does not appear on any publicly available pay schedule, the form of payment does not meet the requirement of §7522.34(a) (requiring that the rate of pay or base pay be pursuant to publicly available pay schedules). Therefore, this pay item should be excluded from pensionable compensation for PEPRA members.

Recommendation: Include under “compensation earnable” under §31461
Exclude under “pensionable compensation” under §7522.34

7. Non-MegaFlex (NMF) Retention Bonus – Item No. TBD

This pay item will provide a Non-MegaFlex (NMF) Retention Bonus of \$14,000 to permanent, full-time members of Bargaining Unit (BU) 324 who are not part of the MegaFlex plan. For employees hired on or after June 1, 2024, the payment will be made after successfully completing one year of permanent, full-time, County employment. Because this pay is available to all similarly situated members in the same grade or class of employment and at the same rate of pay, it would qualify as compensation earnable for legacy members. However, because this pay item is a one-time payment made to a member, it does not qualify as pensionable compensation under §7522.34(c)(3) for PEPRA members. Also, it is a “bonus paid in addition” to the normal base pay, so it does not qualify as pensionable compensation under §7522.34(c)(10).

Recommendation: Include under “compensation earnable” under §31461
Exclude under “pensionable compensation” under §7522.34

8. Benefit Equity Bonus – Item No. TBD

This pay item will provide a Benefit Equity Bonus of \$14,000 to members of Bargaining Unit (BU) 325. For employees hired on or after June 1, 2024, the payment will be made after successfully completing one year of County employment. Payments thereafter will be made within 60 days of the employee’s anniversary date. Because this pay is available to all similarly situated members in the same grade or class of employment and at the same rate of pay, it would qualify as compensation earnable for legacy members. However, because this pay item is a “bonus paid in addition” to the normal base pay, it does not qualify as pensionable compensation under §7522.34(c)(10) for PEPRA members.

Recommendation: Include under “compensation earnable” under §31461
Exclude under “pensionable compensation” under §7522.34

9. Call Back – Tier I

This pay item will provide additional compensation of \$1,200 per month to DHS Physicians in Bargaining Unit (BU) 324 who are in one of the designated specialties

and who agree to be available for “call-back” at LA General Hospital or Harbor UCLA. A call-back occurs when a physician is required to return to work at a DHS facility following the termination of their normal work shift and their departure from their work location. Because the Call Back - Tier I pay is a bonus that is connected to working additional hours beyond the normal work shift, it constitutes a “payment for additional services rendered outside of normal working hours” and therefore, does not qualify as compensation earnable pursuant to §31461(b)(3). In addition, as it constitutes “payment for additional services rendered outside of normal working hours,” it does not qualify as pensionable compensation under §7522.34(c)(6) for PEPRA members. As a bonus, it is also excluded from pensionable compensation under §7522.34(c)(10).

Recommendation: Exclude under “compensation earnable” under §31461
Exclude under “pensionable compensation” under §7522.34

10. Call Back – Tier II

This pay item will provide additional compensation to DHS Physicians in Bargaining Unit (BU) 324 who agree to be available for call-back at certain County medical facilities. Because the Call Back - Tier II pay is a bonus that is connected to working additional hours beyond the normal work shift, it constitutes a “payment for additional services rendered outside of normal working hours” and therefore, does not qualify as compensation earnable pursuant to §31461(b)(3). In addition, as it constitutes “payment for additional services rendered outside of normal working hours,” it does not qualify as pensionable compensation under §7522.34(c)(6) for PEPRA members. As a bonus, it is also excluded from pensionable compensation under §7522.34(c)(10).

Recommendation: Exclude under “compensation earnable” under §31461
Exclude under “pensionable compensation” under §7522.34

11. Paid Family Leave (PFL) Reimbursement – Item No. PK061

This pay event is being created to reimburse members for their contribution with respect to unused PFL time. PFL is a purchased benefit that is not earned through the rendering of County service. Therefore, reimbursements of members' contributions paid toward the purchase of PFL hours are excludable from compensation earnable under §31461(b)(2) because they represent payments for unused annual leave that is not earned and payable. Similarly, as a payment for unused annual leave, this pay item does not constitute pensionable compensation under §7522.34(c)(5).

Recommendation: Exclude under “compensation earnable” under §31461
Exclude under “pensionable compensation” under §7522.34

12. Paid Family Leave (PFL) Termination Pay – Item No. PT061

This pay event is being created to process the payout of the after-tax contributions made by non-represented Flex and MegaFlex participants toward PFL hours that remain unused if the employee terminates from County service before the conclusion of the two-year PFL pilot program. Because the pay item represents payments for unused annual leave that is not earned and payable, the reimbursements of members' contributions paid toward the purchase of PFL hours are excludable from compensation earnable under §31461(b)(2). It also constitutes payments made at the termination of employment, so it is excludable from compensation earnable under §31461(b)(4). Similarly, as a payment for unused annual leave, this pay item does not constitute pensionable compensation for PEPRAs members under §7522.34(c)(5).

Recommendation: Exclude under “compensation earnable” under §31461
Exclude under “pensionable compensation” under §7522.34

13. DHS Physician Loyalty Bonus – Item No. TBD

This pay item will provide a one-time loyalty bonus to anyone who completes their training in a DHS facility while a Physician, Post-Graduate, and immediately transitions to become a full-time DHS Physician Specialist, Non-MegaFlex (Item No. 5476). Because this bonus is a one-time payment made only to new DHS Physician Specialists, Non-MegaFlex (Item No. 5476), who immediately transitioned from Physician, Post-Graduate, after completing training in a DHS facility, it is not available to all similarly situated members in the classification of Physician Specialist, Non-MegaFlex (Item No. 5476) in DHS. Therefore, it does not qualify as compensation earnable for legacy members pursuant to §31461(b)(1)(B). Because the DHS Physician Loyalty Bonus is not paid to all similarly situated members in the same group or class of employment and it is not pay that is paid pursuant to publicly available pay schedules, it does not meet the definition of pensionable compensation under §7522.34(a). In addition, it is a one-time ad hoc payment made to a member and it is also a bonus, so it does not qualify as pensionable compensation pursuant to §7522.34(c)(3) and §7522.34(c)(10).

Recommendation: Exclude under “compensation earnable” under §31461
Exclude under “pensionable compensation” under §7522.34

14. Antelope Valley Stipend (Per Pay Period Bonus) – Item No. TBD

This pay item will provide additional compensation to all full-time, permanent employees in the Court Reporters Unit (Bargaining Unit 861) who (i) are permanently assigned or a regionally assigned floater to either the Michael Antonovich Antelope Valley Courthouse or the Alfred J. McCourtney Juvenile Justice Center on or after July 1, 2024 and (ii) who reside more than 30 miles away from their assigned location at the Michael Antonovich Antelope Valley Courthouse or the Alfred J. McCourtney

Juvenile Justice Center. Because of the residency requirements to be eligible for this bonus, it is not payable to all similarly situated members in the same grade or class of Court Reporters and therefore, it does not qualify as compensation earnable under §31461 for legacy members. Because this pay item is not paid to all similarly situated members in the same group or class of employment and it is not pay that is paid pursuant to publicly available pay schedules, it does not meet the definition of pensionable compensation under §7522.34(a). In addition, it is also a bonus, so it does not qualify as pensionable compensation pursuant to §7522.34(c)(10).

Recommendation: Exclude under “compensation earnable” under §31461
Exclude under “pensionable compensation” under §7522.34

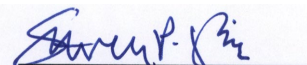
CONCLUSION

Based on the analysis provided above and on Attachment A, it is therefore recommended that the Board:

1. Approve the recommendations set forth above as to each of the pay items.
2. Instruct staff to coordinate with the Auditor-Controller to establish necessary reporting mechanism and procedures to permit LACERA to implement such determinations when calculating final compensation for legacy and PEPRA members.

For reference, the complete list of pay codes that have been determined by the Board to be pensionable or not pensionable under CERL (for legacy members) and under PEPRA (for new members), along with the recommendations on pensionability for the new pay items that are analyzed here, is attached as Attachment B. Information regarding the current list of pay codes with the determinations is also located at <https://www.lacera.com/active-service/cerl-pay-codes> (CERL) and <https://www.lacera.com/active-service/pepra-pay-codes> (PEPRA).

Reviewed and Approved



Steven P. Rice
Chief Counsel

JJK/et
Attachments

Kim/BOR Memo/9.04.24

Attachment A

Attachment: Newly Created Pay Codes reviewed under Sections 31461 (CERL/Legacy) and 7522.34 (PEPRA)

Pay Event Code	Pay Event Title	Pay Event Description	31461 (CERL/Legacy) Reference	7522.34 (PEPRA) Reference	Analysis
Newly Created and INCLUDED under Sections 31461 and 7522.34					
623	ANIMAL CARE CONTROL ASSIGNMENT BONUS	<p>This pay event is being created to provide additional compensation of 10% above base salary for full-time, permanent employees in the following classifications in the Department of Animal Care Control (DACC):</p> <p>Veterinarian, MegaFlex (Item No. 5728) Veterinarian, Non-MegaFlex (Item No. 5729)</p>	(a)	(a)	<p>This compensation is paid to all similarly situated employees in the classifications of Veterinarian, MegaFlex (Item No. 5728) and Veterinarian, Non-MegaFlex (Item No. 5729) in DACC. It constitutes a payment that is made to persons in the same grade or class of positions and at the same rate of pay. The recommendation is to INCLUDE this payment in compensation earnable for LEGACY members.</p> <p>This compensation is part of the normal monthly rate of base pay of the member and is paid in cash to similarly situated members of the same group or class of employment pursuant to publicly available pay schedules. The recommendation is to INCLUDE this payment in pensionable compensation for PEPRA members.</p>
Newly Created and INCLUDED under Section 31461 and EXCLUDED under 7522.34					
384HD	HIGH DESERT HEALTH SYSTEM ASSIGNMENT BONUS (PHYSICIAN)	<p>This pay event is being created to provide additional compensation to any Department of Health Services (DHS) Physician or Department of Public Health (DPH) Physician in Bargaining Unit 324 who agrees to work at a facility in the High Desert Health System. The rate is \$57 per hour per occasion.</p> <p>To qualify for the bonus, the Physician must be on site to provide direct patient care. Physicians are required to work hours equivalent to either a half shift or a full shift of their permanent work assignment. Services provided via telehealth do not qualify for the bonus.</p>	(a)	(c)(10) (c)(11)	<p>This payment is available to similarly situated members in the same grade or class of employment and at the same rate of pay. Members must meet the same set of criteria to qualify for this payment. The recommendation is to INCLUDE this payment in compensation earnable for LEGACY members.</p> <p>This payment is a flat-dollar hourly rate bonus paid in addition to the normal rate of base pay under Section 7522.34(c)(10). The bonus rate does not appear on a publicly available pay schedule. The payment is deemed under (c)(11) to be inconsistent with the requirements of pensionable compensation described in Section 7522.34(a). The recommendation is to EXCLUDE this payment from pensionable compensation for PEPRA members.</p>
384HS	HIGH DESERT HEALTH SYSTEM ASSIGNMENT BONUS (MENTAL HEALTH PSYCHIATRIST)	<p>This pay event is being created to provide additional compensation to any Mental Health Psychiatrist (Item No. 4735) from the Department of Health Services (DHS) or Department of Mental Health (DMH) in Bargaining Unit 325 who agrees to work at a facility in the High Desert Health System. The rate is \$40 per hour per occasion.</p> <p>To qualify for the bonus, the Mental Health Psychiatrist must be on site to provide direct patient care. Mental Health Psychiatrists are required to work hours equivalent to either a half shift or a full shift of their permanent work assignment. Services provided via telehealth or telemedicine do not qualify for the bonus.</p>	(a)	(c)(10) (c)(11)	<p>This payment is available to similarly situated members in the same grade or class of employment and at the same rate of pay. Members must meet the same set of criteria to qualify for this payment. The recommendation is to INCLUDE this payment in compensation earnable for LEGACY members.</p> <p>This payment is a flat-dollar hourly rate bonus paid in addition to the normal rate of base pay under Section 7522.34(c)(10). The bonus rate does not appear on a publicly available pay schedule. The payment is deemed under (c)(11) to be inconsistent with the requirements of pensionable compensation described in Section 7522.34(a). The recommendation is to EXCLUDE this payment from pensionable compensation for PEPRA members.</p>
489	ORAL SURGERY NON-STANDARD ASSIGNMENT BONUS (DHS DENTAL SPECIALIST – MAXILLOFACIAL)	<p>Effective January 1, 2025, DHS Dental Specialists - Maxillofacial (Item No. 4767) working non-standard shifts in the emergency room at a trauma center are entitled to \$25 per hour that falls within each non-standard shift worked. The Dental Specialist - Maxillofacial must work the entire non-standard shift to be eligible for the bonus.</p> <p>A non-standard shift is defined as a weekday shift between the hours of 12 a.m. and 6 a.m. or a weekend shift between the hours of 12 a.m. and 6 a.m.</p>	(a)	(c)(10) (c)(11)	<p>This payment is available to all similarly situated members in the same grade or class of employment and at the same rate of pay, provided they meet the assignment and work shift criteria. The recommendation is to INCLUDE this payment in compensation earnable for LEGACY members.</p> <p>This payment is a flat-dollar hourly rate bonus paid in addition to the normal rate of base pay under Section 7522.34(c)(10). It is not paid to all similarly situated members in the same group or class of employment. The flat-dollar hourly rate does not appear on a publicly available pay schedule. The payment is deemed under (c)(11) to be inconsistent with the requirements of pensionable compensation described in Section 7522.34(a). The recommendation is to EXCLUDE this payment from pensionable compensation for PEPRA members.</p>

Attachment: Newly Created Pay Codes
reviewed under Sections 31461 (CERL/Legacy) and 7522.34 (PEPRA)

Pay Event Code	Pay Event Title	Pay Event Description	31461 (CERL/Legacy) Reference	7522.34 (PEPRA) Reference	Analysis															
Newly Created and INCLUDED under Section 31461 and EXCLUDED under 7522.34																				
639A	NON-STANDARD ASSIGNMENT BONUS (PHYSICIAN SPECIALIST - LABOR & DELIVERY, INPATIENT FACILITIES)	<p>Effective January 1, 2025, DHS Physician Specialists in Bargaining Unit 324 who are assigned to certain specialties and work non-standard shifts are entitled to \$25 per hour that falls within each non-standard shift worked. To be eligible for the bonus, the Physician Specialist must work the entire non-standard shift in one of the following specialties and assignments:</p> <table border="1"> <thead> <tr> <th>Code</th> <th>Specialty</th> <th>Assignment</th> </tr> </thead> <tbody> <tr> <td>51</td> <td>Anesthesiology</td> <td>Labor and Delivery</td> </tr> <tr> <td>75</td> <td>Pediatrics</td> <td>Labor and Delivery</td> </tr> <tr> <td>69</td> <td>OB/Gyn</td> <td>Labor and Delivery</td> </tr> <tr> <td>92</td> <td>Internal Medicine - General Physician Specialist, Surgery</td> <td>Inpatient Services</td> </tr> </tbody> </table> <p>A non-standard shift is defined as a weekday shift between the hours of 12 a.m. and 6 a.m. or a weekend shift between the hours of 12 a.m. and 6 a.m. There shall be no pyramiding of the Evening, Night, or Weekend Shift Differentials with the Non-Standard Assignment Bonus.</p>	Code	Specialty	Assignment	51	Anesthesiology	Labor and Delivery	75	Pediatrics	Labor and Delivery	69	OB/Gyn	Labor and Delivery	92	Internal Medicine - General Physician Specialist, Surgery	Inpatient Services	(a)	(c)(10) (c)(11)	<p>This payment is available to all similarly situated members in the same grade or class of employment and at the same rate of pay, provided they meet the assignment and work shift criteria. The recommendation is to INCLUDE this payment in compensation earnable for LEGACY members.</p> <p>This payment is a flat-dollar hourly rate bonus paid in addition to the normal rate of base pay under Section 7522.34(c)(10). It is not paid to all similarly situated members in the same group or class of employment. The flat-dollar hourly rate does not appear on a publicly available pay schedule. The payment is deemed under (c)(11) to be inconsistent with the requirements of pensionable compensation described in Section 7522.34(a). The recommendation is to EXCLUDE this payment from pensionable compensation for PEPRA members.</p>
Code	Specialty	Assignment																		
51	Anesthesiology	Labor and Delivery																		
75	Pediatrics	Labor and Delivery																		
69	OB/Gyn	Labor and Delivery																		
92	Internal Medicine - General Physician Specialist, Surgery	Inpatient Services																		
639B	NON-STANDARD ASSIGNMENT BONUS (PHYSICIAN SPECIALIST - RADIOLOGY)	<p>Effective January 1, 2025, DHS Physician Specialists in Bargaining Unit 324 who are assigned to Radiology - General/Diagnostic (Code 80) and work non-standard shifts are entitled to \$50 per hour that falls within each non-standard shift worked. The Physician Specialist must work the entire non-standard shift to be eligible for the bonus.</p> <p>A non-standard shift is defined as a weekday shift between the hours of 12 a.m. and 6 a.m. or a weekend shift between the hours of 12 a.m. and 6 a.m. There shall be no pyramiding of the Evening, Night, or Weekend Shift Differentials with the Non-Standard Assignment Bonus.</p>	(a)	(c)(10) (c)(11)	<p>This payment is available to all similarly situated members in the same grade or class of employment and at the same rate of pay, provided they meet the assignment and work shift criteria. The recommendation is to INCLUDE this payment in compensation earnable for LEGACY members.</p> <p>This payment is a flat-dollar hourly rate bonus paid in addition to the normal rate of base pay under Section 7522.34(c)(10). It is not paid to all similarly situated members in the same group or class of employment. The flat-dollar hourly rate does not appear on a publicly available pay schedule. The payment is deemed under (c)(11) to be inconsistent with the requirements of pensionable compensation described in Section 7522.34(a). The recommendation is to EXCLUDE this payment from pensionable compensation for PEPRA members.</p>															
TBD	NON-MEGAFLEX (NMF) RETENTION BONUS	<p>This pay event is being created to provide a Non-MegaFlex (NMF) Retention Bonus of \$14,000 to permanent, full-time members of Bargaining Unit (BU) 324 who are not part of the MegaFlex plan. For employees hired on or after June 1, 2024, the payment will be made after successfully completing one year of permanent, full-time, County employment. Payments thereafter will be made within 60 days of the employee's anniversary date.</p>	(a)	(c)(3) (c)(10) (c)(11)	<p>The Non-MegaFlex Retention Bonus is available to all similarly situated members in the same grade or class of employment in BU 324, and at the same rate of pay. The recommendation is to INCLUDE this payment in compensation earnable for LEGACY members.</p> <p>The NMF Retention Bonus is an ad hoc payment made to a member under Section 7522.34(c)(3). It is a bonus paid in addition to the normal monthly rate of base pay under (c)(10) and does not appear on a publicly available pay schedule. The payment is deemed under (c)(11) to be inconsistent with the requirements of pensionable compensation described in Section 7522.34(a). The recommendation is to EXCLUDE this payment from pensionable compensation for PEPRA members.</p>															
TBD	BENEFIT EQUITY BONUS	<p>This pay event is being created to provide a Benefit Equity Bonus of \$14,000 to members of Bargaining Unit (BU) 325. For employees hired on or after June 1, 2024, the payment will be made after successfully completing one year of County employment. Payments thereafter will be made within 60 days of the employee's anniversary date.</p>	(a)	(c)(3) (c)(10) (c)(11)	<p>The Benefit Equity Bonus is available to all similarly situated members in the same grade or class of employment in BU 325, and at the same rate of pay. The recommendation is to INCLUDE this payment in compensation earnable for LEGACY members.</p> <p>The Benefit Equity Bonus is an ad hoc payment made to a member under Section 7522.34(c)(3). It is a bonus paid in addition to the normal monthly rate of base pay under (c)(10) and does not appear on a publicly available pay schedule. The payment is deemed under (c)(11) to be inconsistent with the requirements of pensionable compensation described in Section 7522.34(a). The recommendation is to EXCLUDE this payment from pensionable compensation for PEPRA members.</p>															

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Pay Event Code	Pay Event Title	Pay Event Description	31461 (CERL/Legacy) Reference	7522.34 (PEPRA) Reference	Analysis																																	
Newly Created and EXCLUDED under Sections 31461 and 7522.34																																						
745A	CALL BACK - TIER I	<p>This pay event is being created effective January 1, 2025, to provide additional compensation of \$1,200 per month to DHS Physicians in Bargaining Unit (BU) 324 who agree to be available for call-back at LA General Hospital or Harbor UCLA.</p> <p>Call-back availability is for pre-assigned six-month increments of either January 1 to June 30 and/or July 1 to December 31 of a calendar year for BU 324 Physicians in the following specialties:</p> <table border="1"> <thead> <tr> <th>Code</th> <th>Specialty</th> </tr> </thead> <tbody> <tr><td>51</td><td>Anesthesiology</td></tr> <tr><td>56</td><td>Internal Medicine – Cardiology (Invasive)</td></tr> <tr><td>81</td><td>Radiology – Vascular/Internal Diagnostic</td></tr> <tr><td>82</td><td>Surgery – Cardio-Thoracic</td></tr> <tr><td>84</td><td>Surgery – Neurological</td></tr> <tr><td>86</td><td>Surgery – Orthopedics</td></tr> <tr><td>88</td><td>Surgery – Plastic</td></tr> <tr><td>89</td><td>Surgery – Urologic</td></tr> <tr><td>90</td><td>Surgery – Vascular</td></tr> <tr><td>91</td><td>Surgery – Critical Care</td></tr> </tbody> </table>	Code	Specialty	51	Anesthesiology	56	Internal Medicine – Cardiology (Invasive)	81	Radiology – Vascular/Internal Diagnostic	82	Surgery – Cardio-Thoracic	84	Surgery – Neurological	86	Surgery – Orthopedics	88	Surgery – Plastic	89	Surgery – Urologic	90	Surgery – Vascular	91	Surgery – Critical Care	(b)(3)	(c)(6) (c)(10) (c)(11)	<p>A call-back occurs when a Physician is ordered to return to work at a DHS facility following the termination of their normal work shift and departure from their work location. Call Back - Tier I pay is a bonus that is connected to call-back. It constitutes a payment for additional services rendered outside of normal working hours under Section 31461(b)(3). The recommendation is to EXCLUDE this payment from compensation earnable for LEGACY members.</p> <p>Pensionable compensation does not include payments for additional services rendered outside of normal working hours under Section 7522.34(c)(6) or bonuses paid in addition to the normal monthly rate of base pay under (c)(10). Call Back - Tier I pay is deemed under (c)(11) to be inconsistent with the requirements of pensionable compensation described in Section 7522.34(a). The recommendation is to EXCLUDE this payment from pensionable compensation for PEPRA members.</p>											
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88	Surgery – Plastic																																					
89	Surgery – Urologic																																					
90	Surgery – Vascular																																					
91	Surgery – Critical Care																																					
745B	CALL BACK - TIER II	<p>This pay event is being created effective January 1, 2025, to provide additional compensation of \$750 per month to DHS Physicians in Bargaining Unit (BU) 324 who agree to be available for call-back at certain County medical facilities.</p> <p>Call-back availability is for pre-assigned six-month increments of either January 1 to June 30 and/or July 1 to December 31 of a calendar year for BU 324 Physicians in the following specialties and call-back facilities:</p> <table border="1"> <thead> <tr> <th>Code</th> <th>Specialty</th> <th>Facility</th> </tr> </thead> <tbody> <tr><td>51</td><td>Anesthesiology</td><td>Olive View</td></tr> <tr><td>56</td><td>Internal Medicine – Cardiology (Invasive)</td><td>Olive View</td></tr> <tr><td>81</td><td>Radiology – Vascular/Internal Diagnostic</td><td>Olive View</td></tr> <tr><td>83</td><td>Surgery – General</td><td>Olive View</td></tr> <tr><td>86</td><td>Surgery – Orthopedics</td><td>Olive View</td></tr> <tr><td>88</td><td>Surgery – Plastic</td><td>Olive View</td></tr> <tr><td>89</td><td>Surgery – Urologic</td><td>Olive View</td></tr> <tr><td>90</td><td>Surgery – Vascular</td><td>Olive View</td></tr> <tr><td>59</td><td>Internal Medicine – Gastro (Interventional)</td><td>Olive View, LA General, or Harbor UCLA</td></tr> <tr><td>67</td><td>Neurology</td><td>Working at a Stroke Center</td></tr> </tbody> </table>	Code	Specialty	Facility	51	Anesthesiology	Olive View	56	Internal Medicine – Cardiology (Invasive)	Olive View	81	Radiology – Vascular/Internal Diagnostic	Olive View	83	Surgery – General	Olive View	86	Surgery – Orthopedics	Olive View	88	Surgery – Plastic	Olive View	89	Surgery – Urologic	Olive View	90	Surgery – Vascular	Olive View	59	Internal Medicine – Gastro (Interventional)	Olive View, LA General, or Harbor UCLA	67	Neurology	Working at a Stroke Center	(b)(3)	(c)(6) (c)(10) (c)(11)	<p>A call-back occurs when a Physician is ordered to return to work at a DHS facility following the termination of their normal work shift and departure from their work location. Call Back - Tier II pay is a bonus that is connected to call-back. It constitutes a payment for additional services rendered outside of normal working hours under Section 31461(b)(3). The recommendation is to EXCLUDE this payment from compensation earnable for LEGACY members.</p> <p>Pensionable compensation does not include payments for additional services rendered outside of normal working hours under Section 7522.34(c)(6) or bonuses paid in addition to the normal monthly rate of base pay under (c)(10). Call Back - Tier II pay is deemed under (c)(11) to be inconsistent with the requirements of pensionable compensation described in Section 7522.34(a). The recommendation is to EXCLUDE this payment from pensionable compensation for PEPRA members.</p>
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Pay Event Code	Pay Event Title	Pay Event Description	31461 (CERL/Legacy) Reference	7522.34 (PEPRA) Reference	Analysis
Newly Created and EXCLUDED under Sections 31461 and 7522.34					
PK061	PAID FAMILY LEAVE (PFL) REIMBURSEMENT	This pay event is being created to process the in-service payout of the after-tax contributions made by non-represented Flex and MegaFlex participants toward Paid Family Leave (PFL) hours that remain unused. Reimbursements of unused PFL hours will be issued in February 2027 following the conclusion of the two-year PFL pilot program. Only the contributions paid by the employee, not the County's subsidy, will be refunded.	(b)(2)	(c)(5)	<p>On January 23, 2024, the Board of Supervisors directed the County of Los Angeles to implement a two-year Paid Family Leave (PFL) pilot program for non-represented employees who are eligible for Flex or MegaFlex cafeteria plan benefits. The PFL program provides 70% income replacement for up to 8 weeks during the two-year time frame. Participation in the PFL program is voluntary and is funded through employee after-tax payroll deductions and a 50% County subsidy. Eligible employees may purchase PFL benefits in weekly increments, from a minimum of one (1) week (40 hours) up to a maximum of eight (8) weeks (320 hours). Coverage will be effective on January 1, 2025, to coincide with the start of the 2025 Flex and MegaFlex benefits plan year. The pilot program will sunset on December 31, 2026, unless extended or terminated sooner by the Board of Supervisors.</p> <p>Paid Family Leave (PFL) is a purchased benefit that is not earned through the rendering of County service. Therefore, reimbursements of members' contributions paid toward the purchase of PFL hours are excludable from compensation earnable under Section 31461(b)(2) because they represent payments for unused annual leave that is not earned and payable in each 12-month period. The recommendation is to EXCLUDE this payment from compensation earnable for LEGACY members.</p> <p>Pensionable compensation does not include payments for unused annual leave regardless of when reported or paid under Section 7522.34(c)(5). The recommendation is to EXCLUDE this payment from pensionable compensation for PEPRA members.</p>
PT061	PAID FAMILY LEAVE (PFL) TERMINATION PAY	This pay event is being created to process the payout of the after-tax contributions made by non-represented Flex and MegaFlex participants toward Paid Family Leave (PFL) hours that remain unused if the employee terminates from County service before the conclusion of the two-year PFL pilot program. Only the contributions paid by the employee, not the County's subsidy, will be refunded. The pilot program will sunset on December 31, 2026, unless extended or terminated sooner by the Board of Supervisors.	(b)(2) (b)(4)	(c)(5)	<p>Reimbursements of members' contributions paid toward the purchase of PFL hours are excludable from compensation earnable under Section 31461(b)(2) because they represent payments for unused annual leave that is not earned and payable in each 12-month period. The reimbursement is also excludable from compensation earnable under 31461(b)(4) as a payment made in connection with the member's termination from employment. The recommendation is to EXCLUDE this payment from compensation earnable for LEGACY members.</p> <p>Pensionable compensation does not include payments for unused annual leave regardless of when reported or paid under Section 7522.34(c)(5). The recommendation is to EXCLUDE this payment from pensionable compensation for PEPRA members.</p>
TBD	DHS PHYSICIAN LOYALTY BONUS	This pay event is being created effective June 1, 2024, to pay a \$10,000 one-time loyalty bonus to a DHS Physician Specialist, Non-MegaFlex (Item No. 5476) who completed their training in a DHS facility while a Physician, Post-Graduate, and immediately transitioned to a full-time DHS Physician Specialist, Non-MegaFlex (Item No. 5476).	(b)(1)(B)	(c)(3) (c)(10) (c)(11)	<p>This loyalty bonus is a one-time ad hoc payment made only to new DHS Physician Specialists, Non-MegaFlex (Item No. 5476), who immediately transitioned from Physician, Post-Graduate, after completing training in a DHS facility. As such, the pay event is not available to all similarly situated members in the classification of Physician Specialist, Non-MegaFlex (Item No. 5476) in DHS under Section 31461(b)(1)(B). The recommendation is to EXCLUDE this payment from compensation earnable for LEGACY members.</p> <p>The DHS Physician Loyalty Bonus is a one-time ad hoc payment made to a member under Section 7522.34(c)(3). It is not paid to all similarly situated members in the same group or class of employment. It is a bonus paid in addition to the normal monthly rate of base pay under (c)(10) and does not appear on a publicly available pay schedule. The payment is deemed under (c)(11) to be inconsistent with the requirements of pensionable compensation described in Section 7522.34(a). The recommendation is to EXCLUDE this payment from pensionable compensation for PEPRA members.</p>
TBD	ANTELOPE VALLEY STIPEND (PER PAY PERIOD BONUS)	<p>This pay event is being created to provide full-time, permanent employees in the Court Reporters Unit (Bargaining Unit 861) a payment of \$50 per pay period if they satisfy both of the following criteria:</p> <ol style="list-style-type: none"> 1. Be permanently assigned or a regionally assigned floater to either the Michael Antonovich Antelope Valley Courthouse or the Alfred J. McCourtney Juvenile Justice Center on or after July 1, 2024. 2. Must reside and have their address of record reflect that they reside more than 30 miles away from their assigned location at the Michael Antonovich Antelope Valley Courthouse or the Alfred J. McCourtney Juvenile Justice Center. 	(b)(1)(B)	(c)(10) (c)(11)	<p>This bonus is paid to members of the Court Reporters Unit (BU 861) who are assigned to either the Michael Antonovich Antelope Valley Courthouse or the Alfred J. McCourtney Juvenile Justice Center. However, this bonus is not payable to all similarly situated members in the same grade or class of Court Reporters. BU 861 members assigned to either location must also reside at least 30 miles away from their assigned location to qualify for the payment, making the bonus unavailable to similarly situated employees who reside within 30 miles of their assigned location. The recommendation is to EXCLUDE this payment from compensation earnable for LEGACY members.</p> <p>This payment constitutes a bonus paid in addition to the normal rate of base pay under Section 7522.34(c)(10). This flat-dollar per pay period bonus does not appear on a publicly available pay schedule. The payment is deemed under (c)(11) to be inconsistent with the requirements of pensionable compensation described in Section 7522.34(a). The recommendation is to EXCLUDE this payment from pensionable compensation for PEPRA members.</p>

Attachment B

List of Pay Codes, with New Pay Items Under Review

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
489	ORAL SURGERY NON-STANDARD ASSIGNMENT BONUS (DHS DENTAL SPECIALIST – MAXILLOFACIAL)	Y	N	To be acted on by BOR: 9/4/2024
623	ANIMAL CARE CONTROL ASSIGNMENT BONUS	Y	Y	To be acted on by BOR: 9/4/2024
384HD	HIGH DESERT HEALTH SYSTEM ASSIGNMENT BONUS (PHYSICIAN)	Y	N	To be acted on by BOR: 9/4/2024
384HS	HIGH DESERT HEALTH SYSTEM ASSIGNMENT BONUS (MENTAL HEALTH PSYCHIATRIST)	Y	N	To be acted on by BOR: 9/4/2024
639A	NON-STANDARD ASSIGNMENT BONUS (PHYSICIAN SPECIALIST - LABOR & DELIVERY, INPATIENT FACILITIES)	Y	N	To be acted on by BOR: 9/4/2024
639B	NON-STANDARD ASSIGNMENT BONUS (PHYSICIAN SPECIALIST - RADIOLOGY)	Y	N	To be acted on by BOR: 9/4/2024
745A	CALL BACK - TIER I	N	N	To be acted on by BOR: 9/4/2024
745B	CALL BACK - TIER II	N	N	To be acted on by BOR: 9/4/2024
PK061	PAID FAMILY LEAVE (PFL) REIMBURSEMENT	N	N	To be acted on by BOR: 9/4/2024
PT061	PAID FAMILY LEAVE (PFL) TERMINATION PAY	N	N	To be acted on by BOR: 9/4/2024
TBD	NON-MEGAFLEX (NMF) RETENTION BONUS	Y	N	To be acted on by BOR: 9/4/2024
TBD	BENEFIT EQUITY BONUS	Y	N	To be acted on by BOR: 9/4/2024
TBD	DHS PHYSICIAN LOYALTY BONUS	N	N	To be acted on by BOR: 9/4/2024
TBD	ANTELOPE VALLEY STIPEND (PER PAY PERIOD BONUS)	N	N	To be acted on by BOR: 9/4/2024
075	VACATION/HOLIDAY	N	N	
099E	EQUIPMENT EVNT	N	N	
099S	STATISTICAL EVENT TYPE	N	N	
128	MILEAGE REIMBURSEMENT	N	N	
129	PARKING REIMBURSEMENT	N	N	
200	76-INCH MOWER_BONUS	Y	N	
201	ACTING DEPARTMENT HEAD	Y	N	
202	ACTING MEDICAL DIRECTOR	Y	N	
203	ADDITIONAL RESPONSIBILITIES	Y	N	
204	AMERICAN MEDICAL ASSOCIATION BOARD CERT 8.25%	Y	N	
205	AMERICAN MEDICAL ASSOCIATION BOARD CERT 5.50%	Y	N	
206A	LONGEVITY BONUS 10 YEARS	Y	Y	
207A	LONGEVITY BONUS 15 YEARS	Y	Y	
208A	LONGEVITY BONUS 20 YEARS	Y	Y	
209	CRITICAL SHORTAGE RANGE	Y	N	
209P	CRITICAL SHORTAGE RANGE PROBATION JUVENILE HALLS	N	N	

List of Pay Codes, with New Pay Items Under Review

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
210	MEDICAL DIRECTOR'S BONUS - 2.75	Y	N	
211	MEDICAL DIRECTOR'S BONUS - 5.50%	Y	N	
212	MEDICAL DIRECTOR'S BONUS - 8.25%	Y	N	
213	PSYCHIATRIC TECHNICIAN - P.E.T. SUPERVISOR	Y	Y	
214	OUT OF CLASS BONUS	Y	N	
215	POST BONUS _ ADVANCE/EXECUTIVE	Y	N	
216	POST BONUS - BASIC	Y	Y	
217	POST BONUS - INTERMEDIATE	Y	N	
218	PROBATION - TOP RANGE	Y	Y	
219	SUPERIOR SUBORDINATE PAY	Y	N	
220	WATCHMAN - CUSTODIAN	Y	N	
221	WELFARE RECIPIENT SUPERVISOR	Y	N	
222	OUT OF CLASS BONUS SCHEDULE/LEVEL/PERCENT	Y	N	
223	TEMPORARY CLERICAL & OFFICE SERVICES EMPLOYEES	Y	N	
224	PBP NON-BASE MERIT SALARY ADJUSTMENT	Y	N	
225	EXECUTIVE SECRETARY ADDED SALARY SCHEDULES	Y	N	
226A	MAPPII MANPOWER TO SALARY 10/01/2013	Y	N	
227	PBP TO SCHEDULE SALARY ADJUSTMENT	Y	N	
228	ADDITIONAL RESPONSIBILITIES - REPRESENTED	Y	N	
229	TEMPORARY SPECIAL MAP ACHIEVEMENT - FLAT	Y	N	
230	TEMPORARY SPECIAL MAP ACHIEVEMENT - PERCENT	Y	N	
231	TEMPORARY ASSIGNMENT MAP EMPLOYEE - FLAT	Y	N	
232	AW&M INSPECTOR MED/HEAVY/COMPRESSED GAS BONUS	Y	Y	
235	LONGEVITY BONUS 20 YEARS	Y	Y	
235A	LONGEVITY BONUS 20 YEARS	Y	Y	
235C	LONGEVITY BONUS 20 YEARS	Y	Y	
235D	LONGEVITY BONUS 20 YEARS	Y	Y	
235F	LONGEVITY BONUS 20 YEARS	Y	Y	
235G	LONGEVITY BONUS 20 YEARS	Y	Y	
235H	LONGEVITY BONUS 20 YEARS	Y	Y	
235I	LONGEVITY BONUS 20 YEARS	Y	Y	
235J	LONGEVITY BONUS 20 YEARS	Y	Y	
236	LONGEVITY BONUS 25 YEARS	Y	Y	
236A	LONGEVITY BONUS 25 YEARS	Y	Y	
236C	LONGEVITY BONUS 25 YEARS	Y	Y	
236D	LONGEVITY BONUS 25 YEARS	Y	Y	
236F	LONGEVITY BONUS 25 YEARS	Y	Y	
236G	LONGEVITY BONUS 25 YEARS	Y	Y	
236H	LONGEVITY BONUS 25 YEARS	Y	Y	
236I	LONGEVITY BONUS 25 YEARS	Y	Y	
236J	LONGEVITY BONUS 25 YEARS	Y	Y	
237	LONGEVITY BONUS 30 YEARS	Y	Y	
237A	LONGEVITY BONUS 30 YEARS	Y	Y	
237C	LONGEVITY BONUS 30 YEARS	Y	Y	

List of Pay Codes, with New Pay Items Under Review

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
237D	LONGEVITY BONUS 30 YEARS	Y	Y	
237F	LONGEVITY BONUS 30 YEARS	Y	Y	
237G	LONGEVITY BONUS 30 YEARS	Y	Y	
237H	LONGEVITY BONUS 30 YEARS	Y	Y	
237I	LONGEVITY BONUS 30 YEARS	Y	Y	
237J	LONGEVITY BONUS 30 YEARS	Y	Y	
238A	COMMAND PAY 24YR	Y	Y	
239A	COMMAND PAY 29YR	Y	Y	
240	AGRICULTURAL INSPECTOR BONUS	Y	N	
241	WEIGHTS & MEASURES INSPECTOR	Y	Y	
242	WEIGHTS & MEASURES INSPECTOR COMMERCIAL DRVRS LIC	Y	Y	
243	CAREER DEVELOPMENT INTERN BONUS	Y	N	
244A	LONGEVITY BONUS 20 YEARS - SOCIAL WORKERS	Y	Y	
244B	LONGEVITY BONUS 20 YEARS - SOCIAL WORKERS	Y	Y	
244C	LONGEVITY BONUS 20 YEARS - SOCIAL WORKERS	Y	Y	
245A	LONGEVITY BONUS 25 YEARS - SOCIAL WORKERS	Y	Y	
245B	LONGEVITY BONUS 25 YEARS - SOCIAL WORKERS	Y	Y	
245C	LONGEVITY BONUS 25 YEARS - SOCIAL WORKERS	Y	Y	
246A	LONGEVITY BONUS 30 YEARS - SOCIAL WORKERS	Y	Y	
246B	LONGEVITY BONUS 30 YEARS - SOCIAL WORKERS	Y	Y	
246C	LONGEVITY BONUS 30 YEARS - SOCIAL WORKERS	Y	Y	
247	DISPATCHER EMD CERTIFICATION BONUS	Y	Y	
248	REGIONAL PLANNING AICP CERTIFICATION BONUS	Y	N	
249	AGRICULTURAL INSP AID ROVER ASSIGNMENT BONUS	Y	N	
250	ACCOUNTING CERTIFICATE	Y	N	
251	POST BONUS -SUPERVISORY	Y	N	
251M	POST BONUS -MANAGEMENT	Y	N	
252	FINANCIAL SPECIALIST STEPS 8/9	Y	N	8/31/2020
252A	FINANCIAL SPECIALIST STEP 09 (NOTE 27)	Y	N	
252B	FINANCIAL SPECIALIST STEP 10 (NOTE 27)	Y	N	
253	DHS HEALTHCARE FACILITY ASSIGNMENT	Y	Y	
254	FORENSIC ATTENDANT FIELD TRAINING	Y	N	
255	BEACHES & HARBORS ASSIGNMENT	Y	Y	
256	ANIMAL CONTROL MGR-BOARD LIAISON BONUS	Y	N	
257	HALF STEP-01	Y	N	
258	HALF STEP-02	Y	N	
259	PARKS & RECREATION TRAILS UNIT ASSIGNMENT	Y	Y	
260	CATALINA ISLAND LIVING - LIFEGUARD/FIRE FIGHTER	Y	Y	
261	LIFEGUARD - EMT	Y	Y	
262	UNDERWATER RECOVERY - BEACHES AND HARBORS	Y	Y	
262Y3	UNDERWATER RECOVERY - 3 CONSECUTIVE YEAR ASSIGN	Y	Y	
262Y4	UNDERWATER RECOVERY - 4 CONSECUTIVE YEAR ASSIGN	Y	Y	
263	AUDITOR-CONTROLLER MERIT - ONE SCHEDULE	Y	N	
264	AUDITOR-CONTROLLER MERIT - TWO SCHEDULES	Y	N	

List of Pay Codes, with New Pay Items Under Review

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
265	AUDITOR-CONTROLLER MERIT - THREE SCHEDULES	Y	N	
266	AUDITOR-CONTROLLER MERIT - FOUR SCHEDULES	Y	N	
267	AUDITOR-CONTROLLER MERIT - FIVE SCHEDULES	Y	N	
268	AUDITOR-CONTROLLER MERIT - SIX SCHEDULES	Y	N	
270	BOARD OF SUPERVISOR SPECIAL ASSIGNMENT	Y	N	
271	ASSESSMENT APPEALS BOARD ASSIGNMENT	Y	N	
272	HEAD BOARD SPECIALIST ADDITIONAL STEPS	Y	N	
273	MAPP TIER II STEP 13	Y	N	
274	MAPP TIER II STEP 14	Y	N	
275	MAPP TIER II STEP 15	Y	N	
276	MAPP TIER II STEP 16	Y	N	
277	MAPP TIER II STEP 17	Y	N	
278	MAPP TIER II STEP 18	Y	N	
280	CATALINA ISLAND LIVING	Y	Y	
281	MAPP TO SCHEDULE FLAT AMOUNT	Y	N	
282	MAPP TO SCHEDULE PERCENTAGE	Y	N	
283	PERM PHYSICIAN TRANSITION RATE - PERCENT	Y	N	
285	COURT CLERK - GREATER SKILLS	Y	N	Obsolete
291	INTERGOVERNMENTAL RELATIONS	Y	N	Obsolete
293	LEGISLATIVE REPRESENTATIVE-CAO	Y	N	Obsolete
295	MANAGEMENT TRAINEE	Y	N	
299	EHR SALARY CONVERSION	Y	N	
300	CURATOR BONUS	Y	N	
301	MEDICAL HUB FORENSIC PEDIATRICS	Y	N	
302	SOUTH MAINTENANCE/MALIBU ASSIGN	Y	N	
303	ADMINISTRATIVE PROJECTS & INITIATIVES	Y	N	
310	LEGISLATIVE ADVOCATE - COUNTY COUNSEL	Y	N	
320	ACCOUNTING CERTIFICATE - DA	Y	N	
321	DISTRICT ATTORNEY - OUT OF CLASS BONUS	Y	N	
322	RECLASSIFIED INVESTIGATOR	Y	N	Obsolete
323	ANTELOPE VALLEY ASSIGN. 30 MILES FROM RESIDENCE	Y	N	
330	NIBIN - SCIENTIFIC SERVICES BUREAU	Y	Y	
331	INMATE SUPERVISOR	Y	Y	
332	JOURNEY EMPLOYEES BONUS	Y	N	
333	REFUSE TRUCK DRIVER BONUS	Y	Y	
334	CUSTODY ASSIST - DRILL INSTR/CUSTODY TRAINING STANDARDS BUR	Y	N	
335	TRAINING OFFICER BONUS	Y	N	
336	PUBLIC RESPONSE DISPATCHER	Y	N	
337	TRANSPORTATION SUPERVISOR BONUS	Y	Y	
338	ELEVATOR ADJUSTOR	Y	N	
340	A OR B MOTOR VEHICLE LICENSE BONUS	Y	N	
341	HELICOPTER MECH IN-FLIGHT MAINTENANCE	Y	Y	

List of Pay Codes, with New Pay Items Under Review

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
342	CALIFORNIA ACCIDENTAL RELEASE PREVENTION (CalARP) ASSIGNMENT	Y	N	
343	ABOVEGROUND PETROLEUM STORAGE ACT (APSA) CERTIFICATION	Y	N	
344	INTERNATIONAL CODE COUNCIL CERT (ICC) BONUS	Y	N	
345	LICENSED PROFESSIONAL ENGINEER/ARCHITECT BONUS	Y	N	
346	EMERGENCY OPERATIONS SECTION ASSIGNMENT BONUS 5.6468%	Y	Y	
347	WELLNESS/FITNESS FOR LIFE BONUS -1%	Y	N	
348	WELLNESS/FITNESS FOR LIFE BONUS -2%	Y	N	
349	WELLNESS/FITNESS FOR LIFE BONUS-3%	Y	N	
350	AIR OPERATIONS BONUS	Y	Y	
350A	AIR OPERATIONS-ELIGIBILITY INDICATOR	Y	Y	
351	DRIVER - COUNTY FORESTER AND FIRE WARDEN	Y	Y	
352	56 HR CLASS ASSIGNED A 40 HOUR SCHEDULE	Y	Y	
353	FIREFIGHTER - EMT	Y	Y	
354	FIRE FIGHTER - HAZARD MATERIALS	Y	Y	
355	FIREFIGHTER - PARAMEDIC	Y	Y	
355Y2	FIREFIGHTER - PARAMEDIC 2 CONSECUTIVE YEARS	Y	Y	
355Y3	FIREFIGHTER - PARAMEDIC 3 CONSECUTIVE YEARS	Y	Y	
356	FIRE SAFETY PERSONNEL BONUS	Y	N	
357	HELICOPTER INSPECTION LICENSE	Y	N	
358	TEMPORARY PROMOTION BONUS	Y	N	
359	LIFEGUARD PARAMEDIC CATALINA BONUS	Y	Y	
359Y2	LIFEGUARD PARAMEDIC CATALINA 2 CONSECUTIVE YEAR ASSIGNMENT	Y	Y	
360	URBAN SEARCH AND RESCUE	Y	Y	
360A	URBAN SEARCH AND RESCUE-ELIGIBILITY INDICATOR	Y	Y	
361	TEMPORARY PROMOTION BONUS - NON SCHEDULE	Y	N	
362	PARAMEDIC COORDINATOR/EMS CAPTAIN	Y	Y	
363	FIRE/LIFEGUARD PEER SUPPORT PROGRAM	Y	Y	
364	DECKHAND -BOAT/RESCUE WATER CRAFT OPERATOR	Y	Y	
364A	DECKHAND -BOAT/RESCUE WC OPERATOR - ELIGIBILITY INDICATOR	Y	Y	
365	BACHELOR DEGREE BONUS	Y	N	
366	NURSING PHD/DOCTORATE DEGREE	Y	N	
367	MEDICAL STAFF CREDENTIALING ASSIGNMENT BONUS	Y	N	
368	RN ASSIGNED TO SHERIFFS DEPT	Y	N	
369	ADVANCED EDUCATIONAL DEGREE BONUS	Y	N	
370	CLINIC NURSE - STAND BY	Y	N	4/1/2007
371	CLINICAL INSTRUCTOR - GENERAL	Y	N	
372	CLINICAL INSTRUCTOR - LAC+USC MEDICAL CENTER	Y	N	
373	EMERG MEDICINE - BOARD CERTIFICATION	Y	N	Obsolete
374	EMERG MEDICINE - BOARD CERT	Y	N	

List of Pay Codes, with New Pay Items Under Review

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
375	EMERG MEDICINE - BOARD CERTIFICATION 8.25%	Y	N	
376	HIGH DESERT HOSPITAL - PHYSICIAN BONUS- PRIOR TO 1/1/86	Y	N	
377	JOURNEY EMPLOYEES BONUS	Y	N	
378	LICENSED VOCATIONAL NURSE - INTENSIVE CARE	Y	Y	
379	SUPERVISING NURSE - ICU	Y	N	
380	SUPVVG RAD TECHN - DIAGNOSTIC ULTRASOUND	Y	N	
381	DENTAL PROFESSIONAL BOARD CERT 2%	Y	N	
382	PUBLIC HEALTH INVESTIGATOR ASSIGNMENT BONUS	Y	Y	
383	VETERINARY MEDICINE- BOARD CERTIFICATION	Y	N	
384	HIGH DESERT HEALTH SYSTEM ASSIGNMENT BONUS	Y	N	
385	PSYCHIATRY SPECIALTY BONUS	Y	N	
386	PHYSICIAN SPECIALTY BONUS	Y	N	
387	PHARMACIST SPECIALTY ASSIGNMENTS	Y	N	
388	ICHS-HEALTH SERVICES INTEGRATED CORRECTIONAL HEALTH SERVICE	Y	N	
388CS	ICHS-HEALTH SERVICES CRITICAL SHORTAGE	Y	N	
389	MENTAL HEALTH PSYCH SPECIALTY BOARD CERT 2.75%	Y	N	
390	BOOKMOBILE BONUS	Y	Y	
391	LIBRARIAN DIFFICULT TO RECRUIT ASSIGN (CLM)	Y	N	
392	LIBRARIAN BONUS	Y	N	
393	OBSTETRICS, GYNECOLOGY, AND LABOR & DELIVER	Y	N	
394	MEDICAL HUB FORENSIC PEDIATRICS	Y	N	
395	PHYSICIAN SPECIALTY BONUS - 5.75%	Y	N	
396	PHYSICIAN ADDITIONAL COMPENSATION	Y	N	
397	PHYSICIAN FORENSIC PATHOLOGY BONUS	Y	N	
398	HOSPITAL ADMINISTRATOR - ADDITIONAL COMPENSATION	Y	N	
399	DETECTIVE DIVISION	Y	Y	
400	DEPUTY COURT ADMINISTRATOR - OPINION/ADVISOR	Y	N	
401	DEPUTY MARSHALL - LEVEL I BONUS	Y	N	
402	DEPUTY MARSHALL - LEVEL II BONUS	Y	N	Obsolete
403	DEPUTY MARSHALL TRAINEE	Y	N	Obsolete
404	ELECTRONIC RECORDING EQUIPMENT	Y	N	
405	MARSHALL SUPERVISING BONUS	Y	N	Obsolete
406	DEPUTY MARSHAL SPECIAL TRAINING - 6TH STEP	Y	N	
407	COURT REPORTER NEW HIRE - LUMP SUM SUPERIOR COURT	N	N	
408	DEPUTY CLERK III OUT OF CLASS BONUS	Y	N	
409	COURT REPORTER FLOATING ASSIGN	Y	N	
410	SUPERVISING DEPUTY CLERK	Y	N	Obsolete
411	ADVISOR-COURT ADMINISTRATOR AND JUDGES	Y	N	Obsolete
412	NIGHT SHIFT AND WEEKEND BONUS	Y	N	Obsolete
413	DEPUTY CLERK IV - GREATER SKILLS	Y	N	
414	RECORDING EQUIPMENT-DEPUTY CLERK IV M.C.	Y	N	
415	AERO BUREAU- AVIONICS SHOP ASSIGNMENT	Y	N	
416	CHIEF OPERATOR WATER SYSTEMS - SH	Y	N	

List of Pay Codes, with New Pay Items Under Review

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
417	SHIFT OPERATOR WATER SYSTEMS - SH	Y	N	
418	ISD - ENERGY MANAGEMENT SYSTEM SECTION (BEAS)	Y	N	
419	BACKGROUND INVESTIGATORS	Y	Y	
420	CATALINA ISLAND LIVING PARKS AND RECREATION	Y	Y	
421	LAKE AQUATICS - EMT CERTIFICATE	Y	Y	
422	LAKE LIFEGUARD - EMT CERTIFIED	Y	Y	
423	UNDERWATER RECOVERY - PARKS AN RECREATION	Y	Y	
424	BASIC ABMDI REGISTRY CERTIFICATION	Y	N	
425	ABMDI BOARD CERTIFICATION	Y	N	
426	ASSESSOR REPRESENTATIVE	Y	Y	
427	AUDITOR APPRAISER	Y	Y	
428	APPRAISER FIELD TRAINER	Y	Y	
429	SPECIAL VICTIMS BUREAU	Y	N	
430	ASST. DIRECTOR - PUBLIC SOCIAL SERVICES	Y	N	
431	LEGISLATION CONSULTANT - DPSS	Y	Y	
432	DEPUTY DISTRICT DIRECTOR TRAINEE	Y	N	
433	TWELVE LEVEL BONUS	Y	Y	
434	DEPUTY SHERIFF FIELD TRAINING OFFICER	Y	Y	
435	SENIOR FIELD TRAINING OFFICER, 12 MONTHS	Y	Y	
436	MASTER FIELD TRAINING OFFICER LEVEL 1, 18 MONTHS	Y	Y	
437	MASTER FIELD TRAINING OFFICER LEVEL 2, 30 MONTHS	Y	Y	
438	PATROL AND CUSTODY TRAINING - 8TH STEP	Y	Y	
439	DEPUTY SHERIFF CUSTODY TRAINING OFFICER	Y	N	
440	TACTICAL FLIGHT DEPUTY	Y	Y	
441	CATALINA ISLAND LIVING - SHERIFF	Y	N	
442	COOKS, BAKERS, BUTCHERS BONUS	Y	Y	
443	DEPUTY SHERIFF-LEVEL I BONUS	Y	Y	
444	DEPUTY SHERIFF - LEVEL II BONUS	Y	Y	
444A	DEPUTY SHERIFF LEVEL II BONUS AT FIRST APPOINTMENT	Y	Y	
444B	DEPUTY SHERIFF LEVEL II BONUS AFTER ONE YEAR	Y	Y	
444C	DEPUTY SHERIFF LEVEL II BONUS AFTER TWO YEARS	Y	Y	
444D	DEPUTY SHERIFF LEVEL II BONUS AFTER THREE YEARS MAXIMUM	Y	Y	
445	DEPUTY SHERIFF SPECIAL ENFORCEMENT/CANINE DETAIL	Y	N	
446	EXPLOSIVES DETAIL BONUS	Y	Y	
447	HELICOPTER DETAIL	Y	Y	
449	SENIOR COOK BONUS - SHERIFF	Y	Y	
450	SHERIFF OUT OF CLASS BONUS	Y	N	
451	UNDERWATER RECOVERY - SHERIFF	Y	Y	
452	SUPERVISORY BONUS	Y	Y	
453	SERGEANT-AT-ARMS BOARD OF SUPERVISOR	Y	N	
454	SHERIFF INTERNAL EQUITY	Y	Y	
455	MOTORCYCLE PATROL UNIT BONUS	Y	Y	
456	TRAINING OFFC/INVESTIGATOR/K-9 BONUS	Y	N	

List of Pay Codes, with New Pay Items Under Review

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
457	PATROL STATION RETENTION BONUS	Y	Y	
458	ACTING CAPACITY BONUS	Y	N	
459	SHERIFF'S STATION JAILER BONUS	Y	Y	
460	SHERIFF - MAINTENANCE WORKER	Y	Y	
461	SHERIFF BUSINESS MACHINE TECHNICIAN	Y	N	Obsolete
462	MANPOWER SHORTAGE-SHERIFF CATALINA ISLAND	Y	Y	
463	DRINKING WATER TREATMENT & DISTRIBUTION	Y	Y	
464	STATE OF CALIF STRUCTURAL ENGINEER LICENSE BONUS	Y	N	
465	REHABILITATION INSPECTOR-PUBLIC WORKS	Y	N	Obsolete
466	SEWER MAINTENANCE ASSIGNMENT	Y	Y	
467	UNDERGROUND STORM DRAIN ASSIGNMENT	Y	Y	
468	LICENSED LAND SURVEYOR BONUS	Y	N	
469	LICENSED REGISTERED TRAFFIC ENGINEER BONUS	Y	N	
470	BUSINESS LICENSE LIAISON	Y	N	Obsolete
471	LAW ENFORCEMENT TECH (LET) DISPATCHER	Y	N	
472	FIELD RESPONSE RETENTION	Y	N	
473	PILOT / ADVANCE FLIGHT INSTRUCTOR	Y	N	
474	PILOT / BASIC FLIGHT INSTRUCTOR/FIXED WING PILOT	Y	N	
475	CERTIFICATION BONUS - LACERA	Y	N	
480	SUPERIOR COURT CLERK BONUS	Y	N	Obsolete
481	COURT REPORTERS REALTIME CERTIFICATION	Y	N	
482	JUDICIAL ASSISTANT BONUS	Y	N	
483	REALTIME WRITING BONUS	Y	N	
484	GEOTECHNICAL LICENSE BONUS	Y	N	
485	SUP CRT EXEC OFFICER ADDITIONAL COMPENSATION	Y	N	
486	PLANS EXAMINER CERTIFICATION	Y	N	
487	REGISTRATION - LICENSE BONUS	Y	N	
488	BUILDING ENGINEERING INSPECTOR BONUS	Y	N	
490	SENIOR COOK - PROBATION	Y	Y	
491	GROUP SUPERVISOR - PROBATION	Y	Y	
492	HEAD COOK - PROBATION	Y	Y	
493	SENIOR PROBATION DIRECTOR-JUVENILE HALL ASSIGNMENT	Y	N	
494	BUREAU CHIEF, PROBATION -DETENTION SERVICES BUREAU	Y	N	
495	PROBATION DIRECTOR-ADMIN RESP./FOOTHILL JUV AREA	Y	N	
496	PROBATION ADDITIONAL ASSIGNMENT	Y	Y	
497	INSTITUTIONS ASSIGNMENT	Y	Y	
498	PROBATION DIRECTOR-CHALLENGER YOUTH CENTER	Y	N	
499	SPECIAL ENFORCEMENT OPERATIONS	Y	N	
500	RELOCATION REIMBURSEMENT - NONTAXABLE	N	N	12/31/2017
501	BOARD OF RETIREMENT CASE REVIEW	Y	N	
502	RELOCATION ALLOWANCE	N	N	
503	UNIFORM ALLOWANCE	Y	N	
504	NIGHT SHIFT DIFFERENTIAL	Y	N	
504MH	NIGHT SHIFT DIFFERENTIAL MENTAL HEALTH	Y	N	

List of Pay Codes, with New Pay Items Under Review

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
504NH	NIGHT SHIFT DIFFERENTIAL- RELIEF NURSE HOLIDAY NITE	Y	N	
505	CORONER'S INQUEST REPORTER	Y	N	
506	ALLOWANCE IN LIEU OF VEHICLE USE	Y	N	
507	CO-GENERATION MAINTENANCE	Y	N	
508	HENNINGER FLATS WATCHMAN	Y	N	
509	FREEZER WORK	Y	N	
510	DEPARTMENT HEAD MERIT	Y	N	
511	BOARD OF SUPERVISORS PERFORMANCE LUMP SUM	Y	N	
512	FIRE SUPPRESSION TRANSPORTATION TRUCK DRIVER	Y	N	
513	BARG UNIT 201 MOU LUMP SUM BONUS	Y	N	
514	BACKHOE OPERATOR	Y	N	
515	WEEKEND BONUS	Y	N	
515HS	WEEKEND BONUS- HS EMPLOYEES ONLY	Y	N	
516	EXPLOSIVES WORK	Y	N	
517	EVENING SHIFT DIFFERENTIAL	Y	N	
517MH	EVENING SHIFT DIFFERENTIAL MENTAL HEALTH	Y	N	
517NH	EVENING SHIFT DIFFERENTIAL-RELIEF NURSE HOLIDAY EVENING	Y	N	
518	POWER EQUIPMENT REPAIR, SNOW CONDITIONS	Y	N	
519	ENGINEERING EMPLOYEES, HAZARD PAY	Y	N	
520	HOME CARE COMPENSATION	Y	N	
521	TAX PENALTY REIMBURSEMENT	N	N	
522	CUSTODIAN ACTING AS WATCHMAN	Y	N	
523	HYDROELECTRIC OPERATIONS	Y	N	
524	ON CALL FOR COURT APPEARANCE	N	N	
525	CONTRACTING & PRODUCTIVITY IMPROVE INCNTV FOR MNGR	Y	N	
526	ENVIRONMENTAL EMERGENCY REPSONSE TEAM ASSIGNMENT	N	N	
527	RELIEF DAM OPERATOR, ON CALL	N	N	
528	WEBCOM PRESS OPERATOR	Y	N	
529	POWER EQUIPMENT OPERATOR, FIRE SUPPRESSION	Y	N	
530	EMS CLASS A LICENSE	N	N	
531	STANDBY (*Pensionable prior to 1/1/2013)	N*	N	
531CC	STANDBY CRITICAL CARE	N	N	
531SP	STANDBY AUTH FOR SHERIFF & PUBLIC WRKS DEPTS ONLY BU 411/412 (*Pensionable prior to 1/1/2013)	N*	N	
532	ADDITIONAL RESPONSIBILITIES AND EXCEPTNL PERFORMNC	Y	N	
533	POWER SWEEPER OPERATOR IN EMERGENCY CONDITIONS	Y	N	
534	POWER PLANT RELIEF ENGINEER	Y	N	
535	CLINIC PHYSICIAN FIRST 90 MINUTE RATE (SUPPLEMENT TO 099)	Y	N	
536	CONSULTING SPEC, MD & MNLT HEALTH CONSLT, 1ST&5TH	Y	N	

List of Pay Codes, with New Pay Items Under Review

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
537	HOMELESS ENCAMPMENT ASSIGN	N	N	
538	RN ASSIGNED AS ACTING OR RELIEF CHARGE NURSE	Y	N	
539	RN WEEKEND DIFFERENTIAL	Y	N	
540	RELIEF NURSE HOLIDAY DIFFERENTIAL	Y	N	
541	RELIEF NURSE WEEKEND DIFFERENTIAL	Y	N	
542	EMERGENCY WORKPLACE DIFFERENTIAL	N	N	
543	CALL BACK EXTRA COMPENSATION	N	N	
544	APPRAISERS LAUNDRY AND DRY CLEANING ALLOWANCE	Y	N	
545	HEAVY DUTY TOW TRUCK DRIVER	Y	N	
546	SLURRY SEAL TRUCK_DRIVER	Y	N	
547	MOU LUMP SUM (INC IN REG OT)	Y	N	
547HS	DHS MISC LUMP SUM (INC IN REG OT)	Y	N	
548	LIFEGUARD PARAMEDIC - RELIEF	Y	N	
549	HANDLING OF HAZARD CHEMICALS	Y	N	
550	INCENTIVE AWARDS FOR MEDI-CAL REIMBRMNTS/HEALTH SR	Y	N	Obsolete
551	GROUP INCENTIVE AWARD, TREASURER TAX COLLECTOR	Y	N	Obsolete
552	STANDBY - EMERGENCY ROLL OUT PROGRAM (*Pensionable prior to 1/1/2013)	N*	N	
553	PIONEER EXCAVTN, TUNNEL OPERATNS, FIRE SUPP, SNOW	Y	N	
554	PIONEER EXCAVTN, TUNNEL OPERATNS, FIRE SUPP, SNOW	Y	N	
555	SCAFFOLD OR SWING STAGE, 30 FEET ABOVE GRADE	Y	N	
556	HIGH SCALE AND RIGGING OPERATIONS, GENERAL	Y	N	
557	EVENING SHIFT, MED TECH	Y	N	
558	NIGHT SHIFT, MED TECH	Y	N	
559	MISCELLANEOUS LUMP SUM INCLUDED IN REG OT	N	N	
560	MISCELLANEOUS LUMP SUM NOT INCLUDED IN REG OT	N	N	
561	HOURS PAID BUT NOT WORKED	N	N	
562	MENTAL HEALTH ALERT & PSYCH MOB RESP TEAM STDBY	N	N	
563	RELIEF DAM OPERATIONS STANDBY	N	N	
564	TUITION REIMBURSEMENT	N	N	
565	PARAMEDIC RECERTIFICATION BONUS	Y	N	
565A	PARAMEDIC RECERTIFICATION BONUS-ELIGIBILITY INDICATOR	Y	N	
566	QUALIFIED FOR HAZARD MATERIAL OVERTIME CALC	N	N	
566A	QUALIFIED FOR HAZARD MATERIAL OT CALC-ELIGIBILITY INDICATOR	N	N	
567	DEPUTY SHERIFF RESERVE ANNUAL COMPENSATION	Y	N	
568	ASSESMENT APPEALS 2ND SESSION PAY	Y	N	
568A	ASSESMENT APPEALS 3RD SESSION PAY	Y	N	
569	PHYSICIANS LOAN REPAYMENT PROGRAM	N	N	
570	HOME CARE PROGRAM STANDBY (*Pensionable prior to 1/1/2013)	N*	N	
571	CSW LICENSURE SUPERVISION	Y	N	
572	MOU LUMP SUM BONUS	Y	N	
572CR	MOU LUMP SUM - CHIEF RESIDENT BONUS	N	N	

List of Pay Codes, with New Pay Items Under Review

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
572ED	MOU LUMP SUM EDUCATIONAL BONUS	N	N	
572HA	MOU LUMP SUM HOUSING ALLOWANCE	N	N	
572WI	MOU LUMP SUM 1115 WAIVER INCENTIVE	N	N	
573	TUITION REIMBURSEMENT - NONTAXABLE	N	N	
574	STANDBY - INS WITNESS PROGRAM (*Pensionable prior to 1/1/2013)	N*	N	
575	WASTEWATER PLANT RELIEF BONUS	Y	N	
576	SOLO DAILY EARNINGS	Y	N	
577	INTERPRETER HALF DAY BONUS - SUP CT	Y	N	
578	ER ATTENDING PHYSICIAN - DAY RATE	Y	N	
579	ER ATTENDING PHY/-WKDY EVE/WKND HOL DAY	Y	N	
580	ER ATTENDING PHY/-WKDY NITE/WKND HOL EVE NITE	Y	N	
581	SWIM PROFICIENCY BONUS	Y	N	
582	INTERPRETER REGULAR MULTIPLE LANGUAGE SAME DAY	Y	N	
583	INTERPRETER-HOURLY/DAILY MULT LANG SAME DAY	Y	N	
584	PHYSICIAN STIPENDS	Y	N	
585	ISA TREE WORKER CERTIFICATION	Y	N	
586	ISA ARBORIST CREDENTIAL	Y	N	
587	ISA QUALIFIED TREE RISK ASSESSOR CREDENTIAL	Y	N	
588	ISA MUNICIPAL SPECIALIST CREDENTIAL	Y	N	
589	DMH SPECIALTY FIELD BASED BONUS	Y	N	
590	CONTINUING EDUCATION/ EQUIPMENT/TRAINING	Y	N	
591	LICENSE-CERTIFICATION REIMBURSEMENT	N	N	
592	SC RETENTION BONUS	Y	N	
593	SUPERIOR COURT COURT REPORTER - EQUIP (SB 154)	N	N	
594	SUPERIOR COURT SIGNING BONUS (COURT REPORTER - SB 154)	N	N	
595	SUPERIOR COURT - STUDENT LOAN	N	N	
596	SUPERIOR COURT FINDERS FEE (COURT REPORTER - (SB 154)	N	N	
597	CLINICAL PHARMACIST ASSIGNMENT/RESPONSIBILITIES	Y	N	
598	ELECTION WORKER STIPEND	N	N	
599	ON-CALL PAY, SC	N	N	
600	RN MOBILE INTENSIVE CARE CERT-SUB D	Y	N	
601	SPECIALTY CARE BONUS	Y	N	
602	DISPATCHER ASSIGNMENT	Y	N	
603	AUTOMOTIVE SERVICE EXCELLENCE CERTIFICATE	Y	N	
604	RN MOBILE INTENSIVE CARE CERTIFICATION	Y	N	
605	CUSTODIAN FLOOR WAXING BONUS	Y	N	
606	FIRE EQUIPMENT MECHANIC ASSIGNED FIELD REPAIR DUTY (†Under review as of 10/1/2018)	Y	N†	
606A	FIRE EQPMNT MCHNC ASSGND FIELD RPR DTY-ELIGIBILITY INDICATOR (†Under review as of 10/1/2018)	Y	N†	
607	SDPO ASSIGNED ACTING DIRECTOR IN A CAMP	Y	N	
608	BILINGUAL BONUS	Y	N	

List of Pay Codes, with New Pay Items Under Review

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
609	RN ASSIGNED TO EMERGENCY ROOM	Y	N	
610	ANTELOPE VALLEY FIREFIGHTING CREW	Y	N	Obsolete
611	TREE TRIMMER SUPERVISOR, POWER OPERATIONS	Y	N	Obsolete
612	SHOOTING BONUS, EXPERT	Y	N	
613	SHOOTING BONUS, DISTINGUISHED EXPERT	Y	N	
614	SHOOTING BONUS, MARKSMAN	Y	N	
615	SHOOTING BONUS, SHARPSHOOTER	Y	N	
616	ANTELOPE VALLEY QUARTERS, ON FIRE CALL	Y	N	Obsolete
617	CLINIC NURSE ASSIGNED TO PROBATION CAMP	Y	N	
618	TRANSPORTATION BUS DRIVER, SHERIFF	Y	N	
619	CERTIFIED ACCESS SPECIALIST CERTIFICATION	Y	N	
620	SAN GABRIEL DAM OPERATOR	Y	N	
621	NURSE RETENTION INCENTIVE	Y	N	
622	ADVANCED APPRAISER CERTIFICATION	Y	N	
624	BILINGUAL ADDITIONAL BONUS, CHILDREN'S SOCIAL WORK	Y	N	
625	AGRICULTURE INSPECTORS ASSIGNED TO STANDARDIZATION	Y	N	
626	FIREFIGHTER PARAM. NOT ASSGND TO PARAM.	Y	Y	
627	DETENTION & TRANSPORTATION EXTRA SUPERVISION BONUS	Y	N	
628	BILINGUAL BONUS FOR OTHER THAN MONTHLY	Y	N	
628A	BILINGUAL BONUS FOR OTHER THAN MONTHLY-ELIGIBILITY INDICATOR	Y	N	
629	MORTUARY ATTENDANT AT LAC+USCMC	Y	N	
630	FIELD ASSIGNMENT BONUS	Y	N	
631	BILINGUAL BONUS-SUB D	Y	N	
632	MENTAL HEALTH WORKERS ASSIGNED SH, PB, CORR DETENTON FACL	Y	N	
633	RN ASSIGNED TO EMERGENCY ROOM SUB D- OBOLETE AS OF 4/1/2007	Y	N	4/1/2007
634	SUPERVISING DETENTION SERVICES OFFICER OF THE DAY	Y	N	
635	TRANSPORTATION DEPUTY BUS DRIVER, PROBATION	Y	N	
636	INCIDENTAL EXPENSE ALLOWANCE	Y	N	
637	PROFESSIONAL DEVELOPMENT EXPENSES	Y	N	
638	PROBATION TELECOM EQUIPMENT BONUS- OBSOLETE SINCE PRE- e HR	Y	N	3/31/2012
640	CHILDRENS SERVICES ERCP RETENTION	Y	N	
641	SHOOTING BONUS, EXPERT - RESERVE	Y	N	
642	SHOOTING BONUS, DISTINGUISHED EXPERT - RESERVE	Y	N	
643	SHOOTING BONUS, MARKSMAN - RESERVE	Y	N	
644	SHOOTING BONUS, SHARPSHOOTER - RESERVE	Y	N	
645	EMERGENCY ROOM PREMIUM	Y	N	
646	EMERGENCY ROLL OUT PROGRAM & SHIFT BONUS	Y	N	
647	BILINGUAL ADDITIONAL BONUS, PSYCH SOCIAL WORK	Y	N	
648	DEFIBRILLATION AIRWAY BONUS	Y	N	
649	MAMMOGRAPHY BONUS	Y	N	

List of Pay Codes, with New Pay Items Under Review

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
650	JUDGE:PRESIDING JUDGE 4%	N	N	
651	MEAL REIMBURSEMENT-RESIDENTS	N	N	
652	MEAL REIMBURSEMENT-PLANT ENGINEERS	N	N	
653	ANIMAL CARE PAY/ CARE & MAINTENANCE	Y	N	
654	INTERMEDIATE POST, CORONER INVESTIGATORS	Y	N	
655	ADVANCED POST, CORONER INVESTIGATORS	Y	N	
657	SECURITY OPERATIONS UNIT BONUS	Y	Y	
690	CELL PHONE STIPEND VOICE ONLY	N	N	
691	CELL PHONE STIPEND DATA ONLY	N	N	
692	CELL PHONE STIPEND VOICE AND DATA	N	N	
694	CIVIC CENTER COMMUTER ALLOWANCE	Y	N	
694SC	SUP COURT CIVIC CENTER STIPEND	Y	N	
695	DEPARTMENT HEAD TRANSPORTATION ALLOWANCE	Y	N	
696	DEPARTMENT HEAD TRAFFIC MITIGATION ALLOWANCE	Y	N	
699W	FLEXIBLE WORK TIME EARNED	N	N	
700	PENSIONABLE OVERTIME	Y	N	
701	PAID OVERTIME	N	N	
702	PAID OVERTIME (DOUBLE OVERTIME TRACKING)	N	N	Pay code not yet implemented by County; BOR Date 5/3/2023
703	FLSA COMP TIME EARNED - ACCRUE FLSA PREMIUM	N	N	
704	FLSA COMP TIME - ACCRUE STRAIGHT PAY PREMIUM	N	N	
705	COMPENSATORY TIME EARNED	N	N	
710	DISASTER RELATED PAID OVERTIME	N	N	
711	DISASTER COMP TIME EARNED (ACCRUED)	N	N	
712	CONTRACT RELATED PAID OVERTIME	N	N	
713	ER PHYSICIAN OT - DAY RATE	N	N	
714	ER PHYSICIAN OT - WKDY EVE/WKND HOL DAY	N	N	
715	ER PHYSICIAN OT - WKDY NITE/WKND HOL EVE NITE	N	N	
720	SPECIAL EVENTS OVERTIME	N	N	
720F	SPECIAL EVENTS OVERTIME FLORES	N	N	
730	PREMIUM OVERTIME - SYSTEM PENSIONABLE	Y	N	
730F	PREMIUM FLORES OVERTIME - SYSTEM PENSIONABLE	Y	N	
731	PREMIUM OVERTIME - SYSTEM	N	N	
731F	PREMIUM FLORES OVERTIME - SYSTEM	N	N	
732	PREMIUM OVERTIME - SYSTEM (DOUBLE OVERTIME TRACKING)	N	N	Pay code not yet implemented by County; BOR Date 5/3/2023

List of Pay Codes, with New Pay Items Under Review

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
732D	PREMIUM DOUBLE OVERTIME - MANUAL	N	N	Pay code not yet implemented by County; BOR Date 5/3/2023
733	PREMIUM OVERTIME - MANUAL	N	N	
733F	PREMIUM OVERTIME MANUAL FLORES	N	N	
746	CALL BACK ACTUAL	N	N	
746F	CALL BACK ACTUAL FLORES	N	N	
747	CALL BACK GUARANTEED	N	N	
747F	CALL BACK GUARANTEED FLORES	N	N	
775	SECONDARY OVERTIME	N	N	
776	ALTERNATE OVERTIME	N	N	
777	SECONDARY ASSIGNMENT OVERTIME	N	N	
778	OVERTIME - FIRE DEPT 56 HOUR	N	N	
779	SECONDARY OVERTIME - FIRE DEPT 56 HR	N	N	
780	WORKDOWN OVERTIME - FIRE DEPT	N	N	
781	OVERTIME - FIRE DEPT_40 HR	N	N	
782	PLATOON/40 HR/DISPATCHER SCHED PREMIUM - SYSTEM	Y	Y	
782F	PLATOON/40 HR/DISPATCHER SCHED FLORES PREMIUM - SYSTEM	Y	Y	
783	DISPATCHER BRIEFING TIME	N	N	
784	40 HOUR CAMP - GUARANTEED PREMIUM	N	N	
78C	40 HOUR CAMP - GUARANTEED PREMIUM	N	N	
791	ORDERED OVERTIME	N	N	
793	COMPENSATED BRIEFING TIME - SYSTEM	N	N	
796	ORDERED FLSA COMP TIME EARN - ACCR FLSA PREM	N	N	
799	FLEX REG HOURS BETWEEN 181 AND 192 FOR 40HR FIRE FIGHTERS	N	N	
79C	FLEX REG HOURS BETWEEN 181 AND 192 FOR 40HR FIRE FIGHTERS	N	N	
804F	EXCESS PREMIUM - FLSA COMP TIME TAKEN FLORES	N	N	
ADJPY	EADJ Adjust Regular Pay	N	N	
DMPPE	DUMMY FRINGE FOR PENSIONABLE EARNINGS IN SUPP SYS	Y	N	
EEC	ESTIMATED EARNINGS CORRECTION-NONTAX-NONPENS	N	N	
ML043	ACTIVE MILITARY PAY	N	N	
OP001	SECTION 170 OVERTIME	N	N	
OP002	BASERATE OVERTIME	N	N	
OP003	PREMIUM OVERTIME	N	N	
OP004	SHOOTING BONUS	Y	N	
OP005	NON-PENSIONABLE STANDBY PAY (*Pensionable prior to 1/1/2013)	N*	N	
OP006	BILINGUAL BONUS	Y	N	
OP007	HAZARD PAY	Y	N	

List of Pay Codes, with New Pay Items Under Review

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
OP008	PENSIONABLE MISCELLANEOUS EARNINGS	Y	N	
OP009	NON-PENSIONABLE MISCELLANEOUS EARNINGS	N	N	
OP013	TIME CERTIFICATE LUMPSUM	N	N	
OP014	LUMPSUM COMP TIME OFF	N	N	
OP017	NIGHT BONUS	Y	N	
OP018	CALL BACK	N	N	
OP028	MILEAGE	N	N	
OP029	PARKING REIMBURSEMENT	N	N	
OP030	UNIFORM ALLOWANCE	Y	N	
OP038	AUTO REIMBURSEMENT	Y	N	
OP040	SICK BUYBACK	Y	N	
OP044	TIME CERTIFICATE VACATION	N	N	
OP046	EMPLOYEE SUGGESTION	Y	N	
OP047	LUMPSUM 56-HOUR	N	N	
OP048	LUMPSUM VACATION 56-HOUR	N	N	
OP050	TRANSPORTATION ALLOWANCE	Y	N	
OP051	TRAFFIC MITIGATION	Y	N	
OP052	PROFESSIONAL DEVELOPMENT ALLOWANCE	Y	N	
OP053	TAXABLE PARKING ALLOWANCE	Y	N	
OP055	BUYBACK COMP TIME OFF	N	N	
OP056	FLSA PREMIUM OVERTIME	Y	Y	
OP057	HOLIDAY BUYBACK	Y	N	
OP058	MERIT BONUS	Y	N	
OP059	NON-PENSIONABLE STANDBY PAY	N	N	
OP060	TAXABLE TUITION REIMBURSEMENT	N	N	
OP067	ADVANCE DISABILITY RETIREMENT	N	N	
OP075	VACATION/HOLIDAY	N	N	
OP077	VACATION IN-LIEU-OF-PAY	N	N	
OP078	56-HOUR VACATION IN LEIU OF PAY	N	N	
OP091	NON-PENSIONABLE REGULAR EARNINGS	N	N	
OP098	REGULAR EARNINGS - NURSES	Y	N	
OP100	BACK AWARDS AND JUDGEMENTS - HZN EXCESS OF LMT-GROSS UP AMT	N	N	
OP101	ERRORS AND OMISSIONS - HZN EXCESS OF LIMIT - GROSS UP AMT	N	N	
OP102	BACK AWARDS AND JUDGEMENTS - SVG EXCESS OF LMT-GROSS UP AMT	N	N	
OP103	ERRORS AND OMISSIONS - SVG EXCESS OF LIMIT - GROSS UP AMT	N	N	
OP104	BACK AWARDS AND JUDGEMENTS - PSP EXCESS OF LMT-GROSS UP AMT	N	N	
OP105	ERRORS AND OMISSIONS - PSP EXCESS OF LIMIT - GROSS UP AMT	N	N	
OP110	NON-TAXABLE TUITION REIMBURSEMENT	N	N	

List of Pay Codes, with New Pay Items Under Review

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
OP135	LUMP SUM SEVERANCE	N	N	
OP651	MEAL REIMBURSEMENT	N	N	
OP653	ANIMAL CARE PAY	Y	N	
OP700	PENSIONABLE OVERTIME	Y	N	
OP730	PENSIONSABLE PREMIUM OVERTIME	Y	N	
OP904	ELECTIVE ANNUAL LEAVE BUYBACK	N	N	
OP911	VACATION BUYBACK	Y	N	
PC010	010 EARNED SALARY ADVANCE CONVERSION	N	N	
PC011	011 VACATION PAY ADVANCE CONVERSION	N	N	
PC019	PART PAY SICK - CONVERSION	N	N	
PC025	025 UNDERPAYMENT ADVANCE CONVERSION	N	N	
PC036	036 FLEX EARNINGS CONVERSION	N	N	
PE803	EXCESS STRAIGHT - FLSA COMP TIME TAKEN	N	N	
PE804	EXCESS PREMIUM - FLSA COMP TIME TAKEN	N	N	
PE806	EXCESS STRAIGHT - FY93 FLSA COMP TIME TAKEN	N	N	
PE807	EXCESS PREMIUM - FY93 FLSA COMP TIME TAKEN	N	N	
PE813	CAPE - EXCESS STRAIGHT - FY93 FLSA COMP TIME TAKEN	N	N	
PE814	CAPE - EXCESS PREMIUM - FY93 FLSA COMP TIME TAKEN	N	N	
PF004	MEGAFLEX PENSIONABLE CONTRIBUTION	Y	N	
PF007	FLEX PENSIONABLE CONTRIBUTION	Y	N	
PF010	CHOICES PENSIONABLE CONTRIBUTION	Y	N	
PF013	OPTIONS PENSIONABLE CONTRIBUTION	Y	N	
PFA36	FLEX EARNINGS ADVANCE	N	N	
PG720	SPECIAL EVENTS OVERTIME - PREMIUM PORTION	N	N	
PG746	CALL BACK ACTUAL - PREMIUM PORTION	N	N	
PG747	CALL BACK GUARANTEED - PREMIUM PORTION	N	N	
PK003	NON-ELECTIVE LEAVE	Y	N	
PK011	SICK - 100%	Y	N	
PK012	HOLIDAY	Y	N	
PK021	VACATION	Y	N	
PK030	SPECIAL PAID LEAVE	Y	N	
PK031	APPRAISERS LEAVE	Y	N	
PK032	INTERN/RESIDENT LEAVE	Y	N	
PK094	VACATION IN LIEU OF PAY	N	N	
PK096	SUPERIOR COURT VACATION IN LIEU OF PAY	N	N	
PK113	SICK PRE-71	Y	N	
PK801	COMPENSATORY TIME TAKEN	N	N	
PK802	PROTECTED COMPENSATORY TIME TAKEN	N	N	
PK803	FLSA COMP TIME TAKEN - STRAIGHT	N	N	
PK804	FLSA COMP TIME TAKEN - PREMIUM	N	N	
PK805	FY93 COMPENSATORY TIME TAKEN	N	N	
PK806	FY93 FLSA COMP TIME TAKEN - STRAIGHT	N	N	
PK807	FY93 FLSA COMP TIME TAKEN - PREMIUM	N	N	
PK808	DISASTER COMP TIME TAKEN	N	N	

List of Pay Codes, with New Pay Items Under Review

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
PK810	CALL BACK ACCRUE - STRAIGHT TAKEN	N	N	
PK811	CALL BACK GUARANTEED CTO - BUY BACK	N	N	
PK812	DFR 1 YR - NON-FLSA COMPENSATORY STRT TIME - USAGE	N	N	
PK813	CAPE-FY93 FLSA COMP TIME TAKEN - STRAIGHT	N	N	
PK814	CAPE-FY93 FLSA COMP TIME TAKEN - PREMIUM	N	N	
PK815	DFR 1 YR-FLSA COMPENSATORY STRT TIME- USAGE	N	N	
PK816	DFR 2 YRS-FLSA COMPENSATORY STRT TIME - USAGE	N	N	
PK818	DFR 1 YR-FLSA PREMIUM OVERTIME USAGE	N	N	
PK819	DFR 2 YR-FLSA PREMIUM OVERTIME USAGE	N	N	
PK821	DFR 1 YR- CALL BACK - STRAIGHT USAGE	N	N	
PK918	FY93-FIRE 56 HR-FLSA PREMIUM OVERTIME-BUY BACK	N	N	
PK919	FY93-FIRE 40 HR-FLSA PREMIUM OVERTIME-BUY BACK	N	N	
PKN03	SC ADDITIONAL NON-ELECTIVE LEAVE - YEAREND NON-PENSIONABLE	N	N	
PKN21	SC ADDITIONAL VACATION YEAREND PAYOUT NON-PENSIONABLE	N	N	
PKP11	SICK - 100% BUYBACK FOR 56 HOUR PROBATION EMPLOYEES	Y	N	
PKP21	VACATION BUYBACK FOR 56 HOUR PROBATION EMPLOYEES	Y	N	
PO002	ELECTIVE LEAVE TERM PAY OFFSET	N	N	
PO699	FLEXIBLE WORK SCHEDULE	N	N	
PO703	STRAIGHT PAY OFFSET-FLSA COMP TIME EARNED - ACCRUE FLSA PREM	N	N	
PO704	STRAIGHT PAY OFFSET-FLSA COMP TIME - ACCRUE STR PAY PREM	N	N	
PO705	STRAIGHT PAY OFFSET-COMPENSATORY TIME EARNED	N	N	
PO711	STRAIGHT PAY OFFSET-DISASTER COMP TIME EARNED (ACCRUED)	N	N	
PO796	STRAIGHT PAY OFFSET-ORDERD FLSA COMP TM EARN-ACCR FLSA PREM	N	N	
PP001	SECTION 170 OVERTIME	N	N	
PP002	BASERATE OVERTIME	N	N	
PP003	PREMIUM OVERTIME	N	N	
PP004	SHOOTING BONUS	Y	N	
PP005	STANDBY PAY- NON PENSIONABLE (*Pensionable prior to 1/1/2013)	N*	N	
PP006	BILINGUAL BONUS	Y	N	
PP007	HAZARD PAY	Y	N	
PP008	MISCELLANEOUS EARNINGS-PENSIONABLE	Y	N	
PP009	MISCELLANEOUS EARNINGS-NON-PENSIONABLE	N	N	
PP013	TIME CERTIFICATE LUMP SUM	N	N	
PP014	LUMP SUM COMP TIME OFF	N	N	
PP017	NIGHT BONUS	Y	N	
PP018	CALL BACK	N	N	
PP028	MILEAGE REIMBURSEMENT	N	N	

List of Pay Codes, with New Pay Items Under Review

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
PP029	PARKING REIMBURSEMENT	N	N	
PP030	UNIFORM ALLOWANCE	Y	N	
PP032	EARNINGS - DECEASED EMPLOYEE	N	N	
PP038	AUTO REIMBURSEMENT	Y	N	
PP040	SICK BUYBACK	Y	N	
PP044	TIME CERTIFICATE VACATION	N	N	
PP046	EMPLOYEE SUGGESTION	Y	N	
PP047	LUMPSUM 56-HOUR	N	N	
PP048	LUMPSUM VACATION 56-HOUR	N	N	
PP050	TRANSPORTATION ALLOWANCE	Y	N	
PP051	TRAFFIC MITIGATION	Y	N	
PP052	PROFESSIONAL DEVELOPMENT ALLOWANCE	Y	N	
PP053	TAXABLE PARKING ALLOWANCE	Y	N	
PP055	BUYBACK COMP TIME OFF	N	N	
PP056	FLSA PREMIUM OVERTIME	Y	Y	
PP057	HOLIDAY BUYBACK	Y	N	
PP058	MERIT BONUS	Y	N	
PP059	STANDBY PAY-NON-PENSIONABLE	N	N	
PP060	TAXABLE TUITION REIMBURSEMENT	N	N	
PP067	ADVANCE DISABILITY RETIREMENT	N	N	
PP075	VACATION/HOLIDAY	N	N	
PP077	VACATION IN-LIEU-OF-PAY	N	N	
PP078	56-HOUR VACATION IN LEIU OF PAY	N	N	
PP091	REGULAR EARNINGS-NON-PENSIONABLE	N	N	
PP098	REGULAR EARNINGS - NURSES	Y	N	
PP110	NON-TAXABLE TUITION REIMBURSEMENT	N	N	
PP651	MEAL REIMBURSEMENT	N	N	
PP653	ANIMAL CARE PAY	Y	N	
PP700	PENSIONABLE OVERTIME	Y	N	
PP730	PENSIONABLE PREMIUM OVERTIME	Y	N	
PP904	ELECTIVE ANNUAL LEAVE BUYBACK	N	N	
PP911	VACATION BUYBACK	Y	N	
PPC36	FLEX EARNINGS - CHOICES	N	N	
PPF36	FLEX EARNINGS - FLEX	N	N	
PPM36	FLEX EARNINGS - MEGAFLEX	N	N	
PPO36	FLEX EARNINGS - OPTIONS	N	N	
PPRB2	RETIREE - REPLACEMENT BENEFITS PLAN (LACERA) - NO HIT	N	N	
PPRBP	RETIREE - REPLACEMENT BENEFITS PLAN (LACERA)	N	N	
PS720	SPECIAL EVENTS OVERTIME - STRAIGHT PORTION	N	N	
PS746	CALL BACK ACTUAL - STRAIGHT PORTION	N	N	
PS747	CALL BACK GUARANTEED - STRAIGHT PORTION	N	N	
PT002	ELECTIVE LEAVE	N	N	
PT003	NON-ELECTIVE LEAVE	N	N	
PT006	DONATED SICK 100% LEAVE - USAGE	N	N	

List of Pay Codes, with New Pay Items Under Review

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
PT008	SICK LEAVE EARNED AT MTA/ATTORNEY	N	N	
PT011	SICK - 100%	N	N	
PT012	HOLIDAY	N	N	
PT021	VACATION	N	N	
PT030	SPECIAL PAID LEAVE	N	N	
PT031	APPRAISERS LEAVE	N	N	
PT032	INTERN/RESIDENT LEAVE	N	N	
PT046	JUDICIAL ASSISTANT SPECIAL PAID LEAVE	N	N	
PT081	BANK HOLIDAY	N	N	
PT082	BANK VACATION	N	N	
PT094	VACATION IN LIEU OF PAY	N	N	
PT096	SUPERIOR COURT VACATION IN LIEU OF PAY	N	N	
PT113	SICK PRE-71	N	N	
PT699	FLEXIBLE WORK TIME EARNED	N	N	
PT801	COMPENSATORY TIME TAKEN	N	N	
PT802	PROTECTED COMPENSATORY TIME TAKEN	N	N	
PT803	FLSA COMP TIME TAKEN - STRAIGHT	N	N	
PT804	FLSA COMP TIME TAKEN - PREMIUM	N	N	
PT805	FY93 COMPENSATORY TIME TAKEN	N	N	
PT806	FY93 FLSA COMP TIME TAKEN - STRAIGHT	N	N	
PT807	FY93 FLSA COMP TIME TAKEN - PREMIUM	N	N	
PT808	DISASTER COMP TIME TAKEN	N	N	
PT810	CALL BACK ACCRUE - STRAIGHT TAKEN	N	N	
PT811	CALL BACK GUARANTEED CTO - TERMINATION	N	N	
PT812	DFR 1 YR - NON-FLSA COMPENSATORY STRT TIME - USAGE	N	N	
PT813	CAPE-FY93 FLSA COMP TIME TAKEN - STRAIGHT	N	N	
PT814	CAPE-FY93 FLSA COMP TIME TAKEN - PREMIUM	N	N	
PT815	DFR 1 YR-FLSA COMPENSATORY STRT TIME- USAGE	N	N	
PT816	DFR 2 YRS-FLSA COMPENSATORY STRT TIME - USAGE	N	N	
PT817	YTD-FLSA PREMIUM OVERTIME USAGE	N	N	
PT818	DFR 1 YR-FLSA PREMIUM OVERTIME USAGE	N	N	
PT819	DFR 2 YR-FLSA PREMIUM OVERTIME USAGE	N	N	
PT820	YTD- CALL BACK - STRAIGHT USAGE	N	N	
PT821	DFR 1 YR- CALL BACK - STRAIGHT USAGE	N	N	
PTNHT	HOLD CURRENT ACCRL-NON-ELECTIVE LVE-TERMINATION USAGE	N	N	
PTVAT	SUPERIOR COURT, RESERVE VACATION -TERMINATION USAGE	N	N	
PTVPT	SUPERIOR CT, PRIOR YR RSRV VACATION-TERMINATION USAGE	N	N	
RP001	SECTION 170 OVERTIME - OFFSET	N	N	
RP002	BASERATE OVERTIME - OFFSET	N	N	
RP003	PREMIUM OVERTIME - OFFSET	N	N	
RP004	SHOOTING BONUS - OFFSET	Y	N	

List of Pay Codes, with New Pay Items Under Review

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
RP005	NON-PENSIONABLE STANDBY PAY - OFFSET (*Pensionable prior to 1/1/2013)	N*	N	
RP006	BILINGUAL BONUS - OFFSET	Y	N	
RP007	HAZARD PAY - OFFSET	Y	N	
RP008	PENSIONABLE MISCELLANEOUS EARNINGS - OFFSET	Y	N	
RP009	NON-PENSIONABLE MISCELLANEOUS EARNINGS - OFFSET	N	N	
RP013	TIME CERTIFICATE LUMP SUM - OFFSET	N	N	
RP014	LUMP SUM COMP TIME OFF - OFFSET	N	N	
RP017	NIGHT BONUS - OFFSET	Y	N	
RP018	CALL BACK - OFFSET	N	N	
RP028	MILEAGE - OFFSET	N	N	
RP029	PARKING REIMBURSEMENT - OFFSET	N	N	
RP030	UNIFORM ALLOWANCE - OFFSET	Y	N	
RP038	AUTO REIMBURSEMENT - OFFSET	Y	N	
RP03P	PREMIUM OVERTIME - SYSTEM - OFFSET	N	N	
RP040	SICK BUYBACK - OFFSET	Y	N	
RP044	TIME CERTIFICATE VACATION - OFFSET	N	N	
RP046	EMPLOYEE SUGGESTION - OFFSET	Y	N	
RP047	LUMP SUM 56-HOUR - OFFSET	N	N	
RP048	LUMP SUM VACATION 56-HOUR - OFFSET	N	N	
RP050	TRANSPORTATION ALLOWANCE - OFFSET	Y	N	
RP051	TRAFFIC MITIGATION - OFFSET	Y	N	
RP052	PROFESSIONAL DEVELOPMENT ALLOWANCE - OFFSET	Y	N	
RP053	TAXABLE PARKING ALLOWANCE - OFFSET	Y	N	
RP055	BUYBACK COMP TIME OFF - OFFSET	N	N	
RP056	FLSA PREMIUM OVERTIME - OFFSET	Y	Y	
RP057	HOLIDAY BUYBACK - OFFSET	Y	N	
RP058	MERIT BONUS - OFFSET	Y	N	
RP059	NON-PENSIONABLE STANDBY PAY - OFFSET	N	N	
RP060	TAXABLE TUITION REIMBURSEMENT - OFFSET	N	N	
RP067	ADVANCE DISABILITY RETIREMENT - OFFSET	N	N	
RP075	VACATION/HOLIDAY - OFFSET	N	N	
RP077	VACATION IN-LIEU-OF-PAY - OFFSET	N	N	
RP078	56-HOUR VACATION IN LEIU OF PAY - OFFSET	N	N	
RP090	VOLUNTARY TIME OFF - OFFSET	Y	Y	
RP091	NON-PENSIONABLE REGULAR EARNINGS - OFFSET	N	N	
RP098	REGULAR EARNINGS - NURSES - OFFSET	Y	N	
RP110	NON-TAXABLE TUITION REIMBURSEMENT - OFFSET	N	N	
RP135	LUMP SUM SEVERANCE - OFFSET	N	N	
RP56P	PLATOON/40 HR/DISPATCHER SCHED PREMIUM - SYSTEM - OFFSET	Y	Y	
RP651	MEAL REIMBURSEMENT - OFFSET	N	N	
RP653	ANIMAL CARE PAY - OFFSET	Y	N	
RP700	PENSIONABLE OVERTIME - OFFSET	Y	N	


List of Pay Codes, with New Pay Items Under Review

Pay Code	Description	CERL §31461	PEPRA §7522.34	Expiration Date/Notes
RP730	PENSIONABLE PREMIUM OVERTIME - OFFSET	Y	N	
RP73P	PREMIUM OVERTIME - SYSTEM PENSIONABLE - OFFSET	Y	N	
RPFL0	PREMIUM OVERTIME - SYSTEM PENSIONABLE - FLORES 730 - OFFSET	Y	N	
RPFL1	PREMIUM OVERTIME - NON -PENSIONABLE - FLORES 731 - OFFSET	N	N	
RPFL2	PLATOON/40 HR/DISPATCH SCHED PREM -SYSTEM-FLORES 782- OFFSET	Y	Y	
RPFL3	BASERATE OVERTIME FLORES-OFFSET	N	N	
RPFL4	CALL BACK FLORES-OFFSET	N	N	
RPFL5	PREMIUM OVERTIME FLORES-OFFSET	N	N	
RP904	ELECTIVE ANNUAL LEAVE BUYBACK - OFFSET	N	N	
RP911	VACATION BUYBACK - OFFSET	Y	N	
RPP08	MISCELLANEOUS EARNINGS-PRE/POST PEPRA PENSIONABLE -OFFSET	Y	Y	



August 8, 2024

TO: Each Trustee
Board of Retirement

FROM: Francis J. Boyd 
Sr. Staff Counsel

FOR: September 4, 2024, Board of Retirement Meeting

**SUBJECT: SERVICE PROVIDER INVOICE APPROVAL REQUEST – WINET
PATRICK GAYER CREIGHTON & HANES**

On January 1, 2015, the Board of Retirement adopted a policy whereby staff is authorized to approve and pay vendor invoices up to a cumulative amount of \$15,000.00 per vendor. Invoices exceeding \$15,000.00 per case shall be submitted to the Board of Retirement for approval prior to payment.

Jennifer Creighton at Winet Patrick Gayer Creighton & Hanes has been hired to investigate and process a disability-retirement application filed by a LACERA employee. This confidential file is identified as 2SB2023J.

Currently, Ms. Creighton's firm has been paid \$10,738.86 for services provided. Enclosed is her most recent invoice totaling \$6,272.70. The charges are appropriate given the complexity of the issues presented in this disability-retirement application.

IT IS THEREFORE RECOMMENDED THAT the Board approve the service provider invoice for Winet Patrick Gayer Creighton & Hanes.

FB:rl

Confidential Attachment



Documents not attached are exempt from disclosure under the California Public Records Act and other legal authority.

**For further information, contact:
LACERA
Attention: Public Records Act Requests
300 N. Lake Ave., Suite 620
Pasadena, CA 91101**



August 28, 2024

TO: Trustees, Board of Retirement

FOR: Board of Retirement Meeting on September 4, 2024

SUBJECT: Ratification of Service Retirement and Survivor Benefit Application Approvals

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

MONTHLY AGENDA REPORTS FOR: 9/4/2024

AGENDA - VERSION - #3

THIS IS A COPY OF THE STANDARD AGENDA WHICH
OMITS THE RETIREE'S AGE AND ADDRESS.

DATE RUN: 8/28/2024

BOARD OF RETIREMENT MEETING OF SEPTEMBER 4, 2024

BENEFIT APPROVAL LIST

SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
TIMOTHY J. ABRAHAMS	SHERIFF Dept.#SH	09-28-2024	30 YRS 01 MOS
SERGIO A. ALOMA	SHERIFF Dept.#SH	09-28-2024	36 YRS 03 MOS
RICHARD C. ANDERSON	LA COUNTY FIRE DEPT Dept.#FR	08-31-2024	33 YRS 02½ MOS
MICHAEL D. AUSTIN	SHERIFF Dept.#SH	09-06-2024	33 YRS 01½ MOS
THOMAS G. BRUNER	SHERIFF Dept.#SH	09-30-2024	33 YRS 06 MOS
ERIC G. CALLAHAN	SHERIFF Dept.#SH	10-31-2024	28 YRS 07 MOS
BRYAN A. CAMACHO	SHERIFF Dept.#SH	09-28-2024	25 YRS 00 MOS
LUIS M. CASTANEDA	SHERIFF Dept.#SH	10-26-2024	25 YRS 01 MOS
JASON M. LANSKA	SHERIFF Dept.#SH	08-30-2024	23 YRS 00 MOS

BOARD OF RETIREMENT MEETING OF SEPTEMBER 4, 2024

BENEFIT APPROVAL LIST

SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ERNEST D. LOFTON	SHERIFF Dept.#SH	08-31-2024	27 YRS 05½ MOS
EDWARD M. LOONEY	SHERIFF Dept.#SH	08-23-2024	34 YRS 01 MOS
THOMAS MAESE	SHERIFF Dept.#SH	08-31-2024	26 YRS ½ MOS
DONALD D. MAHLKE	L A COUNTY FIRE DEPT Dept.#FR	08-31-2024	34 YRS ½ MOS
ALDRIN A. MORA	SHERIFF Dept.#SH	09-30-2024	29 YRS 00 MOS
JOSEPH E. NICASSIO	SHERIFF Dept.#SH	09-30-2024	35 YRS 08 MOS
JOSEPH P. QUIRE	SHERIFF Dept.#SH	10-31-2024	33 YRS 04 MOS
DAVID A. RUIZ	SHERIFF Dept.#SH	08-31-2024	34 YRS 03½ MOS
JONAS P. RUSSELL	L A COUNTY FIRE DEPT Dept.#FR	08-31-2024	25 YRS 09½ MOS

BOARD OF RETIREMENT MEETING OF SEPTEMBER 4, 2024

BENEFIT APPROVAL LIST

SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
TIMOTHY RYAN	LA COUNTY FIRE DEPT Dept.#FR	10-01-2024	27 YRS 03½ MOS
GARRETT N. SCHIARETTI	LA COUNTY FIRE DEPT Dept.#FR	09-27-2024	32 YRS 00 MOS
CHAFFEY C. SHEPHERD	SHERIFF Dept.#SH	08-31-2024	35 YRS 05½ MOS
TERRENCE T. SMITH	SHERIFF Dept.#SH	09-28-2024	33 YRS 07 MOS
JOSEPH P. SUMNER	SHERIFF Dept.#SH	09-17-2024	26 YRS 01 MOS
ARTHUR P. TAPIA	SHERIFF Dept.#SH	09-28-2024	32 YRS 03½ MOS
GILBERT VALENZUELA	LA COUNTY FIRE DEPT Dept.#FR	09-23-2024	30 YRS 00 MOS
CHRISTOPHER E. VODA	SHERIFF Dept.#SH	08-31-2024	25 YRS ½ MOS
RANDY H. WALTON	LA COUNTY FIRE DEPT Dept.#FR	09-30-2024	30 YRS 04 MOS

BOARD OF RETIREMENT MEETING OF SEPTEMBER 4, 2024

BENEFIT APPROVAL LIST

SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
CHRISTOPHER A. WILLIAMS	SHERIFF Dept.#SH	09-28-2024	24 YRS 00 MOS

BOARD OF RETIREMENT MEETING OF SEPTEMBER 4, 2024

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
HARRY ABOULIAN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	08-17-2024	25 YRS 10 MOS
GINA L. ADELMAN	MENTAL HEALTH Dept.#MH	08-15-2024	11 YRS ½ MOS
DAVID F. AGUERREBERE	PUBLIC WORKS Dept.#PW	10-31-2024	40 YRS 03 MOS
ROBERT F. AHRENS	SHERIFF Dept.#SH	09-26-2024	10 YRS 00 MOS
MELISSA AKINA	CORRECTIONAL HEALTH Dept.#HC	08-16-2024	22 YRS 06 MOS
LAURA M. AVERSANO	PROBATION DEPARTMENT Dept.#PB	08-31-2024	37 YRS 08½ MOS
NELIA C. AVILA	HEALTH SERVICES ADMINISTRATION Dept.#HS	07-15-2024	17 YRS 06 MOS
ANGELICA AVILES	HEALTH SERVICES ADMINISTRATION Dept.#HS	08-31-2024	37 YRS 09 MOS
ASHOT AYRAPETYAN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	08-30-2024	23 YRS 02 MOS

BOARD OF RETIREMENT MEETING OF SEPTEMBER 4, 2024

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ANICETA L. BAILEY	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	09-30-2024	19 YRS 01½ MOS
MARITA P. BAREL	SUPERIOR COURT/COUNTY CLERK Dept.#SC	09-28-2024	23 YRS 05 MOS
BRYAN K. BAVIS	PROBATION DEPARTMENT Dept.#PB	08-19-2024	38 YRS 07 MOS
MARICEL BELTRAN	PUBLIC HEALTH PROGRAM Dept.#PH	09-28-2024	36 YRS 07 MOS
GERONIMO B. BERNARDO	MENTAL HEALTH Dept.#MH	09-27-2024	17 YRS 06 MOS
GRETA BILBREW	DEPARTMENT OF HUMAN RESOURCES Dept.#HM	08-31-2024	32 YRS 07½ MOS
HAZEL I. BOSS	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	10-01-2024	20 YRS 10 MOS
GRETCHEN D. BRYARS	CHILDREN & FAMILY SERVICES Dept.#CH	09-21-2024	34 YRS 10 MOS
DEIDRA BURKE-SHARIF	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	08-31-2024	15 YRS 11½ MOS

BOARD OF RETIREMENT MEETING OF SEPTEMBER 4, 2024

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
REUBEN A. BUXTON	PROBATION DEPARTMENT Dept.#PB	09-28-2024	34 YRS 03 MOS
GLORIA M. CACERES	CHILD SUPPORT SERVICES Dept.#CD	08-31-2024	22 YRS 01½ MOS
GRACE CALASANZ	PUBLIC HEALTH PROGRAM Dept.#PH	07-23-2024	39 YRS 09 MOS
LINDA H. CAMPA	SUPERIOR COURT/COUNTY CLERK Dept.#SC	10-01-2024	43 YRS 08½ MOS
KIESHA M. CAMPBELL	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	10-26-2024	26 YRS 01 MOS
MARIA E. CAMUNAS	SHERIFF Dept.#SH	09-28-2024	44 YRS 07 MOS
SERGIO CAPETILLO	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	07-31-2024	32 YRS 09½ MOS
DIANA K. CARROLL	CORRECTIONAL HEALTH Dept.#HC	08-31-2024	16 YRS 05½ MOS
ANGELL R. CARTER	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	08-31-2024	38 YRS ½ MOS

BOARD OF RETIREMENT MEETING OF SEPTEMBER 4, 2024

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
THELMA R. CASTRO	PUBLIC HEALTH PROGRAM Dept.#PH	08-31-2024	25 YRS 01½ MOS
ANNIE Y. CHAN	HEALTH SERVICES ADMINISTRATION Dept.#HS	08-30-2024	25 YRS 00 MOS
RAMON H. CHAVEZ	CHILDREN & FAMILY SERVICES Dept.#CH	08-31-2024	38 YRS 03½ MOS
MARICELA CHAVEZ	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	10-25-2024	28 YRS 00 MOS
KIT LENG CHA CHEANG	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	09-30-2024	16 YRS 00 MOS
MARIA L. CLAROS	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	09-28-2024	22 YRS 00 MOS
RONALD COLUMBO	SUPERIOR COURT/COUNTY CLERK Dept.#SC	09-28-2024	20 YRS 00 MOS
TERRI CONTRERAS	CHILDREN & FAMILY SERVICES Dept.#CH	08-31-2024	45 YRS 05½ MOS
DINA N. CORONADO	SHERIFF Dept.#SH	08-31-2024	42 YRS 11½ MOS

BOARD OF RETIREMENT MEETING OF SEPTEMBER 4, 2024

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ANA B. CORTEZ	SUPERIOR COURT/COUNTY CLERK Dept.#SC	08-31-2024	25 YRS 11 MOS
RICARDO A. COX	PROBATION DEPARTMENT Dept.#PB	10-31-2024	39 YRS 00 MOS
ARTURO O. CUEVAS	SUPERIOR COURT/COUNTY CLERK Dept.#SC	08-16-2024	38 YRS 06 MOS
SAM DANIELS	PUBLIC HEALTH PROGRAM Dept.#PH	11-01-2024	28 YRS 02 MOS
WILLIAM V. DAVITIAN	HEALTH SERVICES ADMINISTRATION Dept.#HS	08-01-2024	07 YRS 02½ MOS
RUFINA R. DE GUZMAN	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	09-28-2024	18 YRS 00 MOS
JANETTA DEAN	PROBATION DEPARTMENT Dept.#PB	08-31-2024	21 YRS ½ MOS
JAYASHRI J. DESAI	INTERNAL SERVICES Dept.#IS	08-24-2024	37 YRS 05 MOS
JOEL S. DIMAYA	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	10-31-2024	38 YRS 01 MOS

BOARD OF RETIREMENT MEETING OF SEPTEMBER 4, 2024

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
CANDACE DIXON	HEALTH SERVICES ADMINISTRATION Dept.#HS	09-28-2024	25 YRS 04 MOS
CRYSTAL M. DOLLENTE	AUDITOR - CONTROLLER Dept.#AU	08-14-2024	14 YRS 09 MOS
COLLEEN J. DONOVAN	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	08-31-2024	24 YRS ½ MOS
SUZANNE DUNNICLIFF	CHILDREN & FAMILY SERVICES Dept.#CH	08-30-2024	46 YRS 02 MOS
DIANA A. DUPREE	SUPERIOR COURT/COUNTY CLERK Dept.#SC	10-31-2024	36 YRS 00 MOS
APRIL L. EASLEY	SUPERIOR COURT/COUNTY CLERK Dept.#SC	09-15-2024	42 YRS 08½ MOS
KIRSTI A. EDMONDS-WEST	SUPERIOR COURT/COUNTY CLERK Dept.#SC	10-18-2024	27 YRS ½ MOS
KAREN L. EHNERT	PUBLIC HEALTH PROGRAM Dept.#PH	07-31-2024	24 YRS ½ MOS
IRMA ELIZONDO	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	07-13-2024	29 YRS 07½ MOS

BOARD OF RETIREMENT MEETING OF SEPTEMBER 4, 2024

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
DON M. ELLIS	L A COUNTY FIRE DEPT Dept.#FR	08-24-2024	34 YRS 08 MOS
SYLVIA ENCINAS	AGRICULTURAL COMM./WTS & MEAS. Dept.#AW	08-30-2024	29 YRS 07 MOS
ANA ESCOBAR	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	09-28-2024	34 YRS 02 MOS
MANOUCHEHR D. ESFANDI	PUBLIC WORKS Dept.#PW	08-31-2024	38 YRS 02½ MOS
IRENE M. ESPINOZA	SHERIFF Dept.#SH	09-28-2024	37 YRS 10½ MOS
JEFFREY J. FARIHI	PROBATION DEPARTMENT Dept.#PB	09-15-2024	24 YRS 04 MOS
MELVIN FARMER	MENTAL HEALTH Dept.#MH	08-31-2024	34 YRS 02½ MOS
ELEANOR FLORES	SUPERIOR COURT/COUNTY CLERK Dept.#SC	10-31-2024	26 YRS 07½ MOS
PAULINE J. FLORES	MENTAL HEALTH Dept.#MH	09-28-2024	49 YRS 00 MOS

BOARD OF RETIREMENT MEETING OF SEPTEMBER 4, 2024

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ILEANA M. FLUGEL	PUBLIC HEALTH PROGRAM Dept.#PH	09-27-2024	31 YRS 00 MOS
JAMES A. FRANCISCUS	SUPERIOR COURT/COUNTY CLERK Dept.#SC	10-02-2024	44 YRS ½ MOS
CHRISTINA FRUTOS-FIERR	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	08-31-2024	38 YRS 07½ MOS
MARIA C. GALLARDO	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	08-31-2024	25 YRS 03½ MOS
JACQUELINE GARCIA	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	08-31-2024	22 YRS 01 MOS
SOLEDAD GARCIA-SALAS	CHIEF EXECUTIVE OFFICE Dept.#AO	10-06-2024	39 YRS 04½ MOS
WENDY GARLAND	PUBLIC HEALTH PROGRAM Dept.#PH	09-28-2024	26 YRS 08 MOS
JOSE J. GASPAR	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	08-17-2024	37 YRS 09 MOS
CRISTINA GHADIR	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	09-30-2024	19 YRS 01 MOS

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BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
GARY A. GOLDENBERG	SHERIFF Dept.#SH	09-28-2024	35 YRS 03 MOS
MARICELA GOMEZ	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	08-31-2024	36 YRS 01 MOS
PATRICIA A. GONZALES	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	09-28-2024	22 YRS 10½ MOS
DORCAS GONZALEZ	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	10-16-2024	32 YRS 08½ MOS
MARIA G. GONZALEZ	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	10-31-2024	47 YRS 05 MOS
GLORIA M. GOYTIA	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	08-31-2024	10 YRS ½ MOS
WANDA J. GRAY	SUPERIOR COURT/COUNTY CLERK Dept.#SC	07-31-2024	33 YRS 07½ MOS
JOHN P. GRUEN	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	10-31-2024	24 YRS 05 MOS
ENEDILIA GUERRERO	PROBATION DEPARTMENT Dept.#PB	08-31-2024	38 YRS 10½ MOS

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BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ROSA GUTIERREZ	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	07-11-2024	20 YRS 02½ MOS
FRANCISCO J. GUTIERREZ	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	09-28-2024	32 YRS 07 MOS
LYDIA C. GUTIERREZ	AMBULATORY CARE NETWORK Dept.#HN	09-28-2024	28 YRS 01 MOS
PATRICIA J. GUTIERREZ	CHILDREN & FAMILY SERVICES Dept.#CH	09-28-2024	37 YRS 04 MOS
FRANK GUY	PUBLIC HEALTH PROGRAM Dept.#PH	08-31-2024	35 YRS 04 MOS
LUCY HADLEY	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	08-31-2024	36 YRS 08½ MOS
ALICE HAKIANS	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	08-30-2024	30 YRS 09 MOS
JANE M. HAMILTON	CHILDREN & FAMILY SERVICES Dept.#CH	08-30-2024	27 YRS 05 MOS
ANNETTE M. HARLEY	SHERIFF Dept.#SH	09-28-2024	30 YRS 00 MOS

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BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ANNIE O. HARRIS	CHILDREN & FAMILY SERVICES Dept.#CH	09-30-2024	35 YRS 00 MOS
KEVIN P. HARVEY	PROBATION DEPARTMENT Dept.#PB	09-17-2024	34 YRS 03 MOS
ANDREA D. HAWKINS	L A COUNTY FIRE DEPT Dept.#FR	07-27-2024	34 YRS 00 MOS
ROBIN L. HERMAN	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	08-30-2024	45 YRS 01 MOS
JUDITH HERNANDEZ	PROBATION DEPARTMENT Dept.#PB	09-28-2024	50 YRS 00 MOS
SALVADOR HERNANDEZ	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	08-31-2024	29 YRS 05½ MOS
JOSEPH V. HERNANDEZ	AMBULATORY CARE NETWORK Dept.#HN	09-28-2024	32 YRS 02 MOS
MANUEL E. HOLGUIN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	09-28-2024	37 YRS 09 MOS
DENISE C. HUGHES	PUBLIC LIBRARY Dept.#PL	09-30-2024	28 YRS 02 MOS

BOARD OF RETIREMENT MEETING OF SEPTEMBER 4, 2024

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GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
JONATHAN S. ILANO	CHILDREN & FAMILY SERVICES Dept.#CH	07-18-2024	27 YRS 03 MOS
FAITH IVEY	PROBATION DEPARTMENT Dept.#PB	09-27-2024	34 YRS 07 MOS
WILBERT D. JAMES	PROBATION DEPARTMENT Dept.#PB	08-30-2024	34 YRS 00 MOS
WILLEEN L. JENKINS	CHILDREN & FAMILY SERVICES Dept.#CH	08-08-2024	23 YRS 11 MOS
KENNETH V. JOHNSON	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	08-09-2024	32 YRS 08½ MOS
KRISTEN D. JOHNSON	SHERIFF Dept.#SH	09-09-2024	24 YRS 02 MOS
SHARON A. JONES	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	08-31-2024	25 YRS 01½ MOS
LIDIA KAZARIAN	INTERNAL SERVICES Dept.#IS	08-31-2024	25 YRS ½ MOS
NARINE M. KHARATIAN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	09-28-2024	25 YRS 11 MOS

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BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ROBERT S. KITAGAWA	PUBLIC LIBRARY Dept.#PL	09-28-2024	31 YRS 01 MOS
WILLIAM D. KLIBANOW	SUPERIOR COURT/COUNTY CLERK Dept.#SC	08-31-2024	19 YRS 01½ MOS
FRANCES M. KWAN	PROBATION DEPARTMENT Dept.#PB	10-01-2024	36 YRS 04½ MOS
VIEN D. KY	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	10-01-2024	32 YRS ½ MOS
LEONIDA C. LACANLALE	SUPERIOR COURT/COUNTY CLERK Dept.#SC	09-30-2024	17 YRS 09 MOS
JAMES B. LANKES	PROBATION DEPARTMENT Dept.#PB	09-23-2024	34 YRS 00 MOS
JACQUELINE V. LAZO-BELANGU	HEALTH SERVICES ADMINISTRATION Dept.#HS	10-31-2024	34 YRS 06 MOS
FANG Y. LI	PARKS AND RECREATION Dept.#PK	09-18-2024	24 YRS 02 MOS
ELAINE H. LIAO	HEALTH SERVICES ADMINISTRATION Dept.#HS	09-27-2024	22 YRS 00 MOS

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GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
OK RYUN LIM	CORRECTIONAL HEALTH Dept.#HC	08-31-2024	25 YRS 01½ MOS
MARIO R. LIMA-MORALES	PARKS AND RECREATION Dept.#PK	09-29-2024	25 YRS 00 MOS
DENISE A. LIMONES	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	09-14-2024	33 YRS 02½ MOS
BLANCA Y. LOPEZ	PUBLIC HEALTH PROGRAM Dept.#PH	08-31-2024	19 YRS 03½ MOS
MAGDALENE L. LOPEZ	REG-RECORDER/COUNTY CLERK Dept.#RR	09-28-2024	11 YRS 04 MOS
BRENDA J. LOPEZ	PUBLIC HEALTH PROGRAM Dept.#PH	09-28-2024	34 YRS 09 MOS
ANNIE LU	CHILDREN & FAMILY SERVICES Dept.#CH	08-31-2024	35 YRS 04½ MOS
MONTEL L. LUKE	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	09-12-2024	45 YRS 09 MOS
LETICIA G. MACIAS	PUBLIC DEFENDER Dept.#PD	09-28-2024	33 YRS 00 MOS

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BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
FAYDEAN DEBO MADDOX	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	10-25-2024	27 YRS 04 MOS
NATALIE R. MANNS	PUBLIC HEALTH PROGRAM Dept.#PH	09-28-2024	15 YRS 02 MOS
ANGELICA MANRIQUE	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	10-31-2024	32 YRS 06 MOS
ROBERTA I. MARQUEZ	PUBLIC LIBRARY Dept.#PL	10-01-2024	41 YRS 02½ MOS
GLORIA MARQUEZ	PROBATION DEPARTMENT Dept.#PB	09-28-2024	18 YRS 00 MOS
SONYA Y. MARTIN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	09-30-2024	45 YRS 06 MOS
DERITH A. MARTIN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	10-27-2024	25 YRS 06½ MOS
NIKIA W. MARTIN	PROBATION DEPARTMENT Dept.#PB	10-31-2024	22 YRS 02 MOS
GUADALUPE Z. MARTINEZ	HEALTH SERVICES ADMINISTRATION Dept.#HS	09-30-2024	36 YRS 11 MOS

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GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
YOLANDA T. MARTINEZ	CHILDREN & FAMILY SERVICES Dept.#CH	08-30-2024	32 YRS 02 MOS
ANA MARIA MARTINEZ	CHILD SUPPORT SERVICES Dept.#CD	07-31-2024	29 YRS 03½ MOS
CARMEN L. MEHAFFIE	SUPERIOR COURT/COUNTY CLERK Dept.#SC	09-28-2024	27 YRS 00 MOS
RAQUEL MENDEZ	SHERIFF Dept.#SH	09-21-2024	32 YRS 11 MOS
EDUARDO MENDOZA	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	10-12-2024	25 YRS ½ MOS
LUVERDIA MILLER	PROBATION DEPARTMENT Dept.#PB	09-28-2024	35 YRS 11 MOS
DAN MINIKWU	PUBLIC WORKS Dept.#PW	08-16-2024	38 YRS 01 MOS
GEORGIA G. MITCHELL	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	07-18-2024	17 YRS 03½ MOS
STACY E. MITCHELL	SUPERIOR COURT/COUNTY CLERK Dept.#SC	09-30-2024	43 YRS 09 MOS

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GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
RUBEN T. MONTES	PROBATION DEPARTMENT Dept.#PB	08-31-2024	26 YRS 05 MOS
ANA MONTES	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	09-28-2024	31 YRS 10 MOS
VIRGINIA C. MONTOYA	PUBLIC HEALTH PROGRAM Dept.#PH	10-31-2024	43 YRS 08 MOS
KIM R. MOORE	CHILDREN & FAMILY SERVICES Dept.#CH	07-11-2024	20 YRS 05 MOS
MICHAEL L. MOORE	PROBATION DEPARTMENT Dept.#PB	08-31-2024	29 YRS ½ MOS
YOLONDA Y. MOSLEY	HEALTH SERVICES ADMINISTRATION Dept.#HS	09-27-2024	33 YRS 07 MOS
GINA R. MOSLEY	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	09-03-2024	18 YRS 06½ MOS
VELMA L. MUHAMMAD	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	09-28-2024	25 YRS 00 MOS
KIRK K. NAKAKIHARA	PROBATION DEPARTMENT Dept.#PB	08-08-2024	23 YRS 02½ MOS

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BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
FREDRIK NAZARBEGIAN	SHERIFF Dept.#SH	10-31-2024	38 YRS 04 MOS
ROMILINA P. NAZARENO-CAN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	08-09-2024	20 YRS 04 MOS
MARGARET S. NEABORS	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	09-28-2024	44 YRS 05 MOS
BARBARA G. NETHINGTON	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	09-28-2024	30 YRS 08 MOS
KATHY S. NEUMANN	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	09-26-2024	21 YRS 04 MOS
BEATRIZ OROZCO	AMBULATORY CARE NETWORK Dept.#HN	09-28-2024	35 YRS 06 MOS
MANUEL J. ORTEGA	PROBATION DEPARTMENT Dept.#PB	09-26-2024	25 YRS 01 MOS
EDWARD T. OTA	CHILDREN & FAMILY SERVICES Dept.#CH	09-28-2024	30 YRS 07 MOS
ELIZABETH S. PAK	MENTAL HEALTH Dept.#MH	08-31-2024	21 YRS 03½ MOS

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BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
PETE PAOLIM	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	07-31-2024	33 YRS 03½ MOS
LISA M. PEREZ	SUPERIOR COURT/COUNTY CLERK Dept.#SC	10-01-2024	47 YRS 01½ MOS
JUNIUS C. PERKINS	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	09-27-2024	33 YRS 11 MOS
JOHN M. PICHLER	HEALTH SERVICES ADMINISTRATION Dept.#HS	08-31-2024	10 YRS 07 MOS
MELANIE R. PLEASANT	SUPERIOR COURT/COUNTY CLERK Dept.#SC	08-31-2024	36 YRS 06 MOS
DEAN RADLE	PUBLIC WORKS Dept.#PW	09-27-2024	43 YRS 02 MOS
CARMEN L. RAMIREZ	REG-RECORDER/COUNTY CLERK Dept.#RR	09-28-2024	25 YRS 03 MOS
JOSE L. RAMIREZ	CHILDREN & FAMILY SERVICES Dept.#CH	08-30-2024	29 YRS 11 MOS
ESTHER R. RENDON	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	08-31-2024	32 YRS 10 MOS

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GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ALBERT E. REYES	CHILD SUPPORT SERVICES Dept.#CD	09-28-2024	21 YRS 07 MOS
MARICELA S. REYES	REG-RECORDER/COUNTY CLERK Dept.#RR	08-31-2024	25 YRS ½ MOS
RUTH REYNA	SUPERIOR COURT/COUNTY CLERK Dept.#SC	10-25-2024	27 YRS 04 MOS
DWAYNE A. RHINE	SHERIFF Dept.#SH	08-30-2024	32 YRS 10½ MOS
JUDY A. RICHES	HEALTH SERVICES ADMINISTRATION Dept.#HS	09-16-2024	26 YRS 11½ MOS
MARTIN A. RUBIO	PROBATION DEPARTMENT Dept.#PB	09-27-2024	37 YRS 09 MOS
ANA M. SAEZ	MENTAL HEALTH Dept.#MH	09-21-2024	19 YRS 00 MOS
LUIS D. SALAZAR	CHILDREN & FAMILY SERVICES Dept.#CH	10-25-2024	32 YRS 04½ MOS
ROSA M. SALAZAR	PROBATION DEPARTMENT Dept.#PB	10-25-2024	33 YRS 07 MOS

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GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
DIDI D. SANTARROMANA	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	08-31-2024	10 YRS 03 MOS
CARMINA D. SANTOS	HEALTH SERVICES ADMINISTRATION Dept.#HS	07-31-2024	35 YRS ½ MOS
EVELYN G. SARRES	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	07-31-2024	25 YRS 05½ MOS
MICAELA SECLEN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	08-31-2024	25 YRS 10 MOS
FRANK W. SELIG	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	09-28-2024	25 YRS 01½ MOS
GRETA SMALL	PUBLIC DEFENDER Dept.#PD	09-28-2024	33 YRS 10½ MOS
DIANE L. SNOWDEN	HEALTH SERVICES ADMINISTRATION Dept.#HS	10-26-2024	30 YRS 06 MOS
VICTOR M. SOTO	SHERIFF Dept.#SH	09-28-2024	37 YRS 08 MOS
JAMES STARK	CHILD SUPPORT SERVICES Dept.#CD	09-30-2024	30 YRS 00 MOS

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GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ANNE STEWART	SUPERIOR COURT/COUNTY CLERK Dept.#SC	09-28-2024	30 YRS 03 MOS
JOANNE M. STOLL	HEALTH SERVICES ADMINISTRATION Dept.#HS	09-28-2024	22 YRS 00 MOS
SEE MING S. SUEN	MENTAL HEALTH Dept.#MH	09-28-2024	25 YRS 07 MOS
MOHAMED SUFIISMAIL	SHERIFF Dept.#SH	10-26-2024	35 YRS 11 MOS
HERMAN L. SWEET JR	PROBATION DEPARTMENT Dept.#PB	08-13-2024	51 YRS 07½ MOS
VIOLETI TAEFU	AGRICULTURAL COMM./WTS & MEAS. Dept.#AW	09-28-2024	20 YRS 00 MOS
JOSEPH Y. TAM	AMBULATORY CARE NETWORK Dept.#HN	07-13-2024	25 YRS 07½ MOS
PRINCESA K. TAN SHIMIDZU	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	09-27-2024	15 YRS 06 MOS
LING SHUANG W. TARN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	09-28-2024	25 YRS 00 MOS

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GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
SOUSAN TAYRANI	CHILDREN & FAMILY SERVICES Dept.#CH	09-30-2024	26 YRS 10 MOS
RICHARD S. THOMAS	PROBATION DEPARTMENT Dept.#PB	10-31-2024	37 YRS 05 MOS
CAROLYN THOMAS	PUBLIC HEALTH PROGRAM Dept.#PH	09-07-2024	31 YRS 04 MOS
ERIC P. TOLLIVER	PROBATION DEPARTMENT Dept.#PB	10-12-2024	24 YRS 08½ MOS
ANGELIE I. TORRES	PROBATION DEPARTMENT Dept.#PB	10-31-2024	38 YRS 06 MOS
JOHN P. TORRES	PROBATION DEPARTMENT Dept.#PB	07-31-2024	30 YRS ½ MOS
MELBA E. TOWNS	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	10-31-2024	32 YRS 03 MOS
CONCEPCION M. TULIAO	COUNTY COUNSEL Dept.#CC	09-30-2024	21 YRS 08 MOS
LASHAN R. TURNIPSEED	CHILDREN & FAMILY SERVICES Dept.#CH	07-31-2024	25 YRS 03 MOS

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GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
JEROME M. UDAGER	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	09-28-2024	24 YRS 00 MOS
JANE UGEH	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	09-30-2024	14 YRS 06½ MOS
KRISTY UNG	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	07-31-2024	34 YRS 03½ MOS
ANTHONY VALDEZ	PROBATION DEPARTMENT Dept.#PB	10-31-2024	37 YRS ½ MOS
JOAQUIN A. VALDEZ	PUBLIC WORKS Dept.#PW	09-27-2024	25 YRS 09 MOS
LORENZO VALIENTE	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	08-24-2024	29 YRS 05 MOS
JULIE A. VELAZQUEZ	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	07-31-2024	22 YRS 02½ MOS
ARIEL S. VERAYO	AGRICULTURAL COMM./WTS & MEAS. Dept.#AW	09-28-2024	33 YRS 08 MOS
CONSUELO G. VICTOR	AMBULATORY CARE NETWORK Dept.#HN	09-28-2024	33 YRS 09 MOS

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GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
LILIBETH O. VILLANUEVA	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	09-28-2024	18 YRS 05½ MOS
KELLY T. WALKER	BOARD OF SUPERVISORS Dept.#BS	08-31-2024	27 YRS 03 MOS
YULAI WANG	MEDICAL EXAMINER-CORONER Dept.#ME	08-07-2024	24 YRS 08½ MOS
WINNIE WARDHANA	MENTAL HEALTH Dept.#MH	08-16-2024	20 YRS 07 MOS
PAUL L. WEBB	ANIMAL CONTROL Dept.#AN	09-30-2024	38 YRS 05 MOS
YURVINNA W. WILLIAMS	SUPERIOR COURT/COUNTY CLERK Dept.#SC	09-28-2024	26 YRS 07 MOS
RANDALL S. WILLIAMS	SHERIFF Dept.#SH	09-27-2024	24 YRS 00 MOS
TERESA WONG	REG-RECORDER/COUNTY CLERK Dept.#RR	08-31-2024	16 YRS 06½ MOS
BRENDA M. WOODS	PROBATION DEPARTMENT Dept.#PB	08-15-2024	35 YRS 06½ MOS

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GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
LOUIS XU	SUPERIOR COURT/COUNTY CLERK Dept.#SC	10-02-2024	32 YRS 06½ MOS
PHANYA YUPRAPHAT	PROBATION DEPARTMENT Dept.#PB	09-28-2024	29 YRS 10 MOS

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GENERAL SURVIVOR APPLICATIONS

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
MARIANNE ANTE WIFE of JOSE G ANTE II dec'd on 05-18-2024, Sect. #31781.3	CORRECTIONAL HEALTH Dept.#HC	05-19-2024	16 YRS 08 MOS
MEI CHU SALL FONG SPOUSE of DEREK W CHAN dec'd on 05-10-2024, Sect. #31781.3	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	05-11-2024	17 YRS 03 MOS
DIANA A. LORENZO DOMESTIC PARTNE of SALINA M SALCIDO dec'd on 01-09-2024, Sect. #31781.3	CHILDREN & FAMILY SERVICES Dept.#CH	01-10-2024	16 YRS 02½ MOS
JENNY Y. NGUYEN WIFE of ANDY DUONG dec'd on 06-07-2024, Sect. #31781.1	PUBLIC HEALTH PROGRAM Dept.#PH	06-08-2024	32 YRS 09½ MOS
ROBERT SANDERSON HUSBAND of TONYA M SANDERSON dec'd on 06-29-2024, Sect. #31781.1	SUPERIOR COURT/COUNTY CLERK Dept.#SC	06-30-2024	14 YRS 02½ MOS

BOARD OF RETIREMENT MEETING OF SEPTEMBER 4, 2024

BENEFIT APPROVAL LIST

SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT FROM DEFERRED

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
COREY R. HENN	SHERIFF Dept.#SH	08-05-2024	06 YRS 05½ MOS
DANIEL C. PAIGE	SHERIFF Dept.#SH	07-10-2024	18 YRS 04½ MOS

BOARD OF RETIREMENT MEETING OF SEPTEMBER 4, 2024

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT FROM DEFERRED

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
KYLE M. BAKER	PUBLIC HEALTH PROGRAM Dept.#PH	08-19-2024	15 YRS 09 MOS
ANA CABALLERO	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-30-2024	01 YRS 11 MOS
JUSTIN CHENG	AUDITOR - CONTROLLER Dept.#AU	07-09-2024	26 YRS 09½ MOS
VIVIAN L. CHOU	PARKS AND RECREATION Dept.#PK	07-13-2024	01 YRS 11 MOS
ISHAH K. COLEMAN	PUBLIC HEALTH PROGRAM Dept.#PH	08-01-2024	10 YRS 09½ MOS
KEITH G. CRAWFORD	PROBATION DEPARTMENT Dept.#PB	07-04-2024	12 YRS 06 MOS
ESTHER DE LOS REYES	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	07-09-2024	35 YRS 01½ MOS
TERRI M. DORACK	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	07-19-2024	09 YRS 01 MOS
SALVA E. EDU	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	07-01-2024	10 YRS 07 MOS

BOARD OF RETIREMENT MEETING OF SEPTEMBER 4, 2024

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT FROM DEFERRED

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
FABIAN A. ESCALANTE	SHERIFF Dept.#SH	08-20-2024	24 YRS 06½ MOS
ANNA D. GARCIA	SHERIFF Dept.#SH	08-07-2024	11 YRS 06 MOS
TIN A. HTWAY	PUBLIC WORKS Dept.#PW	07-13-2024	21 YRS 02 MOS
EVAN A. KITAHARA	SUPERIOR COURT/COUNTY CLERK Dept.#SC	08-02-2024	25 YRS 11½ MOS
SIMON LO	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	06-16-2024	06 YRS 05 MOS
PHILIP E. MARSHALL	DISTRICT ATTORNEY Dept.#DA	07-23-2024	25 YRS 11 MOS
MANUEL A. MENA	PUBLIC WORKS Dept.#PW	06-13-2024	02 YRS 01 MOS
GARY L. MOORE	SHERIFF Dept.#SH	07-31-2024	10 YRS 03 MOS
ROBIN MORENO	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	08-28-2024	15 YRS 05 MOS

BOARD OF RETIREMENT MEETING OF SEPTEMBER 4, 2024

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT FROM DEFERRED

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
MERLIE D. NACANA	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	08-07-2024	09 YRS 08 MOS
THERESE L. PALACIO	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	07-01-2024	04 YRS 04 MOS
VIVIANNE PALAZZO	PUBLIC WORKS Dept.#PW	07-31-2024	06 YRS 00 MOS
HELEN H. RANGEL	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	03-01-2000	08 YRS 09 MOS
SUSANA SEVILLA	PUBLIC HEALTH PROGRAM Dept.#PH	10-19-2024	20 YRS 06½ MOS
KATHLEEN SMITH-MYLER	SUPERIOR COURT/COUNTY CLERK Dept.#SC	07-25-2024	11 YRS ½ MOS
PHILLA M. STEWART	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	07-30-2024	28 YRS 01½ MOS
MARIA C. TABARES	PUBLIC WORKS Dept.#PW	08-23-2024	19 YRS 06½ MOS
ANDREA C. THOMPSON	SUPERIOR COURT/COUNTY CLERK Dept.#SC	08-15-2024	27 YRS 08½ MOS

BOARD OF RETIREMENT MEETING OF SEPTEMBER 4, 2024

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT FROM DEFERRED

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
BRADLEY G. VAUGHN	AUDITOR - CONTROLLER Dept.#AU	07-15-2024	10 YRS 08 MOS
TIMOTHY M. WEINER	SUPERIOR COURT/COUNTY CLERK Dept.#SC	08-23-2024	02 YRS 06½ MOS
HAIYAN WEN	INTERNAL SERVICES Dept.#IS	06-10-2024	00 YRS 05 MOS
PAMELA WRIGHT	CHILDREN & FAMILY SERVICES Dept.#CH	06-14-2024	11 YRS 11 MOS

**BOARD OF RETIREMENT MEETING OF SEPTEMBER 4, 2024,
RESCISSIONS/CHANGES FROM BENEFIT APPROVAL LIST
APPROVED ON AUGUST 7, 2024**

GENERAL MEMBER APPLICATIONS FOR SERVICE RETIREMENT

NAME	DEPARTMENT	UPDATE
DOUGLAS K BRITTON	L A COUNTY FIRE DEPT	CHANGE OF DATE TO September 29, 2024


GENERAL MEMBER APPLICATIONS FOR SERVICE RETIREMENT

NAME	DEPARTMENT	UPDATE
APRIL CROCKOM	PUBLIC WORKS	RESCISSION OF RETIREMENT
DORCAS C AMOAH	PUBLIC DEFENDER	RESCISSION OF RETIREMENT
MANUELA CRUZ VENZOR	DEPT OF PUBLIC SOCIAL SERVICES	RESCISSION OF RETIREMENT
MICHAEL ROTBLATT	SFV CLUSTER-OLIVE VIEW/UCLA MC	CHANGE OF DATE TO August 15, 2024
OLIVIA MARTIN	PROBATION DEPARTMENT	RESCISSION OF RETIREMENT
ARCELLA NEAL	PROBATION DEPARTMENT	CHANGE OF DATE TO August 17, 2024
GARY M. YASUDA	INTERNAL SERVICES	CHANGE OF DATE TO August 31, 2024
BRADLEY D BRYANT	MENTAL HEALTH	RESCISSION OF RETIREMENT



August 26, 2024

TO: Each Trustee,
Board of Retirement

FROM: Ted Granger 
Chief Financial Officer

FOR: September 4, 2024 Board of Retirement Meeting

SUBJECT: **2025 STAR COLA PROGRAM COST**

RECOMMENDATION

- (1) That the Board of Retirement make public at its meeting on September 4, 2024, the cost of approving an award under the ad-hoc and permanent STAR COLA Program in 2025 at an 80% benefit level. If a benefit is approved, the projected cost for the ad-hoc STAR COLA award is \$154,000, while the cost for awarding a permanent STAR COLA is \$1,595,000 as determined by LACERA's consulting actuary, Milliman; and
- (2) Direct staff to place this item on the Board of Retirement's October agenda to decide at that time whether or not to award a STAR COLA for Program Year 2025, and if awarded, determine whether the STAR COLA benefits will be ad-hoc or permanent.

EXECUTIVE SUMMARY

Overview

LACERA members in General Plans B, C, and D and Safety Plan B who retired on or before March 31, 1992 (and survivors of members who retired during that period) are eligible effective January 1, 2025 for a retirement benefit increase under the Supplemental Targeted Adjustment for Retirees Cost-Of-Living Adjustment Program (STAR COLA Program or STAR Program). For this eligible group of an estimated 426 retirees and survivors¹, their COLA Accumulation accounts (also referred to as the COLA Bank accounts) exceed the 20% threshold required if the Board of Retirement is to authorize STAR COLA Program benefits. This means the value of their original pension benefit decreased below 80% of its original purchasing power over time due to actual inflation exceeding the statutory COLA.

The Board of Retirement may adopt STAR Program benefits on an ad-hoc or permanent basis to become effective January 1, 2025. Members participating in PEPRA Plans General G and Safety C, Legacy Plans Safety A and General Plans B, C, and D who retired on or

¹ Estimated number of members impacted based on the June 30, 2023 Valuation and valuation assumptions. Actual number of members receiving the STAR COLA award will be determined at the time the award is made on January 1, 2025.

after April 1, 1992, are not currently eligible for STAR COLA Program benefits; members in non-contributory Plan E are not eligible for STAR COLA Program benefits.

These additional retiree benefits are paid from LACERA's STAR Reserve account. The STAR Reserve is not included in valuation assets by the actuary and maintains sufficient balances to fund the 2025 STAR Program benefits at the amounts set forth below. These potential cost increases represent less than 0.50% of the Future Annual Costs as defined in California Government Code Section 7507.

The Board of Retirement most recently awarded STAR COLA benefits for Program Years 2024 and 2023, making those awards on a permanent basis. Between Program Year 2009 and 2022, COLA Accumulation accounts increased in some years but did not exceed the 20% threshold amount, so STAR COLA benefits were not available for retirees during that period.

In February 2024, the Board of Retirement approved the annual statutory 2024 COLA (April 1st COLA). Subsequently, staff reviewed the COLA Accumulation account balances and determined that for Program Year 2025, there is STAR Program award eligibility for qualifying retirees, subject to Board approval.

Milliman's Report

The Government Code requires that LACERA's consulting actuary, Milliman, provide an analysis which includes the cost of funding the STAR COLA Program award. Milliman's report, which is included as *Attachment 1*, provides a detailed analysis of the STAR COLA and should be considered in conjunction with this memo. This memo, prepared by LACERA staff, is meant to provide an overview of the STAR COLA Program history and a recommendation for Board of Retirement action.

LEGAL ANALYSIS

As discussed in detail later in this memo, Government Code Section 31874.3 allows LACERA to provide ad-hoc or permanent STAR Program benefits that, according to the terms of the Program, protect the purchasing power of retirement benefits. The Board of Retirement is not required to approve STAR benefits, even when the required loss of purchasing power has occurred; the decision is at the discretion of the Board.

Pursuant to Government Code Section 7507, a local agency such as LACERA's Board of Retirement, when considering changes in retirement benefits, such as providing ad-hoc or permanent STAR Program benefits, and before such changes are authorized, must engage an enrolled actuary to provide a statement of actuarial impact upon future annual costs and any additional accrued liability. Section 7507 also requires that a decision to provide either ad-hoc or permanent STAR Program benefits in 2025 can be made only if the future annual cost of the benefit, as determined by an enrolled actuary, is disclosed at a public meeting at least two weeks prior to the adoption of the benefit increase. Further, Government Code Section 31874.3(c) provides that, before the Board of Retirement approves permanent

STAR benefits, the cost of the benefits must be determined by a qualified actuary and the Board shall, with the actuary's advice, provide for full funding of the benefits. The required actuarial cost analysis under Sections 7507 and 31874.3 was prepared by Milliman and documented in their letter, provided as *Attachment I*. The cost analysis results are summarized in this memo.

DISCUSSION

COLA

Sections 31870 and 31870.1 of the Government Code provide for a maximum annual COLA to be applied to retirement allowances, optional death allowances, or annual death allowances payable to or on account of any member. COLA maximum increases are 3.0% for Plan A retirees and survivors; 2.0% for Legacy Plans B, C, and D and PEPRA Plans C and G; and up to 2.0% for certain Plan E retirees and survivors². These Government Code sections also provide for an accumulation of the annual percentage difference between the consumer price index (CPI) for the Los Angeles-Long Beach-Anaheim area and the maximum cost-of-living increase allowed for each retirement Plan. The accumulated percentage carryover is known as the COLA Accumulation or COLA Bank.

COLA Accumulation

The CPI percentage change from January through December for the prior calendar year is compared to the maximum allowable cost-of-living percentage increase payable to retired LACERA members under Sections 31870 and 31870.1. In years where the change in CPI is greater than the maximum COLA increase, the difference between these two percentages is accumulated annually for each retiree based upon retirement date. In years where the change in CPI is less than the maximum COLA increase, the actual COLA awarded may be increased above the CPI amount, up to the maximum COLA increase, with a corresponding reduction in the COLA Bank account. The accumulation of differences from each year reflects how much purchasing power has been lost from a retiree's original retirement benefit. By law, the Board of Retirement may provide STAR COLA Program increases once the COLA Bank accounts have exceeded a 20% balance. *Attachment III* illustrates how additions and deductions are made to the COLA Accumulation balances.

STAR COLA Program

The Board of Retirement initiated the STAR COLA Program in 1990 to restore members' purchasing power that had been eroded by inflation in excess of the protection provided by the statutory COLA. Retirees and survivors in Legacy Plans A, B, C, D and PEPRA Plans C and G are eligible for STAR COLA Program benefits should their COLA Accumulation accounts exceed a 20% balance. Non-contributory members in Plan E are not eligible for STAR COLA Program benefits.

² Effective June 4, 2002, Plan E members and their survivors were eligible for COLA. The portion of the COLA percentage received by each Plan E member is a ratio of the member's service credit earned on and after June 4, 2002 to total service credit.

STAR COLA Program Awards

Beginning in 1990 and through 2000, the STAR Program existed as an ad-hoc benefit designed to provide contributory plan members protection against rising inflation beyond the protection provided by the statutory COLA, and successfully restored LACERA retiree purchasing power to the then maximum allowable 75% level.

On September 4, 2000, the California Governor signed into law a provision, Government Code Section 31874.3, allowing the Board of Retirement to raise the purchasing power protection to a maximum of 80% and allowed the ability to make permanent the STAR COLA Program benefits using excess earnings³. This change provided the Board of Retirement with the flexibility to continue the STAR Program as an ad-hoc benefit or the opportunity to make permanent the STAR COLA benefits using excess earnings. Now and in future years, the Board of Retirement will be required to adopt ad-hoc benefits on an annual basis if the Board wishes to continue the benefits without making them a permanent addition to a retired member's retirement allowance, while the permanent approach for a given Program Year will require no further Board action.

Purchasing Power Example Calculation

The retirement benefit has decreased below 80% of its original purchasing power when the COLA Accumulation accounts exceed the 20% threshold. For example, a 21.5% COLA Accumulation balance means that the member has 78.5% of the purchasing power compared to when the member retired (e.g., $100.0\% - 21.5\% = 78.5\%$). When the member's purchasing power falls below 80.0%, the Board can award a STAR COLA to restore the purchasing power to an 80.0% level (e.g., $78.5\% + 1.5\% = 80.0\%$).

STAR COLA History

On October 9, 2008, the Board of Retirement made permanent the 2009 STAR COLA benefits at an 80% level as authorized in CERL and had already made STAR Program benefits permanent for prior years.

Actual increases in the CPI for STAR Program Years 2010 through 2022 resulted in COLA Accumulation accounts remaining below the 20% threshold for providing STAR Program benefits. As such, no STAR COLA benefits were provided from 2010 through 2022. During these years, the Board of Retirement approved annual statutory COLAs below or at the retirement plan maximums, providing some protection against diminished purchasing power.

In 2017-2019 and 2021-2023, CPI increases have exceeded the maximum allowable statutory COLA, causing increases in the COLA Accumulation accounts. However, the ending COLA Accumulation account balances remained at less than 20% until Program Years 2023, 2024, and 2025.

³ Excess Earnings are actual cash earnings from the investment portfolio earned during the previous year that remain unspent after paying for costs to administer the system, costs to invest the portfolio, paying interest to the member and employer accounts, and satisfying the 1% contingency reserve requirement in Government Code Sections 31592 and 31592.2.

The chart below summarizes the STAR COLA history. Please note that not all retirees in all plans received a STAR COLA award each year; STAR COLA is only awarded to retirees where the COLA Accumulation account exceeds a 20% balance. Since its inception, the Board of Retirement has granted and funded STAR COLA Program awards as they became available.

STAR COLA Awards				
Program Year	Eligibility for STAR	BOR Award	Permanent	Maximum Level
1990-2000	Yes	Yes	Yes*	75%
2001-2004	Yes	Yes	Yes	80%
2005	No	N/A	N/A	80%
2006-2009	Yes	Yes	Yes	80%
2010-2022	No	N/A	N/A	80%
2023	Yes	Yes	Yes	80%
2024	Yes	Yes	Yes	80%
2025	Yes	TBD	TBD	80%

* Beginning in 2001, all prior STAR COLA awards became permanent prospectively.

Program Year 2025

The 2023 CPI increase exceeded the maximum allowable COLA, causing some retiree COLA Accumulation account balances to exceed 20% after the April 2024 statutory COLA award. This results in a potential STAR COLA for STAR Program Year 2025. Attachment II identifies the Accumulation balances for retiree groups who have experienced diminished purchasing power making them eligible for the STAR COLA award. Only members in General Plans B, C, and D and Safety Plan B who retired between April 1, 1977 to March 31, 1992 are eligible for STAR Program benefits this year. Currently, no other retired members or survivors are eligible as their COLA Accumulation account balances do not exceed 20%.

Since the Board previously granted STAR Program benefits on a permanent basis, all retirees and their eligible survivors currently receiving STAR COLA awards for Program Year 2024 and prior years continue receiving those benefits without further action by the Board.

STAR COLA Method: Ad-Hoc or Permanent

Government Code provisions allow the Board of Retirement to award additional benefits to address the inflation experienced by retirees using one of the following approaches:

Ad-Hoc STAR COLA

Provide an ad-hoc 2025 STAR Program benefit for those contributory plan members whose purchasing power has fallen below 80% due to inflation, thus providing a temporary benefit for the 2025 calendar year. Ad-hoc benefits are awarded on a calendar

year basis. Staff will prepare a memo and the Board of Retirement must approve these benefits annually if these benefits are to be paid in future years. Ad-hoc STAR Program benefits are not included in the calculation of future statutory COLA awards.

Permanent STAR COLA

Make permanent the 2025 STAR Program for those contributory plan members whose purchasing power has fallen below 80% due to inflation. While this protects those retirees and survivors who have already lost 20% of their purchasing power, it also ensures that the STAR COLA benefit is part of the member's retirement allowance and is payable for life. The permanent STAR Program benefit becomes part of the base allowance upon which future annual statutory COLA increases are calculated. Permanent benefits do not require Board of Retirement approval in subsequent years.

2025 STAR COLA Program Cost Analysis

LACERA's consulting actuary, Milliman, provided their letter dated August 26, 2024, which is included as *Attachment I*. Milliman's letter provides actuarial cost and funding information for LACERA's STAR COLA Program and should be read in conjunction with this memo. Attachments to Milliman's letter include costs for the 2025 Program Year and projections in anticipation of *future* STAR COLA awards that have not yet occurred. The table below provides the cost for Program Year 2025 as calculated by Milliman using both the ad-hoc and the permanent benefit approaches.

STAR COLA Program Cost

	2025 Annual Cost	Lifetime Cost
Ad-hoc Benefit: STAR Program at 80%	\$154,000	
Permanent Benefit: STAR Program at 80%		\$1,595,000

Should the Board of Retirement decide to approve the permanent STAR COLA Program award, it will provide a greater cost-of-living benefit to members. The permanent STAR Program is more valuable to the affected members than the ad-hoc STAR Program since the permanent approach provides an everlasting benefit (as long as member or survivor is alive) and is also included in the base allowance used to calculate the statutory annual COLA benefit in future years.

Meaning of "Permanent STAR Program"

California Government Code Section 31874.3(c) allows the Board of Retirement to make permanent the STAR COLA benefit for the eligible retirees and survivors. In other words, awarding the STAR Program benefit on a permanent basis means increasing the member's benefit continuously and reducing the accumulation account for amounts that exceeds the 20% threshold. The value of the permanent STAR COLA to be provided, as calculated by the actuary, cannot exceed the value of excess earnings accumulated in the STAR Reserve

because the benefits must be prefunded under the statute. The current value of the STAR Reserve is sufficient to pay for either the ad-hoc or permanent 2025 STAR COLA Program. If the Board of Retirement adopts the permanent 2025 STAR COLA, all of the current estimated 426 retirees and survivors eligible to participate in the 2025 STAR Program will have their 2025 STAR Program benefit added to their base allowance and their COLA Accumulation balance will be reduced to 20%. The Board of Retirement made permanent STAR Program benefits for 2001 through 2004, 2006 through 2009, 2023 and 2024. In those Program Years, STAR benefits were permanently added to the participant's base allowance and the respective COLA Accumulations were set to 20%. No members were eligible for a STAR benefit in 2005 and 2010 through 2022.

Future increases in the CPI that exceed COLA plan maximums and cause the member's COLA Accumulation to exceed 20% will require Board action to make permanent such future increases and be contingent upon the availability of the STAR Program Reserve to fund the benefit increase. At this time, the Board of Retirement may only make permanent the current level of benefits payable to eligible 2025 STAR Program participants. Staff will present potential *future* STAR Program awards to the Board of Retirement which will require Board action in *future* years.

Funding the 2025 Program

The STAR Program's funding is derived from excess earnings as determined by LACERA's Board of Investments. During the period 1994 through 1998, the Retirement System Funding Agreement required the Board of Investments to allocate all excess earnings using a 75%-25% allocation formula between the Employer Reserve and the STAR Reserve, respectively. Under this agreement the STAR Program received funding and has a balance of approximately \$608.6 million for the fiscal year ended June 30, 2024. The STAR Program Reserve balance is sufficient to fund the \$1.595 million needed to make permanent the 2025 STAR Program at the 80% benefit level for all future periods. Should the Board award a permanent STAR COLA, this amount will be transferred to the Employer Reserve to pay 2025 STAR COLA Program benefits leaving a balance of approximately \$607 million in the STAR Reserve.

If the Board approves an ad-hoc STAR Program award at a cost of \$0.154 million, the STAR Reserve balance is sufficient to fund this benefit for calendar year 2025.

STAR Reserve History

Beginning in 1990 when the Funding Policy first established the STAR Reserve, excess earnings were used to increase the STAR Reserve balance, while over time STAR COLA awards caused decreases in the STAR Reserve. The Funding Policy prescribes the semi-annual interest credit process where realized earnings are measured for the six-month period, and interest credits are applied to the Employee and Employer Reserves. Per the Funding Policy, the STAR Reserve is not eligible to receive an interest credit allocation.

Pension fund reserves is an accounting concept that shows how the fund's net position can be divided among various categories including employees, employers, and other

classifications designated for specific use. LACERA assets, including balances in the STAR Reserve and the Employer and Employee Reserves, are part of LACERA's investment portfolio which produces investment income. The STAR Reserve balance was \$154 million in 1990, increased to \$1.023 billion in 1999 due to excess earning contributions, and from that time, has been reduced by STAR COLA benefits to a balance of \$608.6 million as of June 30, 2024.

Public Notice Requirement

Government Code Sections 7507 and 31874.3 require the Board of Retirement to secure the services of an enrolled actuary to provide a statement of the actuarial impact upon the future annual plan costs. Section 7507 also requires that the actuarial cost information be presented at a public meeting at least two weeks prior to authorizing a benefit increase. The letter from LACERA's consulting actuary, Milliman, has been prepared and included as *Attachment I* to satisfy this requirement. On page 2, Milliman's letter states that these potential cost increases represent less than 0.50% of the Future Annual Costs as defined in California Government Code Section 7507.

Conclusion

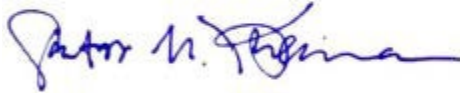
The CPI increase in 2023 has caused COLA Accumulation accounts for some members to exceed the 20% threshold. These members have experienced a decline in purchasing power of their monthly retirement allowance which permits the Board of Retirement to authorize a STAR COLA award beginning January 1, 2025 for eligible retirees. The Board of Retirement has the option of granting the STAR benefit on a year-to-year basis using the ad-hoc methodology or by choosing the permanent option which makes the additional benefit a perpetual part of the members' retirement benefit.

It is therefore recommended, that the Board of Retirement make public at its meeting on September 4, 2024 the cost of the ad-hoc and permanent STAR COLA Program in 2025 at an 80% benefit level. The projected cost for the ad-hoc STAR COLA Program is \$154,000, while the cost for the 2025 permanent STAR COLA Program is \$1,595,000 as determined by Milliman, LACERA's consulting actuary. In addition, the Board of Retirement should direct staff to place this item on the Board of Retirement's October agenda to decide at that time whether or not to award a STAR COLA for Program Year 2025, and if awarded, determine whether the STAR COLA benefits will be ad-hoc or permanent.

Attachments

- I. Milliman's STAR COLA for 2025 letter dated August 26, 2024
- II. STAR COLA Accumulation Chart as of January 1, 2025
- III. STAR COLA Program – Calculation Illustration

REVIEWED AND APPROVED:



Santos H. Kreimann
Chief Executive Officer

08/26/2024

Date

SK:TG
2025 STAR COLA.BOR Memo_8.26.24_final.doc

c: Board of Investments, LACERA

Luis A. Lugo

Jonathan Grabel

Laura Guglielmo

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USA

Tel +1 206 624 7940

milliman.com

August 26, 2024

Board of Retirement
Los Angeles County Employees Retirement Association
300 North Lake Avenue, Suite 820
Pasadena, CA 91101-4199

Re: STAR COLA for 2025

Dear Trustees of the Board:

As requested, we have valued the Supplemental Target Adjustment for Retirees (STAR) COLA program as of January 1, 2025. As of April 2024, Accumulation Accounts are greater than 20% (the threshold for providing STAR benefits) for retirees in General Plans B, C, and D and Safety Plan B who retired on or before March 31, 1992. These retirees are therefore eligible for a STAR COLA in 2025, upon Board of Retirement (Board) approval.

The values shown in the following table assume that the Board approves the STAR COLA for 2025 only, on an ad-hoc or a permanent basis, and do not reflect any additional STAR benefits that may be granted in the future. The STAR COLA will be an amount sufficient to restore retirement benefits to 80% of their original purchasing power for those retirees whose benefits currently have less than 80% of their original purchasing power. (80% of the original purchasing power is determined as an Accumulation Account value equaling 20%.)

STAR COLA (effective January 1, 2025)	2025 Payment / Transfer from STAR Reserve
Ad-Hoc Increase Payment	\$ 154,000
Permanent Increase Transfer	\$ 1,595,000

The ad-hoc STAR COLA, as defined in Subsection 31874.3(b), is a temporary benefit provided for one year only and is not part of the member's retirement allowance. Future statutory COLA increases would not apply to this benefit because it is not part of the member's retirement allowance. To continue the ad-hoc STAR COLA payments for any future year the Board must approve it on an annual basis.

Making the STAR COLA permanent under Subsection 31874.3(c) means that it becomes a permanent component of the member's retirement allowance and cannot be revoked in the future. Once a STAR COLA has been made permanent, it continues for the life of the member (and the beneficiary, if applicable). As any permanent STAR COLA increases become part of the member's retirement allowance, these payments are eligible for future statutory COLA increases.

This work product was prepared solely for LACERA for the purposes described herein and may not be appropriate to use for other purposes. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends that third parties be aided by their own actuary or other qualified professional when reviewing the Milliman work product.



Under Subsection 31874.3(c), the Board can only make a STAR COLA increase permanent up to the amount determined at the time the action is approved. Therefore, the projected future STAR COLA increases effective January 1, 2025 and later, as shown in the exhibit at the end of this letter, are for informational purposes only and cannot be made permanent at this time.

The adoption of the 2025 STAR COLA will not cause a change in either the employer contribution rate, funded ratio, or the Unfunded Actuarial Accrued Liability (UAAL) provided that the specified amount is transferred from the STAR Reserve to the Employer Reserve, consistent with whether the Board of Retirement adopts the ad-hoc or permanent STAR COLA approach. The Actuarial Accrued Liability (AAL) will increase by less than 0.01% because of the adoption of the 2025 STAR COLA. We believe these potential cost increases are less than 0.50% of the Future Annual Costs defined in California Government Code Section 7507.

In the attachment to this letter, we have provided 10-year projections of estimated STAR COLA increases and transfers under the ad-hoc and permanent increase options. These attachments also show the estimated number of retirees and survivors projected to be eligible for a STAR COLA benefit in each future year.

STAR COLA and the Accumulation Account

Under the STAR COLA, each retiree and beneficiary in Legacy Plans A, B, C, and-D and PEPRA Plans C and G whose benefit has lost more than 20% of its value is eligible to receive, upon Board approval, an increased benefit payment effective January 1 of the following year. Retirees and beneficiaries in Legacy Plan E are not eligible for the STAR COLA.

The loss of value is measured by the Accumulation Account which is calculated each year by LACERA staff by adjusting the prior year's Accumulation Account by the difference between the actual COLA granted and the prior year's inflation as measured by the Los Angeles-Long Beach-Anaheim, CA Consumer Price Index – All Urban Consumers.

For December 2022 to December 2023, the increase in CPI was 3.5%. Since the increase in CPI is greater than the maximum statutory COLA of 3.0% for Plan A and 2.0% for all other plans, all retirees had an increase in their Accumulation Account in 2024. The following table shows the groups of STAR COLA eligible retirees that have an Accumulation Account balance greater than 20% after application of the 2023 CPI increase and payment of the 2024 statutory COLA, as well as the STAR COLA they are eligible for if it is approved by the Board. There are no retirees of Legacy Plans A or PEPRA Plans C and G that are eligible for a STAR COLA at this time.

Retirement Dates (Legacy Plans B, C, and D)	Accumulation Account	2025 STAR COLA
On or before March 31, 1991	21.5%	1.5%
April 1, 1991 to March 31, 1992	20.3%	0.3%

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As an example of how the STAR COLA works, consider a General Plan D member who retired in March of 1991. As of April 2023 this member had an Accumulation Account of 22.9%. This member received a STAR COLA of 2.9% in January of 2024 which reduced their Accumulation Account to 20.0% (because the 2024 STAR COLA was adopted as a permanent addition by the Board of Retirement). In addition, they received the statutory 2.0% COLA in April of 2024. Since the statutory COLA given was less than the CPI of 3.5%, the difference of 1.5% is added to their Accumulation Account, resulting in a new value of 21.5% as of April 2024. Since this member's benefit has lost more than 20% of its original value (i.e., the Accumulation Account is greater than 20.0%), they are eligible for a STAR COLA benefit in 2025. Accordingly, if a STAR COLA is adopted effective January 1, 2025, this member will receive a STAR COLA increase equal to 1.5% of their current retirement allowance.

The member's Accumulation Account will remain at 21.5% unless a permanent STAR COLA is approved, in which case it is adjusted back to 20.0% to reflect the permanent increase in the member's retirement allowance.

Funding

If the permanent STAR COLA is approved under Subsection 31874.3(c), it is required to be prefunded to provide for the increase in future benefit payments. The present value of the 2025 permanent STAR COLA increase is \$1,595,000. Therefore, under the permanent increase scenario, this amount would be transferred from the STAR Reserve to the Employer Reserve. After adoption of the 2024 STAR COLA as a permanent increase to members' retirement allowances, the STAR Reserve is approximately \$608.6 million; therefore, the current STAR Reserve has a sufficient balance to facilitate this transfer.

The ad-hoc 2025 STAR COLA increase is estimated to cost \$154,000. If this option is approved, we anticipate this amount will be paid from the STAR Reserve.

Since the STAR Reserve is not included in the Valuation Assets, the adoption of the 2025 STAR COLA will not cause a change in either the employer contribution rate or the funded ratio, provided that the specified amount is transferred from the STAR Reserve to the Employer Reserve, consistent with whether the Board of Retirement adopts the ad-hoc or permanent STAR COLA approach.

Projections

We have also attached projections for future STAR COLA increases assuming continued application of the program. These projections are for informational purposes only. For these projections, we have assumed the continued approval of the STAR COLA program by the Board each year at the 80% level, under the following two scenarios:

- 2.75% annual increases in the CPI (the valuation assumption) for 2024 and all future years, and
- 3.5% annual increase in the CPI in 2024, followed by annual CPI increases of 2.75%. This scenario reflects that actual inflation has materially exceeded the assumption in the through July 31, 2024 (on an annualized basis). The 3.5% is equal to the prior year's

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inflation and provides an estimate of the potential impact of higher-than-assumed inflation on future STAR COLA benefits, although the actual 2024 inflation is likely to be different.

The attachments show both the expected annual benefits under the ad-hoc approach and the estimated transfer amounts to fund the STAR COLA each year under the permanent approach. The projected benefit payments paid to members each year under the permanent approach is not shown but would be slightly higher than the ad-hoc increases, due to the future statutory COLA increases being applied to the STAR COLA payment under the permanent approach. The transfer amounts are expected to be made from the STAR Reserve to the Employer Reserve as of the December 31 prior to the calendar year of the STAR COLA increase. These attachments also show the estimated number of retirees and survivors projected to be eligible for a STAR COLA benefit in each future year. The projected number of eligible retirees and survivors is the same under the ad-hoc or permanent approach.

Data, assumptions, and methods

The COLA Accumulation Accounts are as of April 1, 2024 and any 2025 STAR COLA increases are assumed to be effective as of January 1, 2025. We have assumed that no interest will be credited to the STAR Reserve consistent with LACERA's interest crediting procedures.

Certification

Except as noted elsewhere in this report, all data, methods and assumptions are the same as described and used in the June 30, 2023 actuarial valuation report. In preparing this report, we relied, without audit, on information (some oral and some in writing) supplied by LACERA's staff. This information includes, but is not limited to, statutory provisions, employee data, and financial information. In our examination of these data, we have found them to be reasonably consistent and comparable with data used for other purposes. Since the valuation results are dependent on the integrity of the data supplied, the results can be expected to differ if the underlying data is incomplete or missing. It should be noted that if any data or other information is inaccurate or incomplete, our calculations may need to be revised.

Actuarial computations presented in this report are for purposes of estimating expected benefit payments and funding amounts under the LACERA STAR COLA program. These calculations have been made on a basis consistent with our understanding of that program. Determinations for purposes other than described may be significantly different from the results contained in this report. Accordingly, additional determinations may be needed for other purposes. These results were developed using models intended for actuarial valuations that use standard actuarial techniques.

Future actuarial measurements may differ significantly from the current measurements presented in this report due to such factors as the following: plan experience differing from that anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions; increases or decreases expected as part of the natural operation of the methodology used for these measurements (such as the end of an amortization period or additional cost or contribution requirements based on the Plan's funded status); and changes in

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plan provisions or applicable law. Due to the limited scope of our assignment, we did not perform an analysis of the potential range of future measurements.

The calculations included in this report are subject to the same risk factors as discussed in the June 30, 2023 actuarial valuation and in the Risk Assessment report based on the June 30, 2023 actuarial valuation. Please refer to those reports for a detailed descriptions of the primary risks to LACERA.

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

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

No third-party recipient of Milliman's work product should rely upon Milliman's work product. Such recipients should engage qualified professionals for advice appropriate to their own specific needs.

The consultants who worked on this assignment are retirement actuaries. Milliman's advice is not intended to be a substitute for qualified legal, investment, or accounting counsel.

The signing actuaries are independent of the plan sponsors. We are not aware of any relationship that would impair the objectivity of our work.

On the basis of the foregoing, we hereby certify that, to the best of our knowledge and belief, this report is complete and accurate and has been prepared in accordance with generally recognized and accepted actuarial principles and practices which are consistent with the principles prescribed by the Actuarial Standards Board and the Code of Professional Conduct and Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States, published by the American Academy of Actuaries. We are members of the American Academy of Actuaries and meet the Qualification Standards to render the actuarial opinion contained herein.



If you have any further questions regarding this report, please let us know.

Sincerely,

A handwritten signature in black ink, appearing to read "Nick Collier".

Nick Collier, ASA, EA, MAAA
Consulting Actuary

NC/CG/va

Attachments

cc: Ted Granger
Claro Lanting
Ervin Wu

A handwritten signature in black ink, appearing to read "Craig Glyde".

Craig Glyde, ASA, EA, MAAA
Consulting Actuary

LACERA
10-year projection of STAR COLA Benefits
STAR COLA approved each year
to restore benefit to 80% of original value
 (Actual 2024 CPI increase is 2.75%)

Calendar Year	CPI	Count of Eligible Retirees & Survivors	Ad-hoc Increase	Permanent Increase Transfers
2024	2.75%			
2025	2.75%	426	\$ 154,000	\$ 1,595,000
2026	2.75%	2,170	494,000	3,645,000
2027	2.75%	2,083	1,036,000	5,787,000
2028	2.75%	1,996	1,567,000	5,668,000
2029	2.75%	2,551	2,257,000	7,206,000
2030	2.75%	2,438	2,955,000	7,290,000
2031	2.75%	3,196	3,784,000	8,510,000
2032	2.75%	3,045	4,714,000	9,438,000
2033	2.75%	2,894	5,598,000	9,132,000
2034	2.75%	3,239	6,496,000	9,337,000

1. Estimate based on June 30, 2023 valuation
2. Actual results will vary

LACERA
10-year projection of STAR COLA Benefits
STAR COLA approved each year
to restore benefit to 80% of original value
 (Actual 2024 CPI increase is 3.50%)

Calendar Year	CPI	Count of Eligible Retirees & Survivors	Ad-hoc Increase	Permanent Increase Transfers
2024	3.50%			
2025	2.75%	426	\$ 154,000	\$ 1,595,000
2026	2.75%	2,170	1,048,000	9,373,000
2027	2.75%	2,083	1,587,000	5,721,000
2028	2.75%	2,666	2,291,000	7,294,000
2029	2.75%	2,551	3,004,000	7,392,000
2030	2.75%	3,344	3,854,000	8,656,000
2031	2.75%	3,196	4,811,000	9,627,000
2032	2.75%	3,045	5,725,000	9,331,000
2033	2.75%	3,412	6,656,000	9,564,000
2034	2.75%	3,239	7,658,000	10,249,000

1. Estimate based on June 30, 2023 valuation
2. Actual results will vary

STAR COLA Accumulation Chart Percentages as of January 1, 2025			
Retirement Date	General Plans B, C, D and Safety Plan B		
	COLA % Accumulation April 1, 2024	STAR Benefit Adjustment 2025	COLA % Accumulation January 1, 2025
Before 4/1/77	-	-	-
4/1/1977 - 3/31/1978	21.5	(1.5)	20.0
4/1/1978 - 3/31/1979	21.5	(1.5)	20.0
4/1/1979 - 3/31/1980	21.5	(1.5)	20.0
4/1/1980 - 3/31/1981	21.5	(1.5)	20.0
4/1/1981 - 3/31/1982	21.5	(1.5)	20.0
4/1/1982 - 3/31/1983	21.5	(1.5)	20.0
4/1/1983 - 3/31/1984	21.5	(1.5)	20.0
4/1/1984 - 3/31/1985	21.5	(1.5)	20.0
4/1/1985 - 3/31/1986	21.5	(1.5)	20.0
4/1/1986 - 3/31/1987	21.5	(1.5)	20.0
4/1/1987 - 3/31/1988	21.5	(1.5)	20.0
4/1/1988 - 3/31/1989	21.5	(1.5)	20.0
4/1/1989 - 3/31/1990	21.5	(1.5)	20.0
4/1/1990 - 3/31/1991	21.5	(1.5)	20.0
4/1/1991 - 3/31/1992	20.3	(0.3)	20.0
4/1/1992 - 3/31/1993	19.7	*	19.7
4/1/1993 - 3/31/1994	19.7	*	19.7
4/1/1994 - 3/31/1995	19.7	*	19.7
4/1/1995 - 3/31/1996	19.7	*	19.7
4/1/1996 - 3/31/1997	19.7	*	19.7
4/1/1997 - 3/31/1998	19.7	*	19.7
4/1/1998 - 3/31/1999	19.7	*	19.7
4/1/1999 - 3/31/2000	19.7	*	19.7
4/1/2000 - 3/31/2001	19.4	*	19.4
4/1/2001 - 3/31/2002	17.7	*	17.7
4/1/2002 - 3/31/2003	17.6	*	17.6
4/1/2003 - 3/31/2004	15.9	*	15.9
4/1/2004 - 3/31/2005	15.9	*	15.9
4/1/2005 - 3/31/2006	13.5	*	13.5
4/1/2006 - 3/31/2007	12.3	*	12.3
4/1/2007 - 3/31/2008	12.3	*	12.3
4/1/2008 - 3/31/2009	12.3	*	12.3
4/1/2009 - 3/31/2010	12.3	*	12.3
4/1/2010 - 3/31/2011	12.3	*	12.3
4/1/2011 - 3/31/2012	12.3	*	12.3
4/1/2012 - 3/31/2013	12.3	*	12.3
4/1/2013 - 3/31/2014	12.3	*	12.3
4/1/2014 - 3/31/2015	12.3	*	12.3
4/1/2015 - 3/31/2016	12.3	*	12.3
4/1/2016 - 3/31/2017	12.3	*	12.3
4/1/2017 - 3/31/2018	12.3	*	12.3
4/1/2018 - 3/31/2019	10.7	*	10.7
4/1/2019 - 3/31/2020	9.5	*	9.5
4/1/2020 - 3/31/2021	9.0	*	9.0
4/1/2021 - 3/31/2022	9.0	*	9.0
4/1/2022 - 3/31/2023	4.4	*	4.4
4/1/2023 - 3/31/2024	1.5	*	1.5

* Not eligible for STAR COLA increase in 2025

Note: Plan E members are not eligible for the STAR COLA Program benefits

STAR COLA Program Calculation Illustration

The illustration below is intended to show an example of how the annual CPI increase impacts the COLA Bank account resulting in the ability to award a STAR COLA.

Section 1: Includes the 2023 COLA Bank balance before any changes are made in 2024. For this scenario, the CPI change is 3.5% while the Plan D maximum allowable COLA is 2.0%. The COLA award is applied with rounding (to the nearest 0.5%) at 3.5% for the 2024 April 1st COLA, while the Plan D COLA statutory maximum limits the final COLA amount to 2.0%.

Section 2: The published CPI is used to determine the amount that is applied to the COLA Bank account, not the COLA Award rounding amount. However, the CPI change, and COLA Award rounding are the same in this cycle. For this example, the COLA Bank receives a +1.5% increase by deducting the maximum -2.0% COLA award from the original CPI change of 3.5%.

Section 3: The COLA Bank account is reviewed and updated for the 2024 changes. The beginning balance of the COLA Bank is 22.9% and is first reduced by -2.9% for the 2024 STAR COLA awarded permanently last year in January 2024. In April 2024, after deducting the annual maximum -2.0% COLA award from the original CPI change of +3.5%, the remaining +1.5% amount of the CPI change increases the COLA Bank, resulting in a 21.5% COLA Bank balance available for the 2025 STAR COLA award. When the COLA Bank account exceeds 20%, a STAR COLA award can be considered by the Board of Retirement.

Section 4: The COLA Bank balance of 21.5% is reviewed and the excess above the 20% balance is determined to be 1.5%. In this example, the 1.5% calculated is the possible STAR COLA award. Should the Board of Retirement approve the STAR COLA award, the COLA Bank account balance is reduced by 1.5% to 20% (if the STAR COLA is awarded on a permanent basis). If the Board award the STAR COLA on an ad-hoc basis, the COLA Bank account balance is not reduced and remains at a 21.5%. In future years, any additional amounts added to the Accumulation account which cause it to exceed the 20% level or are added onto the 21.5% balance, make this COLA Bank account eligible for another STAR COLA award.

Section 5: Shows the impact on the COLA Bank balance if the STAR COLA award is granted by the Board of Retirement on an ad-hoc basis. In this example, COLA Bank account will remain at 21.5%. For the next STAR Program year, this COLA Bank account will be eligible for a STAR COLA award and any additional amounts, due to increases in the CPI above the retirement plan maximums, will be added to the COLA Bank balance.

**COLA Accumulation (Bank) Account
STAR COLA Award**

<i>SECTION 1</i>	COLA Bank End Balance 2023	2024 COLA Award Rounding	2024 COLA Award Plan Maximum
<i>Plan D</i>	22.9%	3.5%	2.0%
<i>SECTION 2</i>	2023 CPI Change	2024 COLA Award Plan Maximum	2024 COLA Bank Increase
<i>CPI Review</i>	3.5%	-2.0%	+1.5%
<i>SECTION 3</i>	COLA Bank Begin Balance 2024	2024 STAR COLA Award January 2024	COLA Bank Increase April 2024
<i>2024 COLA Bank Changes</i>	22.9%	-2.9%	+1.5%
<i>SECTION 4 Option 1</i>	COLA Bank Begin Balance 2025	2025 STAR COLA Award (Ad-Hoc)	COLA Bank End Balance*
	21.5%	0.0%	21.5%
<i>SECTION 5 Option 2</i>	COLA Bank Begin Balance 2025	2025 STAR COLA Award (Permanent)	COLA Bank End Balance**
	21.5%	-1.5%	20.0%

*This reduction in the COLA Bank balance will occur if the STAR COLA is awarded on an ad-hoc basis.

** No reduction in the COLA Bank balance will occur if the STAR COLA is awarded on a permanent basis.



2025 STAR COLA Program

September 4, 2024

Board of Retirement Meeting

Discussion Topics



Key Concepts

- **STAR COLA Award Method:**
 - Ad-Hoc
 - Permanent
- **STAR COLA Example**
 - **General Plan D Member Award**
- **STAR Program Funding**
 - History
 - 2025 Funding

STAR COLA

Retirement Payments

Cost of Living

COLA Accumulation

▶ STAR COLA

The Supplemental Targeted Adjustment for Retirees (STAR) is a cost-of-living adjustment (COLA) program designed to ease the effects of inflation for retirees and eligible survivors whose allowance has lost more than 20 percent of its purchasing power since retirement. The STAR COLA program is available for contributory plan retirees and their beneficiaries only; Plan E retirees are not eligible.



01 STAR COLA Method

Ad-Hoc or Permanent

STAR COLA Method



Government Code¹ provisions allow the Board of Retirement to award additional benefits to address the inflation experienced by retirees using one of the following approaches:

Ad-Hoc STAR COLA

- Temporary benefit for the current calendar year
- Not included in the calculation of future statutory April 1st COLA awards
- COLA Accumulation account balance not reduced, remains at current level and future amounts are added
- Subject to Board of Retirement approval each year in future years
- Benefits paid from STAR COLA Reserve

Permanent STAR COLA

- Permanent benefit for the calendar year and future years
- STAR Benefit increases base allowance and is included in the calculation of future statutory April 1st COLA awards
- COLA Accumulation account balance is reduced to 20% level
- Board of Retirement does not need to approve these benefits in future years
- Benefits funded by one-time transfer from STAR Reserve and paid from Employer Reserves

¹ Per Government Code Sections 31874.3 and 7507.



02 STAR COLA Example

Plan D Member Award

STAR COLA Example



STEP

1

General Plan D Member
Retired in June 1989

STEP

2

April 1, 2023 Accumulation Account
Balance of 22.9%

STEP

3

January 1, 2024 STAR Benefit Adjustment (Permanent)
Accumulation Balance reduced from 22.9% to 20.0%

STAR COLA Example



STEP

4

April 1, 2024, Statutory COLA for Plan D Members
CPI was 3.5% and Statutory COLA was 2.0%

STEP

5

Accumulation Account increased by 1.5%
Difference between CPI of 3.5% and Statutory COLA of 2.0%

STEP

6

Accumulation Account balance
 $22.9\% \text{ (APR 2023)} - 2.9\% \text{ (2024 STAR COLA)} + 1.5\% \text{ (April 2024)} = 21.5\%$

STAR COLA Example



STEP

7

Accumulation Account Balance: $21.5\% > 20.0\%$
Eligible for STAR COLA benefit in 2025

STEP

8

STAR COLA Award (upon BOR Approval)
Increase benefit 1.5%, effective January 1, 2025
Ad-Hoc Award – Paid for 2025 Only, Permanent Award – Paid for Lifetime

STEP

9

Accumulation Account Balance
Ad-Hoc Award – Remain at 21.5%, Permanent Award – Reduce to 20.0%



03 STAR Program Funding

History and 2025 Funding

STAR Program Funding



History

Excess Earnings

- **1994 County issued Pension Obligation Bonds**
- **LACERA's funded ratio exceeded 100% in subsequent years**
- **1994 Retirement System Funding Policy required the Board of Investments to allocate all excess earnings:**
 - **75% to Employer Reserves (County Contribution Credit Reserve)**
 - **25% to STAR Reserve**

STAR Reserve

- **Highest balance in 1999 due to excess earnings contributions: \$1.023 billion**
- **STAR benefits paid from STAR COLA Reserve for the 1990-2009 and 2023-2024 Program Years**
- **Current balance as of June 30, 2024: \$608.6 million**

2025 STAR COLA Awards

- **Ad-Hoc STAR Program cost: \$0.154 million**
- **Permanent STAR Program cost: \$1.595 million**

STAR Program Funding



2025 Funding

STAR Reserve

- **STAR COLA Program cost paid from STAR Reserve**
 - Permanent award: amount transferred from STAR Reserve to the Employer Reserves
 - Ad-Hoc award: benefits paid from STAR Reserve
- **STAR Reserve:**
 - Balance not included in Valuation Assets
 - STAR COLA benefits not yet approved are not included in liabilities¹
- **STAR COLA Award:**
 - Reduces STAR Reserve Balance
 - No change to unfunded liability

¹ The valuation liabilities do not account for STAR COLAs that may be granted in the future. STAR COLA benefits previously approved by the BOR are included in liabilities, offset by STAR Reserve asset transfers.

STAR Reserve Balance (Dollars in Millions)	
2023 Ending Balance	\$ 611.5
2024 STAR Award (Permanent)	\$ (2.9)
2024 Ending Balance	\$ 608.6
2025 STAR Award (Permanent)²	\$ 1.595
2025 STAR Award (Ad-hoc)²	\$ 0.154

² Per Government Code Section 7507, costs must be calculated by an actuary and disclosed to the public prior to a decision to adopt the benefit increase.

Thank You!



2025 STAR COLA

—
Questions?



August 21, 2024

TO: Each Trustee,
Board of Retirement

FROM: Santos H. Kreimann ^{SHK}
Chief Executive Officer

Ted Granger ^{TG}
Chief Financial Officer

FOR: September 4, 2024 Board of Retirement Meeting

SUBJECT: **2023 ACTUARIAL VALUATION OF THE LOS ANGELES COUNTY
OTHER POST EMPLOYMENT BENEFITS (OPEB) PROGRAM**

RECOMMENDATION

It is recommended that the Board of Retirement approve the July 1, 2023, Los Angeles County OPEB Program Actuarial Valuation Report prepared by LACERA's consulting actuary, Milliman.

EXECUTIVE SUMMARY

Overview

The Board's OPEB Actuarial Valuation and Audit policy requires LACERA's consulting actuary, Milliman, to prepare annual actuarial valuations for the Los Angeles County Other Post-Employment Benefits (OPEB) Program administered by LACERA. The actuarial valuation report contains information used by plan sponsors to review OPEB Program funding metrics, employer contributions, and make informed decisions about funding healthcare benefits for retirees. In addition, the actuarial valuations serve as a basis to prepare Governmental Accounting Standards Board Statement No. 75 (GASB 75) disclosure reports which provide information required for plan sponsors' annual financial statements. Milliman's July 1, 2023 Valuation Report and Experience Study are attached as *Attachments I and II*, respectively. The actuarial consulting review (or "audit") was performed this year in conjunction with the July 1, 2023 Experience Study. CavMac's review reports are included as *Attachments III and IV*, respectively.

Results

The table below includes a summary of the July 1, 2023, Los Angeles County OPEB Program Actuarial Valuation Report ("2023 OPEB Valuation", *Attachment I*) results comparing the last two reporting periods. The 2023 OPEB Valuation calculations indicate that the Actuarial Accrued Liability (AAL) increased by \$0.36 billion primarily due to benefit and interest accruals and health cost trend updates. The increase was partially offset by gains due to changes in assumptions from the OPEB experience study, retiree healthcare claim cost experience, and other program demographic experience.

Employers participating in the OPEB Trust (i.e., Los Angeles County, Los Angeles County Superior Court, and LACERA) continued to make regular contributions. Net investment activities resulted in a gain for the year causing assets to increase by \$0.70 billion compared to the prior year.

The AAL is reduced by assets held in the OPEB Trust to calculate the Unfunded Actuarial Accrued Liability (UAAL). The UAAL decreased by \$0.34 billion from July 1, 2022 to July 1, 2023, due to several factors including: decreases from the assumption changes based on the 2023 OPEB Experience Study, claim cost experience gains, asset gains, and other experience gains measured as of July 1, 2023. These were partially offset by actuarial losses due to increasing cost trend assumptions and the passage of time. The funded ratio increased to 13.2% due to growth in the Actuarial Value of Assets.

OPEB Valuation Results (\$ in billions)	July 1, 2023	July 1, 2022
Actuarial Accrued Liability (AAL) ¹	\$23.46	\$23.10
Less: Assets	<u>3.09</u>	<u>2.39</u>
Unfunded Actuarial Accrued Liability (UAAL) ²	\$20.37	\$20.71
Funded Ratio	13.2%	10.4%
Actuarially Determined Contributions (ADC) ³	\$1.61	\$1.63

¹AAL, Actuarial Accrued Liability, is that portion, as determined by a particular Actuarial Cost Method, of the Actuarial Present Value of post-employment plan benefits and expenses which is not provided for by future Normal Costs.

²UAAL, Unfunded Actuarial Accrued Liability, is the excess of the AAL over the Actuarial Value of Assets.

³ADC, Actuarially Determined Contributions, are the employers' periodic contributions to a defined benefit OPEB program, calculated in accordance with Actuarial Standards of Practice (ASOP).

Experience Study

In July 2024, the Board of Retirement approved the actuarial methods and assumptions contained in the draft Investigation of Experience for OPEB ("2023 OPEB Experience Study", *Attachment II*), conducted as of July 1, 2023. Actuarial methods and assumptions in this report, along with the most recent 2022 Investigation of Experience for Retirement Benefit Assumptions ("2022 Retirement Experience Study"), were applied in preparing the 2023 OPEB Valuation. In addition, the 2023 OPEB Valuation included updated medical claim costs, aging assumptions, and medical cost trends which reflected the latest LACERA health plan premium adjustments.

Agent Plan Reporting

The 2023 OPEB Valuation report is prepared under the agent multiple employer plan structure as requested by Los Angeles County. This reporting approach provides more precision in calculating liabilities and costs for each plan sponsor, as compared to the previous cost sharing model. Agent model reporting focuses on individual employers participating in the OPEB Trust so decision makers can review OPEB Program results for

each OPEB Trust employer participant¹. The 2023 Valuation Report includes aggregated information for all employers including Outside Districts who also participate in the OPEB Program but not the OPEB Trust.

Policy

OPEB valuations provide plan sponsors with timely actuarial information to make OPEB Program funding decisions. As such, the Board's policy requires LACERA's consulting actuary to prepare annual actuarial valuations for the Los Angeles County OPEB Program administered by LACERA. The valuation reports also serve as a basis for preparing the Governmental Accounting Standards Board Statement No. 75 – *Accounting and Financial Statement Reporting For Post-Employment Benefits Other Than Pensions* (GASB 75) disclosure reports, which include accounting information plan sponsors use to prepare footnotes and disclosures for their annual financial statements. The actuarial consulting review (or "audit") is performed in conjunction with the triennial experience study cycle. The OPEB experience study and actuarial review were performed as of July 1, 2023.

LACERA OPEB Liability Funding

For the fiscal years ended 2023 and 2024, LACERA's Board of Retirement and Board of Investments approved LACERA's Budget Policy that included additional OPEB Trust pre-funding contributions at the discretion of LACERA's Chief Executive Officer. The Policy states that based upon a projected budget surplus, an additional OPEB contribution can be made in an amount up to, but not to exceed the OPEB contribution originally budgeted for that year. Thus, a budget surplus can be used to increase LACERA's total OPEB pre-funding contribution for the year.

LACERA made an additional contribution to LACERA's OPEB Trust for the last two fiscal years. LACERA contributed \$4,307,000 and \$3,740,000 as of July 1, 2024 and July, 1, 2023, respectively.

Milliman previously developed some preliminary contribution modeling to determine the impact of LACERA's additional OPEB Trust contributions. Staff engaged Milliman to prepare pre-funding options and policies for LACERA management to consider.

OPEB ACTUARIAL VALUATION POLICY AND PROCESS

Valuation Report

The Board's policy requires the consulting actuary to conduct annual valuations to establish the actuarially determined values of participating employers' OPEB Program liabilities. The annual OPEB Program actuarial valuation, commonly referred to as the "OPEB Valuation" report, estimates the long-term funding liability for retiree medical, dental/vision, and death benefits promised to active and retired workers, who are employed by agencies participating in the LACERA retirement benefits plan.

¹Participating OPEB Program employers include: Los Angeles County (County), Los Angeles County Superior Court (Superior Court), Los Angeles County Employees Retirement Association (LACERA), South Coast Air Quality Management District (SCQAMD), Los Angeles County Office of Education (LACOE), Los Angeles Local Agency Formation Commission for the County of Los Angeles (LAFCO), and Little Lake Cemetery District (LLCD).

OPEB Valuations are provided to the County and plan sponsors to determine OPEB Program funding progress and establish a baseline of information including the Actuarial Accrued Liability (AAL) and Actuarially Determined Contributions (ADC). This information is then used by the consulting actuary to prepare a secondary financial statement disclosure report (the “GASB 75 Report”) to satisfy financial statement reporting guidelines applicable to sponsoring employers, such as the County. This information is intended to improve transparency by providing additional OPEB Program cost and liability disclosures, which can be useful to financial statement readers.

Experience Study Reports

The Policy also requires the consulting actuary to review the reasonableness of the OPEB economic and demographic actuarial assumptions at least every three years. This assumptions review, commonly referred to as the OPEB investigation of experience, or the “OPEB Experience Study”, is accomplished by comparing actual experience during the preceding years to what was expected to happen according to the actuarial assumptions. Based on this review, the actuary determines whether changing these assumptions or methodologies will better project asset growth and benefit liabilities. Milliman prepared the OPEB Experience Study for the Board of Retirement as of July 1, 2023.

OPEB PROGRAM VALUATION RESULTS

Discussion

An actuarial valuation is a snapshot of the OPEB Program’s funded status at a particular point in time. The following key results are included in the 2023 OPEB Valuation report:

- Since the July 1, 2022 OPEB Valuation, the Actuarial Accrued Liability (AAL) increased \$0.36 billion or 1.6% from \$23.10 billion to \$23.46 billion. Benefit and interest accruals, along with changes in the health cost trend assumption, were the most significant factor in the rise of the AAL.
- The Actuarially Determined Contributions (ADC) decreased by 1.1% in dollar terms and decreased by 6.4% as a percentage of payroll. The change was primarily attributed to the 2023 OPEB Experience Study changes and a larger than expected increase in payroll.
- The projected paid benefits were lower by \$15 million. The expected payment level of \$765 million for fiscal year 2022-2023, was projected to increase to \$834 million as compared to the new expected 2023-2024 amount of \$819 million. The one-year increase of 7.0% is less than the previously expected one-year increase of 9.0% due in part to lower than anticipated healthcare insurance premiums.
- The assumed investment rate of return (discount rate) is 6.25% for participating employers pre-funding through the OPEB Trust (County, Superior Court and LACERA), which is an increase from 6.00% the prior year. For the Outside Districts not pre-funding through the LACERA OPEB Trust, an assumed 3.50% investment rate of return was used, compared to 2.30% in the prior valuation. The investment

rate of return reflects the investment policy assumptions described in the 2023 OPEB Experience Study report.

- This year's OPEB Program funded ratio stands at 13.2%, an increase of 2.8% from the prior valuation. The actual contributions provided by the sponsoring employers, as a percentage of payroll, increased to 12.78% from 12.39%.

SUMMARY OF RESULTS¹

(\$ in billions)

	July 1, 2023 Valuation	July 1, 2022 Valuation	July 1, 2021 Valuation	July 1, 2020 Valuation ²
Funded Ratio	13.18%	10.37%	10.90%	7.00%
Actuarial Accrued Liability	\$23.46	\$23.10	\$21.16	\$21.30
Less: Assets	3.09	2.39	2.31	1.49
Unfunded Actuarial Accrued Liability (UAAL)	\$20.37	\$20.71	\$18.85	\$19.81
Normal Cost Rate ³	6.54%	7.26%	6.78%	7.33%
UAAL Rate	10.56%	11.01%	9.98%	10.85%
Actuarially Determined Contributions (ADC) as a Percentage of Payroll	17.10%	18.27%	16.76%	18.18%
<u>Discount Rate</u>				
Prefunding Agents	6.25%	6.00%	6.00%	6.00%
Outside Districts	3.50%	2.30%	2.30%	2.30%
Actual Contributions as a Percentage of Payroll	12.78%	12.39%	11.88%	10.56%

¹ Results are based on the total OPEB Program which include the following employers: County, Superior Court, LACERA, SCAQMD, LAFCO, LACOE, and LLCD.

² Includes impacts of July 1, 2020 and July 1, 2021 renewals, includes only calendar year 2020 Health Insurer fee, and excludes Excise Tax.

³ Represents the annual cost attributed to the current year of service, for active employees, shown as a percentage of valuation payroll.

Agent Information

Funding information contained in the 2023 OPEB Valuation report is provided at the individual agent level and by agent groups. The chart below summarizes the 2023 OPEB Valuation report content and corresponding page numbers.

Agents and Agent Groups	2023 Valuation Report
Los Angeles County	Section 3, Page 9
Superior Court	Section 4, Page 16
LACERA	Section 5, Page 23

OPEB Trust, Plan Sponsor Employers- County, Superior Court, and LACERA	Section 6, Page 30
Total OPEB Program, All Plan Sponsor Employers including Outside Districts (SCAQMD, LACOE, LAFCO, LLCD)	Section 7, Page 37

Valuation Results

Valuation results for three agents and the Outside Districts group are summarized below in Exhibit 3 included on Page 3 of Milliman’s 2023 OPEB Valuation report:

Exhibit 3: OPEB Benefit Liabilities and Costs¹
Summary of July 1, 2023 Valuation Results
(All Dollar Amounts in Millions)

	County	Superior Court	LACERA	Outside Districts	Total
1. Present Value of Future Benefits	\$ 29,321.9	\$ 1,277.6	\$ 104.9	\$ 11.2	\$ 30,715.6
2. Present Value of Future Normal Costs	6,972.5	254.7	27.7	1.0	7,255.9
3. Actuarial Accrued Liability (1-2)	\$ 22,349.4	\$ 1,022.9	\$ 77.2	\$ 10.2	\$ 23,459.7
4. Assets	3,009.3	66.9	15.6	-	3,091.8
5. Unfunded Actuarial Accrued Liability (3-4)	\$ 19,340.1	\$ 956.0	\$ 61.6	\$ 10.2	\$ 20,367.9
6. ADC ²	\$ 1,540.0	\$ 69.0	\$ 5.3	\$ 0.6	\$ 1,614.9
7. ADC expressed as a percentage of payroll					
Normal Cost	6.57%	6.10%	4.82%	14.29%	6.54%
UAAL payment	10.49%	12.86%	6.29%	71.43%	10.56%
Total	17.06%	18.96%	11.11%	85.72%	17.10%

¹ Net of Retiree Paid Premiums. May not match other Tables due to rounding.

² Normal cost and 30 year level percentage of payroll amortization of the Unfunded Actuarial Accrued Liability (UAAL).

ACTUARIAL REVIEWS

The OPEB Actuarial Valuation and Audit Policy also requires periodic actuarial reviews of the OPEB experience study and valuation at regular intervals. LACERA engaged the reviewing actuary, CavMac, to perform such concurrent reviews of Milliman’s 2023 OPEB Experience Study and 2023 OPEB Valuation reports.

CavMac performed an independent review of the 2023 Investigation of Experience (*Attachment IV*) for Other Postemployment Benefits (OPEB) Assumptions prepared by Milliman for LACERA and provided the opinion below.

“We generally find the Investigation of Experience results to be reasonable and accurate. The study was performed by qualified actuaries and conducted in accordance with the principles and practices prescribed by the Actuarial Standards Board.”

CavMac provided the opinion (*Attachment III*) on the valuation results based on a replication of the July 1, 2023 OPEB actuarial valuation and a review of detailed sample lives.

“We generally find the OPEB actuarial valuation results to be reasonable and accurate based on the assumptions and methods used. The valuation was performed by

qualified actuaries and was performed in accordance with the principles and practices prescribed by the Actuarial Standards Board.”

GASB 75

In 2018, GASB 75 changed the OPEB reporting requirements for plan sponsors. The purpose of the OPEB valuation report is primarily focused on OPEB Program funding metrics which can be used by plan sponsors to make funding decisions. Prior to the implementation of GASB 75, employers relied on the OPEB valuation report to contain financial statement disclosure information.

Currently, Milliman prepares separate GASB 75 Disclosure Reports which employers need to meet their annual financial reporting responsibilities. Critical information derived from the OPEB valuation calculations serve as inputs used by the consulting actuary in preparing the accounting information contained in the GASB 75 report. Since the OPEB Program is reported as an agent structure, the actuary prepares employer specific GASB reports.

CONCLUSION

The Board of Retirement’s policy requires annual valuations to establish the actuarially determined values of Los Angeles County’s OPEB Program liabilities. The OPEB Valuation report estimates the long-term funding liability for retiree medical, dental/vision, and death benefits promised to active members, terminated members with a vested retirement benefit, and retired Los Angeles County members, who participate in the LACERA Retirement Benefits plan. The most recent assumptions from the 2023 OPEB Experience Study; 2022 Retirement Experience Study; and updated claims, aging and health cost trend assumptions were used to calculate and determine the funding information contained in the 2023 OPEB Valuation report, which is used for OPEB Program funding decisions. The financial statement reporting information required by GASB for participating employers, is derived from the funding valuations, and included in the GASB 75 Disclosure Report.

The Unfunded Actuarial Accrued Liability (UAAL) decreased from 2022 to 2023 due to a combination of several factors, some of which were offsetting. Actuarial gains were realized from assumption changes based on the 2023 OPEB Investigation of Experience, claim cost experience, and asset gains measured as of July 1, 2023. In addition, the Normal Cost and ADC in dollar terms and as a percentage of payroll decreased due to the factors mentioned above. Furthermore, actual contributions as a percentage of payroll increased due to the participating employers’ commitment to pre-funding the OPEB Trust which will satisfy future OPEB liabilities.

As an independent reviewing or auditing actuary, CavMac, expressed a favorable opinion regarding the reasonableness and accuracy of Milliman’s work products. CavMac completed the Actuarial Review of the 2023 Investigation of Experience Study Report. This review report was prepared for LACERA and its stakeholders and is intended to assist LACERA as it validates the reasonability of the liabilities, costs, and other

calculations for the OPEB Program as of June 30, 2023 and following years. In addition, CavMac replicated the valuation results based on Milliman's July 1, 2023 OPEB actuarial valuation, reviewed detailed sample lives, and expressed a favorable opinion. This review report was prepared for LACERA and its stakeholders and is intended to assist LACERA as it validates the reasonability of the liabilities, costs, and other calculations for the OPEB Program as of June 30, 2023.

LACERA's consulting actuaries, Robert Schmidt and Janet Jennings with Milliman, and Brent Banister from CavMac will be present at the September 4, 2024 meeting to discuss the 2023 OPEB Program Actuarial Valuation (*Attachment I*) report results and answer any questions from the Trustees. *Attachment V* includes Milliman's and CavMac's presentation slides.

Finally, we would like to recognize and express our gratitude to the OPEB Stakeholders, which is the working group composed of representatives from Los Angeles County, Los Angeles County Superior Court, SEIU Local 721, and their respective specialized consultants who actively participated in the OPEB valuation process.

IT IS THEREFORE RECOMMENDED the Board of Retirement approve the July 1, 2023 Los Angeles County OPEB Program Actuarial Valuation prepared by LACERA's consulting actuary, Milliman.

Attachments:

- I. Milliman's Actuarial Valuation Report as of July 1, 2023 - Final
- II. Milliman's Experience Study Report as of July 1, 2023 - Final
- III. CavMac's Valuation Review as of July 1, 2023 - Final
- IV. CavMac's Experience Study Review as of July 1, 2023 - Final
- V. Milliman and CavMac Presentation Slides for September 4, 2024

SHK:tg

BOR Memo-2023 Actuarial Valuation of LA County OPEB-Final

c:	Luis A. Lugo	Laura Guglielmo	Steven P. Rice
	Jonathan Grabel	JJ Popowich	Cassandra Smith
	Richard Bendall		

Attachment I

**Milliman's Actuarial Valuation Report as of
July 1, 2023 - Final**



Los Angeles County Other Postemployment Benefits Program

July 1, 2023 Actuarial Valuation

Prepared by:

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

Janet O. Jennings, ASA, MAAA
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August 16, 2024

Board of Retirement
Los Angeles County Employees Retirement Association
300 North Lake Avenue, Suite 820
Pasadena, CA 91101

Re: July 1, 2023 Other Postemployment Benefits (OPEB) Actuarial Valuation

Dear Trustees of the Board:

As requested, we have prepared an actuarial valuation of the retiree medical, dental/vision, and death benefits covering the retired Los Angeles County (County) workers who also participate in the Los Angeles County Employees Retirement Association (LACERA) retirement benefits plan. These health-related benefits are collectively referred to in this report as the Los Angeles County (County) Other Postemployment Benefits (OPEB) Program, or the "OPEB program." The major findings of the valuation are contained in this report. This report reflects the benefit provisions in effect as of July 1, 2023, and the retiree health plan premium rates in effect as of July 1, 2023 and July 1, 2024 received from Segal (LACERA's Health Care Benefits Consultant).

This July 1, 2023 OPEB valuation is for funding purposes. The data, assumptions and methods, OPEB program provisions as described in Appendix B of this report, and the funding goals serve as a basis for the separate GASB 75 disclosure report. Actuarial computations under Government Accounting Standards Board (GASB) Statement Numbers 74 and 75 are for purposes of fulfilling financial accounting requirements. LACERA, Los Angeles County, Superior Court, and South Coast Air Quality Management District (SCAQMD) are the four agents that have requested GASB 75 disclosures from us. We have not received requests to perform the GASB 75 disclosures from the remaining three agents: Los Angeles County Office of Education (LACOE), Local Agency Formation Commission (LAFCO), and Little Lake Cemetery District (LLCD). The GASB 75 disclosure report needs to meet the requirements of these standards which include but are not limited to a different discount rate and actuarial cost methodology. A discussion of GASB OPEB Statement 75 applicable to OPEB reporting is in Section 8. Determinations for purposes other than funding purposes may be significantly different from the results contained in this report. Accordingly, additional determinations may be needed for other purposes.

Actuarial Assumptions

All costs, liabilities, rates of interest, health cost trend rates, and other factors under the OPEB program have been determined on the basis of actuarial assumptions and methods which are individually reasonable (taking into account the experience of the OPEB program and reasonable expectations); and which, in combination, offer a reasonable estimate of anticipated experience affecting the OPEB program. Further, in our opinion, the actuarial assumptions in the aggregate are reasonable and are related to the experience of the OPEB program and to reasonable expectations and represent a reasonable estimate of anticipated experience under the OPEB program.

We further certify that the assumptions and methods developed in this report satisfy Actuarial Standards Board (ASB) Standards of Practice, in particular, No. 6 (Measuring Retiree Group Benefit Obligations).

The retirement benefit related demographic and economic assumptions used in this report are based on those developed as a result of the 2022 Retirement Investigation of Experience study, dated January 6, 2023, and approved by LACERA's Board of Investments. The OPEB demographic and economic assumptions are based on the results of our 2023 OPEB Investigation of Experience, issued August 16, 2024. The assumptions used in the OPEB Investigation of Experience were identified, evaluated, and agreed upon collaboratively by the actuaries and consultants representing the OPEB program stakeholders at the time including: Milliman, LACERA's actuary; Cavanaugh Macdonald, LACERA's reviewing actuary; Segal, LACERA's Health Care Benefits Consultant; Cheiron, Los Angeles County's actuary; and Rael & Letson, actuary for SEIU Local 721. Types of OPEB specific assumptions include initial enrollment, healthcare plan and tier selection, spouse age difference, and re-enrollment assumptions. These OPEB assumptions are combined for all LACERA's agents. The investment rate of return assumptions differs by agent. The investment earnings assumption for the agents that are prefunding through LACERA's OPEB Trust is the expected return for the OPEB Trust. The investment earnings assumption for the agents that are not prefunding through LACERA's OPEB Trust have an investment earnings assumption of the County's general funds' expected return. The 2023 OPEB Investigation of Experience was reviewed and approved during LACERA's July 3, 2024 Board of Retirement Meeting.

In developing these recommendations, we have reflected an estimate of fees associated with the Affordable Care Act (ACA), which was signed into law in March 2010 and subsequent regulations and acts. The OPEB assumptions will reflect changes in future valuations as regulations are released.

Given the substantial uncertainty regarding the impact of COVID-19 on plan costs, including whether the pandemic will increase or decrease costs during the term of our projections, we have chosen not to make an adjustment in the expected plan costs aside from what was included in the Segal July 1, 2023 and July 1, 2024 renewals. It is possible that the COVID-19 pandemic could have a material impact on the projected costs.

OPEB specific assumptions that have been updated since the 2023 OPEB Investigation of Experience study include health cost trend rates updated with information from the July 1, 2024 renewals. These assumptions have been identified, evaluated, and agreed upon collaboratively by the actuaries and consultants currently representing the OPEB program stakeholders at the time including: Milliman, LACERA's actuary; Cavanaugh Macdonald, LACERA's reviewing actuary; Segal, LACERA's Health Care Benefits Consultant; Cheiron, Los Angeles County's actuary; and Rael & Letson, actuary for SEIU Local 721. LACERA's Board of Retirement has the final decision regarding the appropriateness of the assumptions. The assumptions and methods are summarized in Appendix A.

Variability of results

This valuation report is only an estimate of LACERA's financial condition as of a single date. It can neither predict LACERA's future condition nor guarantee future financial soundness. Actuarial valuations do not affect the ultimate cost of benefits. While the valuation is based on an array of individually reasonable assumptions, other assumption sets may also be reasonable and valuation results based on those assumptions would be different. No one set of assumptions is uniquely correct. Determining results using alternative assumptions is outside the scope of our engagement.

Future actuarial measurements may differ significantly from the current measurements presented in this report due to such factors as the following: OPEB program experience differing from that anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions; increases or decreases expected as part of the natural operation of the methodology used for these measurements (such as the end of an amortization period); and changes in OPEB program provisions or applicable law. Due to the limited scope of our assignment, we did not perform an analysis of the potential range of future measurements.

Reliance

In preparing this report, we relied, without audit, on information (some oral and some in writing) supplied by the County, LACERA, the Los Angeles County Superior Court (Superior Court), and Segal. This information includes, but is not limited to, benefit descriptions, membership data, and financial information. We found this information to be reasonably consistent and comparable with data used for other purposes. In some cases, where the census data was incomplete, we made assumptions as noted in Table C-10 of Appendix C. The valuation results depend on the integrity of this information. If any of this information is inaccurate or incomplete, our results may be different, and our calculations may need to be revised.

No legal duty to third-party recipients

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

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

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

No third-party recipient of Milliman's work product should rely upon Milliman's work product. Any third-party recipient of Milliman's work product, including Los Angeles County, Superior Court, or the Outside Districts, who desires professional guidance should not rely upon Milliman's work product but should engage qualified professionals for advice appropriate to their own specific needs.

Models

The valuation results were developed using models employing standard actuarial techniques. The intent of the models was to estimate retiree claim costs and trend used in this analysis. We have reviewed the models, including their inputs, calculations, and outputs, for consistency, reasonableness, and

appropriateness to the intended purpose and in compliance with generally accepted actuarial practice and relevant actuarial standards of practice (ASOPs). The models, including all input, calculations, and output may not be appropriate for any other purpose.

Qualifications and Certification

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

The signing actuaries are independent of the plan sponsor. We are not aware of any relationship that would impair the objectivity of our work.

On the basis of the foregoing, we hereby certify that, to the best of our knowledge and belief, this report is complete and accurate and has been prepared in accordance with generally recognized and accepted actuarial principles and practices which are consistent with the principles prescribed by the Actuarial Standards Board and the *Code of Professional Conduct and Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States*, published by the American Academy of Actuaries. We are members of the American Academy of Actuaries and meet the Qualification Standards to render the actuarial opinion contained herein.

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

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

Sincerely,



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



Janet O. Jennings, ASA, MAAA
Consulting Actuary

RLS/JOJ/va

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Section 1: Executive Summary

2023 Valuation Results

Exhibit 1	July 1, 2023	July 1, 2022
Actuarial Accrued Liability (\$ billions)	\$ 23.46	\$ 23.10
Less Assets	3.09	2.39
Unfunded Actuarial Accrued Liability	\$ 20.37	\$ 20.71
Normal Cost Rate	6.54%	7.26%
ADC as a Percentage of Payroll	17.10%	18.27%

Overview

We are pleased to present the results of the July 1, 2023 annual actuarial valuation. Several key points from Exhibit 1 are summarized as follows:

- The Unfunded Actuarial Accrued Liability (UAAL) decreased due to a combination of several factors, some of which were offsetting. These included decreases from the assumption changes based on our 2023 OPEB Investigation of Experience, increases due to the passage of time since our July 1, 2022 valuation, claim cost experience gains, trend assumption losses, other experience gains, and asset gains measured as of July 1, 2023.
- The Normal Cost and Actuarially Determined Contribution (ADC) decreased as dollar amounts due to the factors mentioned above. These amounts also decreased as a percentage of payroll because Normal Cost and ADC dollar amounts decreased and payroll increased.

Analysis of Change

Exhibit 2 illustrates the sources of change between the July 1, 2022 and July 1, 2023 valuations. The dollar figures are expressed in billions of dollars.

Section A: The OPEB experience study changes gain is a result of the updated OPEB related assumptions from the 2023 OPEB Investigation of Experience study, mostly from the increase in the long term expected rate of return.

The expected one-year change represents expected changes in the UAAL and Normal Cost Rate (NCR) due to interest and benefit accruals, net of employer contributions in excess of benefits paid and expected investment return. The cost percentages are based on the assumed July 1, 2022 valuation payroll of \$8,939.4 million, increased by 3.25% per year (the payroll increase assumed at the time of the July 1, 2022 valuation) for one year to \$9,229.9 million (projected as of July 1, 2023).

Section B: The claim cost experience gain includes the impact of updated aging and morbidity factors. The trend assumption loss includes the impact of the July 1, 2024 premiums and the trend assumption changes which include inflation related adjustments and impacts from the Inflation Reduction Act. The July 1, 2024 premiums are based on premiums approved by the Board of Retirement on March 6, 2024 and received from Segal as of March 6, 2024. The "Other Experience" gain includes the impact of all other demographic and economic experience. There is an asset gain due to the actual investment returns being higher than assumed. The cost percentages in this section are based on the July 1, 2023 valuation payroll of \$9,441.8 million with the change from expected to actual July 1, 2023 payroll included in the "Other Experience" section.

Milliman July 1, 2023 OPEB Actuarial Valuation
Los Angeles County Employees Retirement Association

Exhibit 2: Analysis of Change
(All Dollar Amounts in Billions)

Sources of Change	Actuarial Accrued Liability	(Assets)	Unfunded Actuarial Accrued Liability	Normal Cost Rate	ADC Percentage
A. July 1, 2022 Valuation	\$ 23.10	\$ (2.39)	\$ 20.71	7.26%	18.27%
2023 Experience Study Changes	\$ (0.92)	\$ -	(0.92)	(0.54%)	(0.71%)
Expected One-year Change	\$ 1.23	\$ (0.61)	0.62	0.00%	(0.01%)
B. July 1, 2023 Valuation Expected	\$ 23.41	\$ (3.00)	\$ 20.41	6.72%	17.55%
Claim Cost Experience	(0.38)	-	(0.38)	(0.12%)	(0.31%)
Trend Assumption (Gain)/Loss ⁽¹⁾	0.47	-	0.47	0.13%	0.37%
Other Experience (Gain)/Loss	(0.04)	-	(0.04)	(0.19%)	(0.46%)
Asset (Gain)/Loss	-	(0.09)	(0.09)	0.00%	(0.05%)
C. July 1, 2023 Valuation	\$ 23.46	\$ (3.09)	\$ 20.37	6.54%	17.10%

¹ Includes impact of July 1, 2024 renewals

Summary Valuation Results

Exhibit 3 provides a summary of the valuation results for the County, Superior Court, LACERA and the Outside Districts. The following key results are included in the table:

- The total Present Value of Future Benefits (PVB). The PVB is based on a projection of all benefits that are expected to be received in the future for all current members (active, vested, and retired) discounted to the valuation date. The projected benefit payments are discounted using the investment earnings assumption. For the agents that are prefunding into the OPEB Trust (County, Superior Court and LACERA) the investment earnings assumption is 6.25%. This is OPEB Trust's expected return. The Outside Districts are not prefunding into the OPEB Trust. Their investment earnings assumption is 3.50% based on the County's general fund expected return.
- The Present Value of Future Normal Costs (PVFNC). This is the value of the liability attributable to periods after the valuation date, according to the actuarial cost method which is Entry Age Normal (EAN). The PVFNC is the difference between the PVB and the Actuarial Accrued Liability.
- The Actuarial Accrued Liability (AAL). This amount represents the value of the liability that is accrued for periods prior to the valuation date, according to the EAN actuarial cost method.
- Assets. Since the OPEB program is partially funded, this is the asset balance as of July 1, 2023.
- The Actuarially Determined Contribution (ADC). At the direction of the plan sponsors, the ADC is based on the County Normal Cost Rate plus an open 30-year level percentage of payroll amortization of the Unfunded Actuarial Accrued Liability (UAAL). It should be noted that the amortization does not cover interest on the UAAL; in other words, the UAAL will be expected to increase in the following year if all assumptions are met.

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Exhibit 3: OPEB Benefit Liabilities and Costs¹
Summary of July 1, 2023 Valuation Results
(All Dollar Amounts in Millions)

	County	Superior Court	LACERA	Outside Districts	Total
1. Present Value of Future Benefits	\$ 29,321.9	\$ 1,277.6	\$ 104.9	\$ 11.2	\$ 30,715.6
2. Present Value of Future Normal Costs	6,972.5	254.7	27.7	1.0	7,255.9
3. Actuarial Accrued Liability (1-2)	\$ 22,349.4	\$ 1,022.9	\$ 77.2	\$ 10.2	\$ 23,459.7
4. Assets	3,009.3	66.9	15.6	-	3,091.8
5. Unfunded Actuarial Accrued Liability (3-4)	\$ 19,340.1	\$ 956.0	\$ 61.6	\$ 10.2	\$ 20,367.9
6. ADC ²	\$ 1,540.0	\$ 69.0	\$ 5.3	\$ 0.6	\$ 1,614.9
7. ADC expressed as a percentage of payroll					
Normal Cost	6.57%	6.10%	4.82%	14.29%	6.54%
UAAL payment	10.49%	12.86%	6.29%	71.43%	10.56%
Total	17.06%	18.96%	11.11%	85.72%	17.10%

¹ Net of Retiree Paid Premiums. May not match other Tables due to rounding.

² Normal cost and 30 year level percentage of payroll amortization of the Unfunded Actuarial Accrued Liability (UAAL).

Comparison of Results to Prior Valuation

Exhibit 4 provides a summary of key valuation results as of July 1, 2023 and July 1, 2022. The July 1, 2023 results assume a 6.25% investment return (discount rate) for agents prefunding through the LACERA OPEB Trust (County, Superior Court, and LACERA) and a 3.50% rate for Outside Districts not using the Trust. The July 1, 2022 results assume a 6.00% and 2.30% investment return for these groups, respectively. The investment rate of return reflects the investment policy assumptions described in our 2023 OPEB Investigation of Experience study.

The following key results are included in Exhibit 4:

- A summary of total membership by type of member as of the valuation date.
- Total payroll as of the valuation date. The one-year increase of 5.6% is higher than the anticipated one-year increase of 3.25%.
- The expected paid benefits for the first year following the valuation date. The one-year increase of 7.0% is less than the previously expected one-year increase of 9.0% due in part to lower than anticipated health care premiums. This is based on Table 6 in Section 7 of the July 1, 2022 valuation, which expected the 2022-2023 payment level of \$764.96 million to increase to \$833.48 million in 2023-2024 (as compared to the new expected 2023-2024 amount of \$818.5 million).
- The total Present Value of Future Benefits (PVB).
- The Actuarial Accrued Liability (AAL). The changes in AAL varied by member status and benefit type. The 1.6% overall increase is a result of the factors outlined in Exhibit 2.
- The Actuarially Determined Contribution (ADC). The ADC decreased by 1.1% from \$1,633.4 to \$1,614.9 million. Since the ADC decreased and payroll increased, the ratio of ADC to payroll decreased from 18.27% to 17.10%. As seen in the Analysis of Change in Exhibit 2, this percent-of-payroll decrease is primarily due to the 2023 OPEB experience study changes and a larger than expected increase in payroll.
- Over fiscal year 2022/2023 the OPEB trust assets were assumed to increase with 6% investment returns increasing from \$2.39 billion on July 1, 2022 to an expected \$3.00 billion on July 1, 2023. The trust experienced a 2022/2023 investment return of about 9%, increasing the actual July 1, 2023 assets to \$3.09 billion. This asset increase played a part in the 1.6% decrease in the Unfunded Actuarial Accrued Liability over 2022/2023.

Exhibit 4: July 1, 2023 Summary of Liabilities and Cost
(All Dollar Amounts in Millions)

	July 1, 2023	July 1, 2022	Percentage Change
A. Total Membership			
1. Active Members	96,857	96,490	0.4%
2. Vested Terminated Members	9,586	9,222	3.9%
3. Retirees and Survivors (Medical Coverage)	55,735	54,795	1.7%
4. Total	162,178	160,507	1.0%
B. Valuation Payroll	\$ 9,441.8	\$ 8,939.4	5.6%
C. Projected Paid First-Year Benefits	\$ 818.5	\$ 765.0	7.0%
D. Present Value of Future Benefits (PVB)¹	\$ 30,715.6	\$ 30,966.2	(0.8%)
E. Actuarial Accrued Liability by Member Group¹			
1. LA County Members	\$ 22,349.4	\$ 21,999.1	1.6%
2. Superior Court Members	1,022.9	1,013.2	1.0%
3. LACERA Members	77.2	74.9	3.1%
4. Outside District Members	10.2	10.6	(3.8%)
5. Total	\$ 23,459.7	\$ 23,097.8	1.6%
F. Actuarial Accrued Liability by Member Status¹			
1. Active Members	\$ 11,376.7	\$ 11,555.1	(1.5%)
2. Vested Terminated Members	541.6	548.7	(1.3%)
3. Retired Members	11,541.4	10,994.0	5.0%
4. Total	\$ 23,459.7	\$ 23,097.8	1.6%
G. Actuarial Accrued Liability by Benefit Type¹			
1. Retiree Medical	\$ 18,048.0	\$ 17,643.2	2.3%
2. Retiree Dental/Vision	1,123.6	1,121.7	0.2%
3. Medicare Part B	4,108.7	4,152.7	(1.1%)
4. Retiree Death Benefit	179.4	180.2	(0.4%)
5. Total	\$ 23,459.7	\$ 23,097.8	1.6%
H. Assets	\$ 3,091.8	\$ 2,394.1	29.1%
I. Unfunded Actuarial Accrued Liability	\$ 20,367.9	\$ 20,703.7	(1.6%)
J. Actuarially Determined Contribution (ADC)			
1. Normal Cost	\$ 617.4	\$ 649.0	(4.9%)
2. UAAL payment ²	997.5	984.4	1.3%
3. Total	\$ 1,614.9	\$ 1,633.4	(1.1%)
K. ADC expressed as a percentage of payroll			
1. Normal Cost	6.54%	7.26%	(9.9%)
2. UAAL payment	10.56%	11.01%	(4.1%)
3. Total	17.10%	18.27%	(6.4%)

¹ Net of Retiree Paid Premiums

² 30 year level percentage of payroll amortization of the Unfunded Actuarial Accrued Liability (UAAL)

Funding Progress

The commitment to prefunding is based on the June 22, 2015 County budget policy, the November 20, 2015 LACERA funding policy, and the Superior Court funding policy communicated to LACERA on October 23, 2023. The County's policy is to increase the contributions by \$56 million each year until the ADC is reached and then the ADC would be contributed. The funded ratio is expected to increase gradually over time. However, the UAAL is expected to continue to increase due to the open 30-year amortization and not paying down the principal. The ADC is also expected to increase over time. The increases in the ADC are projected to be lower than what they would have been absent the ramp up of the OPEB trust contributions.

The funded status is not appropriate for assessing the sufficiency of plan assets to cover the potential costs of settling the liabilities. It is appropriate for calculating the amount of future ADCs.

Section 2: Actuarial Valuation as of July 1, 2023

A. Valuation Methodology

This is a valuation of the retiree medical, dental/vision, and death benefits covering the retired Los Angeles County, Superior Court, LACERA, and Outside District workers who also participate in the Los Angeles County Employees Retirement Association (LACERA) retirement benefits plan. This valuation is performed annually.

In analyzing the GASB liabilities and ADC, we were asked to divide the results into the following agents and agent groupings:

- LA County
- Superior Court
- LACERA
- LA County, Superior Court, and LACERA
- LA County, Superior Court, LACERA, and Outside Districts

The tables in this report present the unfunded liabilities, ADC, and projected benefit payments under the Entry Age Normal (EAN) cost method separately for each of the agents and agent groupings identified above. This method is described further in Appendix A. Due to the low number of members who have service with more than one agent, at the direction of the plan sponsors, the results do not reflect bifurcation of service between agents.

The tables are as follows:

- Table 1 is a summary of the membership and Actuarial Accrued Liability (AAL).
- Table 2 shows the AAL and Normal Cost (NC) by membership type and benefit.
- Table 3 displays the development of the Actuarially Determined Contribution (ADC).
- Table 4 is the Statement of Changes in Fiduciary Net Position (FNP).
- Table 5 shows the gain/loss detail.
- Table 6 has the projected paid benefits by benefit type.

The actuarial assumptions and methods used in the valuation are summarized in Appendix A. The retirement benefit related demographic and economic assumptions used in this report are based on those developed for the June 30, 2023 valuation of the LACERA retirement benefit plan. The OPEB demographic and economic assumptions and methods are based on the results of our 2023 OPEB Investigation of Experience, issued August 16, 2024. These assumptions were identified, evaluated, and agreed upon collaboratively by the actuaries and consultants at the time representing the OPEB program stakeholders including: Milliman, LACERA's actuary; Segal, LACERA's Health Care Benefits Consultant; Cavanaugh Macdonald, LACERA's reviewing actuary; Cheiron, Los Angeles County's actuary; and Rael & Letson, actuary for SEIU Local 721.

The health-related assumptions used in the report were also agreed upon collaboratively by the following actuaries and consultants: Cheiron, Cavanaugh Macdonald, Milliman, Rael & Letson, and Segal, and approved by the Board of Retirement. Thus, the assumptions were the result of a collaborative effort by these various stakeholder groups.

Comprehensive medical benefits, dental/vision benefits, and death benefits are provided to all members, who retire and satisfy the eligibility requirements outlined in Appendix B. Retired Local 1014 members are eligible for the Local 1014 Firefighters' retiree medical plan as outlined in Appendix F. Eligibility for the County OPEB program is tied to benefit eligibility under the LACERA retirement benefits plan. Thus, all former employees receiving OPEB program benefits are also members in the retirement benefits plan.

Appendix B includes a description of healthcare Tier 1 and Tier 2.

The active and vested terminated member census data for each of the OPEB program member groups is summarized by the LACERA retirement benefit plan levels in Appendix C. The retiree and dependent data for each health plan and benefit group is also summarized in Appendix C.

A glossary of terms is provided in Appendix D. Summaries of health benefits are provided in Appendices E, F, G, and H.

Appendix I provides historical statistical information on LACERA's membership, liabilities, assets, and costs. There is also a history of changes.

B. Liabilities and Costs

Key Liability Descriptions

A discussion of GASB Statements No. 74 and 75 is in Section 8, Accounting and Annual Comprehensive Financial Report (ACFR) Information.

There are two measures of OPEB program liabilities, the Actuarial Present Value of Projected Total Benefits (PVB) and the Actuarial Accrued Liability (AAL).

The PVB is the present value of the future postemployment benefits payable to current active members and retirees. This value is net of future retiree contributions. The PVB is shown in Exhibit 4 above.

The AAL is the most important measure of liability because it is used to derive the Actuarially Determined Contribution (ADC) and disclosure values. The AAL is the portion of the PVB attributed to periods up to the measurement date. For this report, the AAL is determined under the Entry Age Normal actuarial cost method.

Table 1 in each agent's section below shows the membership as of July 1, 2022 and July 1, 2023. The AAL is summarized by member status and coverage (Medical, dental/vision, Medicare Part B, and Death benefit).

The AAL is shown in more detail in Table 2 of each agent's section subtotaled by benefit type and member status.

Post-employment benefits are accrued during employment. Therefore, the costs are spread over the period from the date of hire to the date of termination or retirement. For current retirees and terminated vested members, the AAL is equal to the PVB since there is no future service to be rendered. For active members, the AAL is based on the portion of the PVB that is allocated to prior years based on the actuarial cost method. For the EAN method, the actuarial present value of the projected benefits of each individual is allocated as a level percentage of the individual's projected compensation between entry age and assumed exit.

The portion of the PVB that is anticipated to be earned in the year following the valuation date is the Normal Cost (NC). The NC is shown in Table 2 of each agent's section.

Actuarially Determined Contribution

The ADC is made up of two components: Normal Cost (NC) and amortization of the Unfunded Actuarial Accrued Liability (UAAL). The UAAL is the AAL net of assets. For purposes of this valuation, the UAAL is amortized on an open basis over 30 years as a level percentage of payroll. The amortization under this methodology is not sufficient to cover the interest on the UAAL which implies the amount of the UAAL is expected to increase over time. Even if the full ADC is contributed, it would not be sufficient to cover interest and the expected increase in the UAAL. Note this term, the ADC, is a calculated amount, and may or may not reflect the actual employer contributions towards funding the OPEB program benefits.

Table 3 of each agent's section details the ADC results as of July 1, 2023, the beginning of the 2023/2024 fiscal year.

Fiduciary Net Position

Table 4 in each agent's section provides the statement of changes in Fiduciary Net Position (FNP) or assets. OPEB Trust and Agency Fund activity is included.

Analysis of Change

Table 5 in each agent's section illustrates the source of change between the July 1, 2022 and the July 1, 2023 valuation.

Estimated Pay-As-You-Go Costs

Table 6 in each agent's section projects the estimated annual OPEB benefit pay-as-you-go costs, net of expected retiree paid premiums for the next ten years. The total projected pay-as-you-go costs are shown separately for medical, dental/vision, Medicare Part B, and retiree death benefits. The medical and dental/vision retiree contributions are also summarized. Finally, the net County paid benefits are shown. These are the total projected pay-as-you-go costs minus the retiree contributions.

Background on Accounting Requirements

GASB issued Statement No. 74 in June of 2015. This statement replaced GASB Statement No. 43. GASB also issued Statement No. 75 in June of 2015. This statement replaced GASB Statement No. 45. LACERA was required to adopt Statement No. 74 for the fiscal year ended June 30, 2017. For the County, LACERA, Superior Court, and Outside Districts, Statement No. 75 was required to be adopted for the fiscal year ended June 30, 2018. The requirements under GASB 74 and 75 necessitate separate disclosure reports from this funding valuation. Parts of this valuation, including the ADC, census, assumptions, and methods are utilized in the separate GASB 75 disclosure report.

The information in this report was prepared for the purpose of presenting OPEB funding and ACFR information. The actual funding of the OPEB program benefits may differ from the amounts used for accounting disclosure purposes. The investment return for the County, Superior Court and LACERA who are prefunding through the OPEB Trust, is the OPEB Trust expected return of 6.25%. The expected return for the Outside Districts is the investment earnings assumption of the County's general funds expected return of 3.50%.

Section 3: County Liabilities and Costs

The following tables show key results of the July 1, 2023 OPEB funding valuation for the County.

- Table 1 is a summary of the membership and Actuarial Accrued Liability (AAL).
- Table 2 shows the AAL and Normal Cost (NC) by membership type and benefit.
- Table 3 displays the development of the Actuarially Determined Contribution (ADC).
- Table 4 is the Statement of Changes in Fiduciary Net Position (FNP).
- Table 5 shows the gain/loss detail.
- Table 6 has the projected paid benefits by benefit type.

Los Angeles County Other Post Employment Benefits Program

Table 1: Membership and Actuarially Accrued Liability (AAL) Summary: County
 (All Dollar Amounts in Millions)

	July 1, 2023	July 1, 2022	Percentage Change
1. Membership			
Active Members	92,000	91,900	0.1%
Vested Terminated Members	8,947	8,576	4.3%
Retirees (Death Benefit)	59,577	58,011	2.7%
Total	<u>160,524</u>	<u>158,487</u>	1.3%
Retirees and Survivors (Medical Coverage)	52,884	52,007	1.7%
Retirees and Survivors (Dental/Vision Coverage)	54,656	53,659	1.9%
Retirees and Survivors (Medicare Part B Coverage)	36,710	35,980	2.0%
2. AAL Summary - Total Paid Benefits by Member Status			
Retirees and Survivors	\$ 11,011.1	\$ 10,486.5	5.0%
Vested Terminated Members	489.3	493.1	(0.8%)
Active Members	10,849.0	11,019.5	(1.5%)
Total	<u>\$ 22,349.4</u>	<u>\$ 21,999.1</u>	1.6%
3. AAL Summary - Total Paid Benefits by Coverage			
Medical	\$ 17,221.6	\$ 16,829.9	2.3%
Dental/Vision	1,066.5	1,064.8	0.2%
Medicare Part B	3,891.9	3,934.2	(1.1%)
Death Benefit	169.4	170.2	(0.5%)
Total	<u>\$ 22,349.4</u>	<u>\$ 21,999.1</u>	1.6%

**Table 2: July 1, 2023 Actuarial Accrued Liability (AAL) and Normal Cost (NC): County
 (All Dollar Amounts in Millions)**

	Medical	Dental	Part B	Death	Total
1. AAL - Total Benefits					
Retirees and Survivors	\$ 9,055.2	\$ 636.7	\$ 1,842.2	\$ 130.4	\$ 11,664.5
Vested Terminated Members	578.8	33.0	112.7	5.4	729.9
Active Members	8,776.6	485.5	1,937.0	33.6	11,232.7
Total	\$ 18,410.6	\$ 1,155.2	\$ 3,891.9	\$ 169.4	\$ 23,627.1
2. AAL - Retiree Paid Premiums					
Retirees and Survivors	\$ 601.9	\$ 51.5	\$ -	\$ -	\$ 653.4
Vested Terminated Members	227.3	13.3	-	-	240.6
Active Members	359.8	23.9	-	-	383.7
Total	\$ 1,189.0	\$ 88.7	\$ -	\$ -	\$ 1,277.7
3. AAL - Agent Paid Benefits (1) - (2)					
Retirees and Survivors	\$ 8,453.3	\$ 585.2	\$ 1,842.2	\$ 130.4	\$ 11,011.1
Vested Terminated Members	351.5	19.7	112.7	5.4	489.3
Active Members	8,416.8	461.6	1,937.0	33.6	10,849.0
Total	\$ 17,221.6	\$ 1,066.5	\$ 3,891.9	\$ 169.4	\$ 22,349.4
4. NC					
Total Benefits	\$ 582.5	\$ 29.2	\$ 111.0	\$ 1.9	\$ 724.6
Retiree Paid Premiums	125.2	6.6	-	-	131.8
Net Agent Paid Benefits	\$ 457.3	\$ 22.6	\$ 111.0	\$ 1.9	\$ 592.8

**Table 3: 2023-2024 Actuarially Determined Contribution (ADC): County
 (All Dollar Amounts in Millions)**

	County
1. Unfunded Actuarial Accrued Liability (UAAL)	
Present Value of Benefits (PVB)	\$ 29,321.9
Present Value of Future Normal Cost (PVFNC)	6,972.5
Actuarial Accrued Liability as of July 1, 2023	\$ 22,349.4
Fund Balance at July 1, 2023	3,009.3
Unfunded Actuarial Accrued Liability	\$ 19,340.1
2. Amortization of UAAL (Level % of Pay)	
Amortization Period (years)	30.0
Amortization Factor	20.418
UAAL Amortization Payment	\$ 947.2
3. 2023 - 2024 Actuarially Determined Contribution (ADC) on July 1, 2023	
Normal Cost	\$ 592.8
Amortization of UAAL	947.2
Actuarially Determined Contribution (ADC) as of July 1, 2023	\$ 1,540.0
4. July 1, 2023 Valuation Payroll	\$ 9,029.5
5. ADC as a Percentage of Valuation Payroll	17.06%

**Table 4: Statement of Changes in Fiduciary Net Position: County
 (All Dollar Amounts in Millions)**

1. Fund Balance as of July 1, 2022	\$	2,327.4
2. Additions:		
Employer Contributions	\$	1,163.1
Investment and Miscellaneous Income		242.2
Investment Expenses		(1.4)
Total Additions	\$	<u>1,403.9</u>
3. Deductions:		
Administrative Expenses ⁽¹⁾	\$	(0.4)
Benefit Payments ⁽²⁾		(721.6)
Total Deductions	\$	<u>(722.0)</u>
4. Fund Balance as of June 30, 2023	\$	3,009.3

Includes OPEB Trust activity and OPEB Custodial Fund employer contributions and benefit payments.

(1) These are expenses associated with administering the OPEB Trust.

(2) LACERA retiree healthcare operational administration (\$8 Per Contract Per Month in fiscal year ended 2023) is included in benefit payments. In the GASB Statement 75 report, the expenses associated with administering the OPEB Trust and these operational administration expenses are included in the administrative expenses, as required.

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Table 5: Analysis of Change: County

Sources of Change	Actuarial Accrued Liability ⁽¹⁾	(Assets) ⁽¹⁾	Unfunded Actuarial Accrued Liability ⁽¹⁾	Normal Cost Rate ⁽²⁾	ADC Percentage ⁽²⁾
A. July 1, 2022 Valuation	\$ 21,999.1	\$ (2,327.4)	\$ 19,671.7	7.28%	18.19%
2023 Experience Study Changes	\$ (875.4)	\$ -	\$ (875.4)	(0.54%)	(0.71%)
Expected One-Year Change ⁽⁴⁾	1,179.0	(594.4)	584.6	0.00%	(0.32%)
B. July 1, 2023 Valuation Expected	\$ 22,302.7	\$ (2,921.8)	\$ 19,380.9	6.74%	17.16%
Claim Cost Experience	(353.8)	-	(353.8)	(0.11%)	(0.31%)
Trend Assumption (Gain)/Loss ⁽³⁾	448.0	-	448.0	0.13%	0.37%
Other Experience (Gain)/Loss	(47.5)	-	(47.5)	(0.19%)	(0.12%)
Asset (Gain)/Loss	-	(87.5)	(87.5)	0.00%	(0.04%)
C. July 1, 2023 Valuation	\$ 22,349.4	\$ (3,009.3)	\$ 19,340.1	6.57%	17.06%

(1) In millions of dollars

(2) Expressed as a percentage of County payroll

(3) Includes impact of July 1, 2024 renewals

(4) Experience study changes are based on the July 1, 2022 valuation. Therefore, the Expected One-Year Change on assets is calculated using the 6.00% long-term investment rate of return from the July 1, 2022 valuation.

Table 6: Projected Paid Benefits by Type: County
 (All Dollar Amounts in Millions)

Fiscal Year Ending	Medical Total	Dental/Vision Total	Medicare Part B	Death Benefit	Medical Retiree Contribution	Dental/Vision Retiree Contribution	Total Paid Benefits
6/30/2024	\$ 669.63	\$ 53.87	\$ 98.49	\$ 8.82	\$ (46.51)	\$ (4.60)	\$ 779.70
6/30/2025	744.57	56.48	112.15	9.09	(53.24)	(4.85)	864.20
6/30/2026	813.97	59.41	122.40	9.36	(59.63)	(5.12)	940.39
6/30/2027	878.15	62.47	134.29	9.65	(65.69)	(5.40)	1,013.47
6/30/2028	940.29	65.58	147.14	9.94	(71.52)	(5.69)	1,085.74
6/30/2029	1,003.78	68.75	160.97	10.23	(77.56)	(5.98)	1,160.19
6/30/2030	1,070.22	71.98	175.06	10.53	(84.04)	(6.28)	1,237.47
6/30/2031	1,132.09	75.26	189.16	10.82	(90.37)	(6.58)	1,310.38
6/30/2032	1,200.67	78.54	204.84	11.12	(96.91)	(6.89)	1,391.37
6/30/2033	1,272.03	81.88	221.42	11.42	(103.75)	(7.21)	1,475.79

Projection Basis:
 All assumptions are met
 No future members are reflected

Section 4: Superior Court Liabilities and Costs

The following tables show key results of the July 1, 2023 OPEB funding valuation for Superior Court.

- Table 1 is a summary of the membership and Actuarial Accrued Liability (AAL).
- Table 2 shows the AAL and Normal Cost (NC) by membership type and benefit.
- Table 3 displays the development of the Actuarially Determined Contribution (ADC).
- Table 4 is the Statement of Changes in Fiduciary Net Position (FNP).
- Table 5 shows the gain/loss detail.
- Table 6 has the projected paid benefits by benefit type.

**Table 1: Membership and Actuarially Accrued Liability (AAL) Summary: Superior Court
(All Dollar Amounts in Millions)**

	July 1, 2023	July 1, 2022	Percentage Change
1. Membership			
Active Members	4,453	4,200	6.0%
Vested Terminated Members	596	607	(1.8%)
Retirees (Death Benefit)	3,283	3,172	3.5%
Total	<u>8,332</u>	<u>7,979</u>	4.4%
Retirees and Survivors (Medical Coverage)	2,596	2,556	1.6%
Retirees and Survivors (Dental/Vision Coverage)	2,675	2,628	1.8%
Retirees and Survivors (Medicare Part B Coverage)	1,830	1,793	2.1%
2. AAL Summary - Total Paid Benefits by Member Status			
Retirees and Survivors	\$ 485.3	\$ 463.2	4.8%
Vested Terminated Members	49.8	53.3	(6.6%)
Active Members	487.8	496.7	(1.8%)
Total	<u>\$ 1,022.9</u>	<u>\$ 1,013.2</u>	1.0%
3. AAL Summary - Total Paid Benefits by Coverage			
Medical	\$ 760.0	\$ 748.6	1.5%
Dental/Vision	52.9	52.7	0.4%
Medicare Part B	200.8	202.7	(0.9%)
Death Benefit	9.2	9.2	0.0%
Total	<u>\$ 1,022.9</u>	<u>\$ 1,013.2</u>	1.0%

**Table 2: July 1, 2023 Actuarial Accrued Liability (AAL) and Normal Cost (NC): Superior Court
(All Dollar Amounts in Millions)**

	Medical	Dental	Part B	Death	Total
1. AAL - Total Benefits					
Retirees and Survivors	\$ 390.1	\$ 30.1	\$ 91.2	\$ 6.9	\$ 518.3
Vested Terminated Members	53.3	3.2	11.0	0.4	67.9
Active Members	374.1	24.4	98.6	1.9	499.0
Total	\$ 817.5	\$ 57.7	\$ 200.8	\$ 9.2	\$ 1,085.2
2. AAL - Retiree Paid Premiums					
Retirees and Survivors	\$ 30.2	\$ 2.8	\$ -	\$ -	\$ 33.0
Vested Terminated Members	17.0	1.1	-	-	18.1
Active Members	10.3	0.9	-	-	11.2
Total	\$ 57.5	\$ 4.8	\$ -	\$ -	\$ 62.3
3. AAL - Agent Paid Benefits (1) - (2)					
Retirees and Survivors	\$ 359.9	\$ 27.3	\$ 91.2	\$ 6.9	\$ 485.3
Vested Terminated Members	36.3	2.1	11.0	0.4	49.8
Active Members	363.8	23.5	98.6	1.9	487.8
Total	\$ 760.0	\$ 52.9	\$ 200.8	\$ 9.2	\$ 1,022.9
4. NC					
Total Benefits	\$ 20.7	\$ 1.2	\$ 4.6	\$ 0.1	\$ 26.6
Retiree Paid Premiums	4.1	0.3	-	-	4.4
Net Agent Paid Benefits	\$ 16.6	\$ 0.9	\$ 4.6	\$ 0.1	\$ 22.2

**Table 3: 2023-2024 Actuarially Determined Contribution (ADC): Superior Court
 (All Dollar Amounts in Millions)**

	<u>Superior Court</u>
1. Unfunded Actuarial Accrued Liability (UAAL)	
Present Value of Benefits (PVB)	\$ 1,277.6
Present Value of Future Normal Cost (PVFNC)	<u>254.7</u>
Actuarial Accrued Liability as of July 1, 2023	\$ 1,022.9
Fund Balance at July 1, 2023	<u>66.9</u>
Unfunded Actuarial Accrued Liability	\$ 956.0
2. Amortization of UAAL (Level % of Pay)	
Amortization Period (years)	30.0
Amortization Factor	20.418
UAAL Amortization Payment	\$ 46.8
3. 2023 - 2024 Actuarially Determined Contribution (ADC) on July 1, 2023	
Normal Cost	\$ 22.2
Amortization of UAAL	<u>46.8</u>
Actuarially Determined Contribution (ADC) as of July 1, 2023	\$ 69.0
4. July 1, 2023 Valuation Payroll	\$ 363.9
5. ADC as a Percentage of Valuation Payroll	18.96%

**Table 4: Statement of Changes in Fiduciary Net Position: Superior Court
 (All Dollar Amounts in Millions)**

1. Fund Balance as of July 1, 2022	\$	55.9
2. Additions:		
Employer Contributions	\$	37.0
Investment and Miscellaneous Income		5.2
Investment Expenses		(0.1)
Total Additions	\$	42.1
3. Deductions:		
Administrative Expenses ⁽¹⁾	\$	(0.1)
Benefit Payments ⁽²⁾		(31.0)
Total Deductions	\$	(31.1)
4. Fund Balance as of June 30, 2023	\$	66.9

Includes OPEB Trust activity and OPEB Custodial Fund employer contributions and benefit payments.

(1) These are expenses associated with administering the OPEB Trust.

(2) LACERA retiree healthcare operational administration (\$8 Per Contract Per Month in fiscal year ended 2023) is included in benefit payments. In the GASB Statement 75 report, the expenses associated with administering the OPEB Trust and these operational administration expenses are included in the administrative expenses, as required.

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Table 5: Analysis of Change: Superior Court

Sources of Change	Actuarial Accrued Liability ⁽¹⁾	(Assets) ⁽¹⁾	Unfunded Actuarial Accrued Liability ⁽¹⁾	Normal Cost Rate ⁽²⁾	ADC Percentage ⁽²⁾
A. July 1, 2022 Valuation	\$ 1,013.2	\$ (55.9)	\$ 957.3	6.92%	20.98%
2023 Experience Study Changes	\$ (38.9)	\$ -	\$ (38.9)	(0.49%)	(0.65%)
Expected One-Year Change ⁽⁴⁾	49.1	(9.5)	39.6	(0.03%)	(0.28%)
B. July 1, 2023 Valuation Expected	\$ 1,023.4	\$ (65.4)	\$ 958.0	6.40%	20.05%
Claim Cost Experience	(22.1)	-	(22.1)	(0.14%)	(0.42%)
Trend Assumption (Gain)/Loss ⁽³⁾	21.0	-	21.0	0.11%	0.39%
Other Experience (Gain)/Loss	0.6	-	0.6	(0.27%)	(1.03%)
Asset (Gain)/Loss	-	(1.5)	(1.5)	0.00%	(0.03%)
C. July 1, 2023 Valuation	\$ 1,022.9	\$ (66.9)	\$ 956.0	6.10%	18.96%

(1) In millions of dollars

(2) Expressed as a percentage of Superior Court payroll

(3) Includes impact of July 1, 2024 renewals

(4) Experience study changes are based on the July 1, 2022 valuation. Therefore, the Expected One-Year Change on assets is calculated using the 6.00% long-term investment rate of return from the July 1, 2022 valuation.

**Table 6: Projected Paid Benefits by Type: Superior Court
 (All Dollar Amounts in Millions)**

Fiscal Year Ending	Medical Total	Dental/Vision Total	Medicare Part B	Death Benefit	Medical Retiree Contribution	Dental/Vision Retiree Contribution	Total Paid Benefits
6/30/2024	\$ 30.20	\$ 2.56	\$ 4.83	\$ 0.43	\$ (2.41)	\$ (0.25)	\$ 35.36
6/30/2025	33.49	2.70	5.55	0.45	(2.70)	(0.26)	39.23
6/30/2026	36.56	2.87	6.15	0.47	(2.99)	(0.28)	42.78
6/30/2027	39.91	3.04	6.79	0.48	(3.24)	(0.29)	46.69
6/30/2028	43.18	3.23	7.50	0.50	(3.52)	(0.30)	50.59
6/30/2029	46.20	3.43	8.34	0.52	(3.77)	(0.32)	54.40
6/30/2030	49.31	3.62	9.16	0.54	(4.01)	(0.33)	58.29
6/30/2031	52.47	3.83	10.03	0.56	(4.29)	(0.35)	62.25
6/30/2032	55.73	4.03	10.98	0.58	(4.55)	(0.36)	66.41
6/30/2033	58.84	4.23	12.03	0.60	(4.81)	(0.37)	70.52

Projection Basis:

All assumptions are met

No future members are reflected

Section 5: LACERA Liabilities and Costs

The following tables show key results of the July 1, 2023 OPEB funding valuation for LACERA.

- Table 1 is a summary of the membership and Actuarial Accrued Liability (AAL).
- Table 2 shows the AAL and Normal Cost (NC) by membership type and benefit.
- Table 3 displays the development of the Actuarially Determined Contribution (ADC).
- Table 4 is the Statement of Changes in Fiduciary Net Position (FNP).
- Table 5 shows the gain/loss detail.
- Table 6 has the projected paid benefits by benefit type.

**Table 1: Membership and Actuarially Accrued Liability (AAL) Summary: LACERA
 (All Dollar Amounts in Millions)**

	July 1, 2023	July 1, 2022	Percentage Change
1. Membership			
Active Members	397	384	3.4%
Vested Terminated Members	42	38	10.5%
Retirees (Death Benefit)	214	204	4.9%
Total	<u>653</u>	<u>626</u>	4.3%
Retirees and Survivors (Medical Coverage)	183	177	3.4%
Retirees and Survivors (Dental/Vision Coverage)	183	177	3.4%
Retirees and Survivors (Medicare Part B Coverage)	113	107	5.6%
2. AAL Summary - Total Paid Benefits by Member Status			
Retirees and Survivors	\$ 36.7	\$ 35.5	3.4%
Vested Terminated Members	2.5	2.3	8.7%
Active Members	38.0	37.1	2.4%
Total	<u>\$ 77.2</u>	<u>\$ 74.9</u>	3.1%
3. AAL Summary - Total Paid Benefits by Coverage			
Medical	\$ 58.9	\$ 56.7	3.9%
Dental/Vision	3.7	3.7	0.0%
Medicare Part B	14.1	14.0	0.7%
Death Benefit	0.5	0.5	0.0%
Total	<u>\$ 77.2</u>	<u>\$ 74.9</u>	3.1%

**Table 2: July 1, 2023 Actuarial Accrued Liability (AAL) and Normal Cost (NC): LACERA
 (All Dollar Amounts in Millions)**

	Medical	Dental	Part B	Death	Total
1. AAL - Total Benefits					
Retirees and Survivors	\$ 32.3	\$ 2.1	\$ 6.2	\$ 0.4	\$ 41.0
Vested Terminated Members	2.9	0.2	0.5	-	3.6
Active Members	30.4	1.9	7.4	0.1	39.8
Total	\$ 65.6	\$ 4.2	\$ 14.1	\$ 0.5	\$ 84.4
2. AAL - Retiree Paid Premiums					
Retirees and Survivors	\$ 4.0	\$ 0.3	\$ -	\$ -	\$ 4.3
Vested Terminated Members	1.0	0.1	-	-	1.1
Active Members	1.7	0.1	-	-	1.8
Total	\$ 6.7	\$ 0.5	\$ -	\$ -	\$ 7.2
3. AAL - Agent Paid Benefits (1) - (2)					
Retirees and Survivors	\$ 28.3	\$ 1.8	\$ 6.2	\$ 0.4	\$ 36.7
Vested Terminated Members	1.9	0.1	0.5	-	2.5
Active Members	28.7	1.8	7.4	0.1	38.0
Total	\$ 58.9	\$ 3.7	\$ 14.1	\$ 0.5	\$ 77.2
4. NC					
Total Benefits	\$ 2.2	\$ 0.1	\$ 0.5	\$ -	\$ 2.8
Retiree Paid Premiums	0.5	-	-	-	0.5
Net Agent Paid Benefits	\$ 1.7	\$ 0.1	\$ 0.5	\$ -	\$ 2.3

Table 3: 2023-2024 Actuarially Determined Contribution (ADC): LACERA
(All Dollar Amounts in Millions)

	LACERA
1. Unfunded Actuarial Accrued Liability (UAAL)	
Present Value of Benefits (PVB)	\$ 104.9
Present Value of Future Normal Cost (PVFNC)	27.7
Actuarial Accrued Liability as of July 1, 2023	\$ 77.2
Fund Balance at July 1, 2023	15.6
Unfunded Actuarial Accrued Liability	\$ 61.6
2. Amortization of UAAL (Level % of Pay)	
Amortization Period (years)	30.0
Amortization Factor	20.418
UAAL Amortization Payment	\$ 3.0
3. 2023 - 2024 Actuarially Determined Contribution (ADC) on July 1, 2023	
Normal Cost	\$ 2.3
Amortization of UAAL	3.0
Actuarially Determined Contribution (ADC) as of July 1, 2023	\$ 5.3
4. July 1, 2023 Valuation Payroll	\$ 47.7
5. ADC as a Percentage of Valuation Payroll	11.11%

**Table 4: Statement of Changes in Fiduciary Net Position: LACERA
 (All Dollar Amounts in Millions)**

1. Fund Balance as of July 1, 2022	\$	10.8
2. Additions:		
Employer Contributions	\$	6.1
Investment and Miscellaneous Income		1.1
Investment Expenses		-
Total Additions	\$	<u>7.2</u>
3. Deductions:		
Administrative Expenses ⁽¹⁾	\$	-
Benefit Payments ⁽²⁾		(2.4)
Total Deductions	\$	<u>(2.4)</u>
4. Fund Balance as of June 30, 2023	\$	15.6

Includes OPEB Trust activity and OPEB Custodial Fund employer contributions and benefit payments.

(1) These are expenses associated with administering the OPEB Trust.

(2) LACERA retiree healthcare operational administration (\$8 Per Contract Per Month in fiscal year ended 2023) is included in benefit payments. In the GASB Statement 75 report, the expenses associated with administering the OPEB Trust and these operational administration expenses are included in the administrative expenses, as required.

Note: LACERA's investment expenses are \$23,965 and administrative expenses are \$26,565 which fall below the rounding.

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Table 5: Analysis of Change: LACERA

Sources of Change	Actuarial Accrued Liability ⁽¹⁾	(Assets) ⁽¹⁾	Unfunded Actuarial Accrued Liability ⁽¹⁾	Normal Cost Rate ⁽²⁾	ADC Percentage ⁽²⁾
A. July 1, 2022 Valuation	\$ 74.9	\$ (10.8)	\$ 64.1	5.54%	12.47%
2023 Experience Study Changes	\$ (2.8)	\$ -	\$ (2.8)	(0.46%)	(0.47%)
Expected One-Year Change ⁽⁴⁾	4.3	(4.5)	(0.2)	0.06%	(0.37%)
B. July 1, 2023 Valuation Expected	\$ 76.4	\$ (15.3)	\$ 61.1	5.14%	11.63%
Claim Cost Experience	(1.5)	-	(1.5)	0.00%	0.00%
Trend Assumption (Gain)/Loss ⁽³⁾	1.5	-	1.5	0.00%	0.00%
Other Experience (Gain)/Loss	0.8	-	0.8	(0.32%)	(0.52%)
Asset (Gain)/Loss	-	(0.3)	(0.3)	0.00%	0.00%
C. July 1, 2023 Valuation	\$ 77.2	\$ (15.6)	\$ 61.6	4.82%	11.11%

(1) In millions of dollars

(2) Expressed as a percentage of LACERA payroll

(3) Includes impact of July 1, 2024 renewals

(4) Experience study changes are based on the July 1, 2022 valuation. Therefore, the Expected One-Year Change on assets is calculated using the 6.00% long-term investment rate of return from the July 1, 2022 valuation.

**Table 6: Projected Paid Benefits by Type: LACERA
 (All Dollar Amounts in Millions)**

Fiscal Year Ending	Medical Total	Dental/Vision Total	Medicare Part B	Death Benefit	Medical Retiree Contribution	Dental/Vision Retiree Contribution	Total Paid Benefits
6/30/2024	\$ 2.41	\$ 0.17	\$ 0.30	\$ 0.03	\$ (0.28)	\$ (0.02)	\$ 2.61
6/30/2025	2.64	0.18	0.35	0.03	(0.32)	(0.02)	2.86
6/30/2026	2.88	0.19	0.39	0.03	(0.36)	(0.03)	3.10
6/30/2027	3.07	0.21	0.43	0.03	(0.39)	(0.03)	3.32
6/30/2028	3.28	0.22	0.48	0.03	(0.42)	(0.03)	3.56
6/30/2029	3.53	0.23	0.54	0.03	(0.47)	(0.03)	3.83
6/30/2030	3.78	0.25	0.58	0.04	(0.50)	(0.03)	4.12
6/30/2031	4.06	0.26	0.64	0.04	(0.54)	(0.04)	4.42
6/30/2032	4.41	0.27	0.68	0.04	(0.58)	(0.04)	4.78
6/30/2033	4.66	0.29	0.75	0.04	(0.62)	(0.04)	5.08

Projection Basis:
 All assumptions are met
 No future members are reflected

Section 6: County, Superior Court, and LACERA Liabilities and Costs

The following tables show key results of the July 1, 2023 OPEB funding valuation for the County, Superior Court, and LACERA.

- Table 1 is a summary of the membership and Actuarial Accrued Liability (AAL).
- Table 2 shows the AAL and Normal Cost (NC) by membership type and benefit.
- Table 3 displays the development of the Actuarially Determined Contribution (ADC).
- Table 4 is the Statement of Changes in Fiduciary Net Position (FNP).
- Table 5 shows the gain/loss detail.
- Table 6 has the projected paid benefits by benefit type.

**Table 1: Membership and Actuarially Accrued Liability (AAL) Summary: County, Superior Court, and LACERA
(All Dollar Amounts in Millions)**

	July 1, 2023	July 1, 2022	Percentage Change
1. Membership			
Active Members	96,850	96,484	0.4%
Vested Terminated Members	9,585	9,221	3.9%
Retirees (Death Benefit)	63,074	61,387	2.7%
Total	<u>169,509</u>	<u>167,092</u>	1.4%
Retirees and Survivors (Medical Coverage)	55,663	54,740	1.7%
Retirees and Survivors (Dental/Vision Coverage)	57,514	56,464	1.9%
Retirees and Survivors (Medicare Part B Coverage)	38,653	37,880	2.0%
2. AAL Summary - Total Paid Benefits by Member Status			
Retirees and Survivors	\$ 11,533.1	\$ 10,985.2	5.0%
Vested Terminated Members	541.6	548.7	(1.3%)
Active Members	11,374.8	11,553.3	(1.5%)
Total	<u>\$ 23,449.5</u>	<u>\$ 23,087.2</u>	1.6%
3. AAL Summary - Total Paid Benefits by Coverage			
Medical	\$ 18,040.5	\$ 17,635.2	2.3%
Dental/Vision	1,123.1	1,121.2	0.2%
Medicare Part B	4,106.8	4,150.9	(1.1%)
Death Benefit	179.1	179.9	(0.4%)
Total	<u>\$ 23,449.5</u>	<u>\$ 23,087.2</u>	1.6%

**Table 2: July 1, 2023 Actuarial Accrued Liability (AAL) and Normal Cost (NC): County, Superior Court, and LACERA
(All Dollar Amounts in Millions)**

	Medical	Dental	Part B	Death	Total
1. AAL - Total Benefits					
Retirees and Survivors	\$ 9,477.6	\$ 668.9	\$ 1,939.6	\$ 137.7	\$ 12,223.8
Vested Terminated Members	635.0	36.4	124.2	5.8	801.4
Active Members	9,181.1	511.8	2,043.0	35.6	11,771.5
Total	\$ 19,293.7	\$ 1,217.1	\$ 4,106.8	\$ 179.1	\$ 24,796.7
2. AAL - Retiree Paid Premiums					
Retirees and Survivors	\$ 636.1	\$ 54.6	\$ -	\$ -	\$ 690.7
Vested Terminated Members	245.3	14.5	-	-	259.8
Active Members	371.8	24.9	-	-	396.7
Total	\$ 1,253.2	\$ 94.0	\$ -	\$ -	\$ 1,347.2
3. AAL - Agent Paid Benefits (1) - (2)					
Retirees and Survivors	\$ 8,841.5	\$ 614.3	\$ 1,939.6	\$ 137.7	\$ 11,533.1
Vested Terminated Members	389.7	21.9	124.2	5.8	541.6
Active Members	8,809.3	486.9	2,043.0	35.6	11,374.8
Total	\$ 18,040.5	\$ 1,123.1	\$ 4,106.8	\$ 179.1	\$ 23,449.5
4. NC					
Total Benefits	\$ 605.4	\$ 30.5	\$ 116.1	\$ 2.0	\$ 754.0
Retiree Paid Premiums	129.8	6.9	-	-	136.7
Net Agent Paid Benefits	\$ 475.6	\$ 23.6	\$ 116.1	\$ 2.0	\$ 617.3

**Table 3: 2023-2024 Actuarially Determined Contribution (ADC): County, Superior Court, and LACERA
 (All Dollar Amounts in Millions)**

	<u>County, Superior Court, and LACERA Subtotal</u>
1. Unfunded Actuarial Accrued Liability (UAAL)	
Present Value of Benefits (PVB)	\$ 30,704.4
Present Value of Future Normal Cost (PVFNC)	<u>7,254.9</u>
Actuarial Accrued Liability as of July 1, 2023	\$ 23,449.5
Fund Balance at July 1, 2023	<u>3,091.8</u>
Unfunded Actuarial Accrued Liability	\$ 20,357.7
2. Amortization of UAAL (Level % of Pay)	
Amortization Period (years)	30.0
Amortization Factor	20.418
UAAL Amortization Payment	\$ 997.0
3. 2023 - 2024 Actuarially Determined Contribution (ADC) on July 1, 2023	
Normal Cost	\$ 617.3
Amortization of UAAL	<u>997.0</u>
Actuarially Determined Contribution (ADC) as of July 1, 2023	\$ 1,614.3
4. July 1, 2023 Valuation Payroll	\$ 9,441.1
5. ADC as a Percentage of Valuation Payroll	17.10%

**Table 4: Statement of Changes in Fiduciary Net Position: County, Superior Court, and LACERA
 (All Dollar Amounts in Millions)**

1. Fund Balance as of July 1, 2022	\$	2,394.1
2. Additions:		
Employer Contributions	\$	1,206.2
Investment and Miscellaneous Income		248.6
Investment Expenses		(1.5)
Total Additions	\$	<u>1,453.3</u>
3. Deductions:		
Administrative Expenses ⁽¹⁾	\$	(0.6)
Benefit Payments ⁽²⁾		(755.0)
Total Deductions	\$	<u>(755.6)</u>
4. Fund Balance as of June 30, 2023	\$	3,091.8

Includes OPEB Trust activity and OPEB Custodial Fund employer contributions and benefit payments.

(1) These are expenses associated with administering the OPEB Trust.

(2) LACERA retiree healthcare operational administration (\$8 Per Contract Per Month in fiscal year ended 2023) is included in benefit payments. In the GASB Statement 75 report, the expenses associated with administering the OPEB Trust and these operational administration expenses are included in the administrative expenses, as required.

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Table 5: Analysis of Change: County, Superior Court, and LACERA

Sources of Change	Actuarial Accrued Liability ⁽¹⁾	(Assets) ⁽¹⁾	Unfunded Actuarial Accrued Liability ⁽¹⁾	Normal Cost Rate ⁽²⁾	ADC Percentage ⁽²⁾
A. July 1, 2022 Valuation	\$ 23,087.2	\$ (2,394.1)	\$ 20,693.1	7.26%	18.27%
2023 Experience Study Changes	\$ (917.1)	\$ -	\$ (917.1)	(0.54%)	(0.71%)
Expected One-Year Change ⁽⁴⁾	1,232.4	(608.4)	624.0	0.00%	(0.33%)
B. July 1, 2023 Valuation Expected	\$ 23,402.5	\$ (3,002.5)	\$ 20,400.0	6.72%	17.23%
Claim Cost Experience	(377.4)	-	(377.4)	(0.12%)	2.18%
Trend Assumption (Gain)/Loss ⁽³⁾	470.5	-	470.5	0.13%	0.37%
Other Experience (Gain)/Loss	(46.1)	-	(46.1)	(0.19%)	(2.63%)
Asset (Gain)/Loss	-	(89.3)	(89.3)	0.00%	(0.05%)
C. July 1, 2023 Valuation	\$ 23,449.5	\$ (3,091.8)	\$ 20,357.7	6.54%	17.10%

(1) In millions of dollars

(2) Expressed as a percentage of County, Superior Court, and LACERA payroll

(3) Includes impact of July 1, 2024 renewals

(4) Experience study changes are based on the July 1, 2022 valuation. Therefore, the Expected One-Year Change on assets is calculated using the 6.00% long-term investment rate of return from the July 1, 2022 valuation.

**Table 6: Projected Paid Benefits by Type: County, Superior Court, and LACERA
 (All Dollar Amounts in Millions)**

Fiscal Year Ending	Medical Total	Dental/Vision Total	Medicare Part B	Death Benefit	Medical Retiree Contribution	Dental/Vision Retiree Contribution	Total Paid Benefits
6/30/2024	\$ 702.24	\$ 56.60	\$ 103.62	\$ 9.28	\$ (49.19)	\$ (4.88)	\$ 817.67
6/30/2025	780.72	59.36	118.05	9.56	(56.26)	(5.14)	906.29
6/30/2026	853.40	62.47	128.94	9.86	(62.98)	(5.42)	986.27
6/30/2027	921.13	65.72	141.51	10.16	(69.32)	(5.72)	1,063.48
6/30/2028	986.74	69.03	155.13	10.47	(75.46)	(6.02)	1,139.89
6/30/2029	1,053.51	72.41	169.84	10.78	(81.79)	(6.33)	1,218.42
6/30/2030	1,123.34	75.84	184.80	11.10	(88.56)	(6.64)	1,299.88
6/30/2031	1,188.62	79.35	199.83	11.42	(95.20)	(6.97)	1,377.05
6/30/2032	1,260.81	82.84	216.51	11.73	(102.04)	(7.29)	1,462.56
6/30/2033	1,335.52	86.41	234.20	12.05	(109.17)	(7.62)	1,551.39

Projection Basis:
 All assumptions are met
 No future members are reflected

Section 7: Total of All Agents Liabilities and Costs

The following tables show key results of the July 1, 2023 OPEB funding valuation for all the agents combined.

- Table 1 is a summary of the membership and Actuarial Accrued Liability (AAL).
- Table 2 shows the AAL and Normal Cost (NC) by membership type and benefit.
- Table 3 displays the development of the Actuarially Determined Contribution (ADC).
- Table 4 is the Statement of Changes in Fiduciary Net Position (FNP).
- Table 5 shows the gain/loss detail.
- Table 6 has the projected paid benefits by benefit type.

The following agents are included in this section:

Agencies that are prefunding the liability utilize a 6.25% investment earnings assumption as of July 1, 2023 and a 6.00% investment earnings assumption as of July 1, 2022. These are based on the projected return on the assets in the OPEB Trust.

- County
- Superior Court
- LACERA

Agencies that are not prefunding the liability utilize a 3.50% investment earnings assumption as of July 1, 2023 and a 2.30% investment earnings assumption as of July 1, 2022. These are based on the projected return on County general assets.

- South Coast Air Quality Management District (SCAQMD)
- Los Angeles County Office of Education (LACOE)
- Local Agency Formation Commission (LAFCO)
- Little Lake Cemetery District (LLCD)

The agencies not prefunding the liability represent 0.05% of the total Actuarial Accrued Liability.

**Table 1: Membership and Actuarially Accrued Liability (AAL) Summary: Total
(All Dollar Amounts in Millions)**

	July 1, 2023	July 1, 2022	Percentage Change
1. Membership			
Active Members	96,857	96,490	0.4%
Vested Terminated Members	9,586	9,222	3.9%
Retirees (Death Benefit)	63,158	61,460	2.8%
Total	<u>169,601</u>	<u>167,172</u>	1.5%
Retirees and Survivors (Medical Coverage)	55,735	54,795	1.7%
Retirees and Survivors (Dental/Vision Coverage)	57,583	56,519	1.9%
Retirees and Survivors (Medicare Part B Coverage)	38,705	37,918	2.1%
2. AAL Summary - Total Paid Benefits by Member Status			
Retirees and Survivors	\$ 11,541.4	\$ 10,994.0	5.0%
Vested Terminated Members	541.6	548.7	(1.3%)
Active Members	11,376.7	11,555.1	(1.5%)
Total	<u>\$ 23,459.7</u>	<u>\$ 23,097.8</u>	1.6%
3. AAL Summary - Total Paid Benefits by Coverage			
Medical	\$ 18,048.0	\$ 17,643.2	2.3%
Dental/Vision	1,123.6	1,121.7	0.2%
Medicare Part B	4,108.7	4,152.7	(1.1%)
Death Benefit	179.4	180.2	(0.4%)
Total	<u>\$ 23,459.7</u>	<u>\$ 23,097.8</u>	1.6%

**Table 2: July 1, 2023 Actuarial Accrued Liability (AAL) and Normal Cost (NC): Total
(All Dollar Amounts in Millions)**

	Medical	Dental	Part B	Death	Total
1. AAL - Total Benefits					
Retirees and Survivors	\$ 9,485.7	\$ 669.5	\$ 1,941.1	\$ 138.0	\$ 12,234.3
Vested Terminated Members	635.0	36.4	124.2	5.8	801.4
Active Members	9,182.6	511.9	2,043.4	35.6	11,773.5
Total	\$ 19,303.3	\$ 1,217.8	\$ 4,108.7	\$ 179.4	\$ 24,809.2
2. AAL - Retiree Paid Premiums					
Retirees and Survivors	\$ 638.1	\$ 54.8	\$ -	\$ -	\$ 692.9
Vested Terminated Members	245.3	14.5	-	-	259.8
Active Members	371.9	24.9	-	-	396.8
Total	\$ 1,255.3	\$ 94.2	\$ -	\$ -	\$ 1,349.5
3. AAL - Agent Paid Benefits (1) - (2)					
Retirees and Survivors	\$ 8,847.6	\$ 614.7	\$ 1,941.1	\$ 138.0	\$ 11,541.4
Vested Terminated Members	389.7	21.9	124.2	5.8	541.6
Active Members	8,810.7	487.0	2,043.4	35.6	11,376.7
Total	\$ 18,048.0	\$ 1,123.6	\$ 4,108.7	\$ 179.4	\$ 23,459.7
4. NC					
Total Benefits	\$ 605.5	\$ 30.5	\$ 116.1	\$ 2.0	\$ 754.1
Retiree Paid Premiums	129.8	6.9	-	-	136.7
Net Agent Paid Benefits	\$ 475.7	\$ 23.6	\$ 116.1	\$ 2.0	\$ 617.4

**Table 3: 2023-2024 Actuarially Determined Contribution (ADC): Total
 (All Dollar Amounts in Millions)**

	Total
1. Unfunded Actuarial Accrued Liability (UAAL)	
Present Value of Benefits (PVB)	\$ 30,715.6
Present Value of Future Normal Cost (PVFNC)	7,255.9
Actuarial Accrued Liability as of July 1, 2023	\$ 23,459.7
Fund Balance at July 1, 2023	3,091.8
Unfunded Actuarial Accrued Liability	\$ 20,367.9
2. Amortization of UAAL (Level % of Pay)	
Amortization Period (years)	30.0
Amortization Factor	20.419
UAAL Amortization Payment	\$ 997.5
3. 2023 - 2024 Actuarially Determined Contribution (ADC) on July 1, 2023	
Normal Cost	\$ 617.4
Amortization of UAAL	997.5
Actuarially Determined Contribution (ADC) as of July 1, 2023	\$ 1,614.9
4. July 1, 2023 Valuation Payroll	\$ 9,441.8
5. ADC as a Percentage of Valuation Payroll	17.10%

**Table 4: Statement of Changes in Fiduciary Net Position: Total
 (All Dollar Amounts in Millions)**

1. Fund Balance as of July 1, 2022	\$	2,394.1
2. Additions:		
Employer Contributions	\$	1,206.5
Investment and Miscellaneous Income		248.6
Investment Expenses		(1.5)
Total Additions	\$	<u>1,453.6</u>
3. Deductions:		
Administrative Expenses ⁽¹⁾	\$	(0.6)
Benefit Payments ⁽²⁾		(755.3)
Total Deductions	\$	<u>(755.9)</u>
4. Fund Balance as of June 30, 2023	\$	3,091.8

Includes OPEB Trust activity and OPEB Custodial Fund employer contributions and benefit payments.

(1) These are expenses associated with administering the OPEB Trust.

(2) LACERA retiree healthcare operational administration (\$8 Per Contract Per Month in fiscal year ended 2023) is included in benefit payments. In the GASB Statement 75 report, the expenses associated with administering the OPEB Trust and these operational administration expenses are included in the administrative expenses, as required.

Milliman July 1, 2023 OPEB Actuarial Valuation
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Table 5: Analysis of Change: Total
(All Dollar Amounts in Billions)

Sources of Change	Actuarial Accrued Liability ⁽¹⁾	(Assets) ⁽¹⁾	Unfunded Actuarial Accrued Liability ⁽¹⁾	Normal Cost Rate ⁽²⁾	ADC Percentage ⁽²⁾
A. July 1, 2022 Valuation	\$ 23,097.8	\$ (2,394.1)	\$ 20,703.7	7.26%	18.27%
2023 Experience Study Changes	\$ (918.5)	\$ -	\$ (918.5)	(0.54%)	(0.71%)
Expected One-Year Change ⁽⁴⁾	<u>1,232.2</u>	<u>(608.4)</u>	<u>623.8</u>	<u>0.00%</u>	<u>(0.01%)</u>
B. July 1, 2023 Valuation Expected	\$ 23,411.5	\$ (3,002.5)	\$ 20,409.0	6.72%	17.55%
Claim Cost Experience	(377.7)	-	(377.7)	(0.12%)	(0.31%)
Trend Assumption (Gain)/Loss ⁽³⁾	470.8	-	470.8	0.13%	0.37%
Other Experience (Gain)/Loss	(44.9)	-	(44.9)	(0.19%)	(0.46%)
Asset (Gain)/Loss	<u>-</u>	<u>(89.3)</u>	<u>(89.3)</u>	<u>0.00%</u>	<u>(0.05%)</u>
C. July 1, 2023 Valuation	\$ 23,459.7	\$ (3,091.8)	\$ 20,367.9	6.54%	17.10%

(1) In millions of dollars

(2) Expressed as a percentage of total payroll

(3) Includes impact of July 1, 2024 renewals

(4) Experience study changes are based on the July 1, 2022 valuation. Therefore, the Expected One-Year Change on assets is calculated using the 6.00% long-term investment rate of return from the July 1, 2022 valuation.

Table 6: Projected Paid Benefits by Type: Total
 (All Dollar Amounts in Millions)

Fiscal Year Ending	Medical Total	Dental/Vision Total	Medicare Part B	Death Benefit	Medical Retiree Contribution	Dental/Vision Retiree Contribution	Total Paid Benefits
6/30/2024	\$ 702.97	\$ 56.66	\$ 103.75	\$ 9.31	\$ (49.35)	\$ (4.89)	\$ 818.45
6/30/2025	781.42	59.42	118.18	9.60	(56.41)	(5.16)	907.05
6/30/2026	854.09	62.53	129.06	9.89	(63.13)	(5.44)	987.00
6/30/2027	921.79	65.77	141.63	10.19	(69.47)	(5.73)	1,064.18
6/30/2028	987.40	69.07	155.25	10.49	(75.61)	(6.03)	1,140.57
6/30/2029	1,054.14	72.45	169.95	10.80	(81.93)	(6.34)	1,219.07
6/30/2030	1,123.93	75.89	184.91	11.12	(88.69)	(6.66)	1,300.50
6/30/2031	1,189.18	79.39	199.94	11.44	(95.33)	(6.98)	1,377.64
6/30/2032	1,261.35	82.88	216.61	11.75	(102.16)	(7.30)	1,463.13
6/30/2033	1,336.04	86.44	234.30	12.07	(109.29)	(7.63)	1,551.93

Projection Basis:

All assumptions are met

No future members are reflected

Section 8: ACFR Information

**Los Angeles County Other Post Employment Benefits Program
 Schedule of Funding Progress**

(Dollars in Thousands)

Valuation Date	Actuarial Value of Assets	Actuarial Accrued Liabilities	Unfunded Actuarial Accrued Liabilities (UAAL)	Funded Ratio	Covered Employee Payroll¹	UAAL as a Percentage of Covered Employee Payroll
July 1, 2014	\$483,800	\$28,546,600	\$28,062,800	1.7%	N/A	N/A
July 1, 2016	560,800	25,912,600	25,351,800	2.2%	N/A	N/A
July 1, 2017	742,900	26,300,800	25,557,900	2.8%	\$8,544,140	299.1%
July 1, 2018	941,010	21,066,800	20,125,790	4.5%	8,954,417	224.8%
July 1, 2019	1,238,480	20,752,600	19,514,120	6.0%	9,471,632	206.0%
July 1, 2020	1,492,600	21,302,700	19,810,100	7.0%	9,813,912	201.9%
July 1, 2021	2,306,800	21,157,400	18,850,600	10.9%	10,065,113	187.3%
July 1, 2022	2,394,100	23,097,800	20,703,700	10.4%	10,269,429	201.6%
July 1, 2023	3,091,800	23,459,700	20,367,900	13.2%	10,772,896	189.1%

¹ The Covered Employee Payroll is the total amount paid to employees during the twelve-month time period ending on the valuation date. LACERA provides the Covered Employee Payroll, and this amount is also used in the GASB 75 disclosure reports.

Los Angeles County Other Post Employment Benefits Program
 Demographic Activity of Retired Members and Beneficiaries¹

(Dollars in Thousands)

Valuation Date	Added to Rolls		Removed From Rolls		Rolls at End of Year		Percentage Increase in Retiree Allowance	Average Annual Allowance
	Member Count	Annual Allowance ²	Member Count	Annual Allowance	Member Count	Annual Allowance		
July 1, 2012	5,336	\$ 56,982	\$ (3,070)	\$ (25,497)	46,202	\$ 423,464	8.03%	\$ 9,165
July 1, 2014	5,335	89,205	(3,369)	(29,925)	48,168	482,744	14.00%	10,022
July 1, 2016	5,710	103,373	(3,514)	(30,745)	50,364	555,372	15.04%	11,027
July 1, 2017	3,229	41,266	(1,839)	(18,052)	51,754	578,586	4.18%	11,180
July 1, 2018	3,028	61,697	(1,977)	(20,530)	52,805	619,753	7.12%	11,737
July 1, 2019	3,259	71,970	(1,996)	(22,487)	54,068	669,237	7.98%	12,378
July 1, 2020	3,216	53,933	(2,077)	(23,865)	55,207	699,305	4.49%	12,667
July 1, 2021	3,431	53,821	(2,353)	(28,386)	56,285	724,740	3.64%	12,876
July 1, 2022	3,815	42,812	(2,331)	(27,823)	57,769	739,729	2.07%	12,805
July 1, 2023	3,316	75,746	(2,303)	(28,725)	58,782	786,750	6.36%	13,384

¹Includes medical, dental/vision, and Part B benefits

²Includes changes for continuing retirees and beneficiaries

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Los Angeles County Other Post Employment Benefits Program
Actuarial Analysis of Financial Experience - OPEB Program

(Dollars in Millions)

	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Prior Valuation Unfunded Actuarial Accrued Liability	\$ 25,352	\$ 25,558	\$ 20,126	\$ 19,514	\$ 19,810	\$ 18,851	\$ 20,704
Expected Increase (Decrease) from Prior Valuation	1,462	1,170	1,005	911	747	621	624
Claim Costs Greater (Less) than Expected ¹	(1,213)	(1,067)	(1,589)	(1,000)	(1,202)	287	93
Change in Assumptions ²	-	(6,936)	(35)	314	-	567	(919)
Change in Assets	(54)	(28)	1	76	(352)	438	(89)
All Other Experience ³	11	1,429	6	(5)	(152)	(60)	(45)
Ending Unfunded Actuarial Accrued Liability	\$ 25,558	\$ 20,126	\$ 19,514	\$ 19,810	\$ 18,851	\$ 20,704	\$ 20,368

¹ This amount Includes the trend assumption change.

² In 2016, this amount includes the impact from Tier 2.

³ In 2018, this amount is mostly the impact of the Excise Tax.

**Los Angeles County Other Post Employment Benefits Program
 Actuary Solvency Test - OPEB Program**

(Dollars in Millions)

Actuarial Valuation Date	Actuarial Accrued Liabilities for					Portion of Actuarial Accrued Liability Covered by Assets		
	Active Member Contributions (A)	Retirees and Beneficiaries ¹ (B)	Active Members (Employer Financed Portion) (C)		Actuarial Value of Valuation Assets	(A)	(B)	(C)
July 1, 2012	\$ -	\$ 10,681	\$ 16,272	\$ -	N/A	0%	0%	
July 1, 2014	-	11,791	16,756	484	N/A	4%	0%	
July 1, 2016	-	11,365	14,548	561	N/A	5%	0%	
July 1, 2017	-	11,640	14,661	743	N/A	6%	0%	
July 1, 2018	-	10,108	10,959	941	N/A	9%	0%	
July 1, 2019	-	10,260	10,493	1,239	N/A	12%	0%	
July 1, 2020	-	10,597	10,706	1,493	N/A	14%	0%	
July 1, 2021	-	10,751	10,406	2,307	N/A	21%	0%	
July 1, 2022	-	11,543	11,555	2,394	N/A	21%	0%	
July 1, 2023	-	12,083	11,377	3,092	N/A	26%	0%	

¹ Includes vested former members.

Discussion of the Transition from Cost Sharing to Agent

There are two types of plan structures: Cost Sharing and Agent. LACERA began funding and accounting reporting under a Cost Sharing plan in 2006. In the cost sharing structure, there is no attribution of liabilities, costs, and assets to individual employers for funding purposes. This was appropriate while the employers were not prefunding.

An OPEB Trust was established so that the County, Superior Court, and LACERA could prefund the OPEB costs. Separate accounts are maintained for each employer. This OPEB Trust meets the three GASB requirements:

1. Contributions are irrevocable
2. Assets are dedicated to retiree benefits
3. Assets are legally protected from creditors

Each employer may have a different prefunding schedule where employers could prefund different amounts at different times. To ensure assets are designated to each employer's costs and liabilities, the decision was made to change from a cost sharing structure to an agent plan structure. Under this arrangement the assets are partitioned according to each employer's funding actions.

The Transition timeline is as follows where the GASB Disclosure dates are the reporting dates:

<u>LACERA OPEB Report</u>	<u>Last Year with Cost Sharing Structure</u>	<u>First Year with Agent Structure</u>
Funding Valuation	July 1, 2017	July 1, 2018
GASB 74 Disclosure Report	June 30, 2018	N/A
GASB 75 Disclosure Report	June 30, 2019	June 30, 2020

Discussion of GASB Statements No. 74 and 75

On June 2, 2015, GASB approved Statement Numbers 74 and 75.

GASB Statement Number 74, *Financial Reporting for Postemployment Benefit Plans Other Than Pension Plans*, addresses reporting by OPEB plans that administer benefits on behalf of governments and replaces GASB Statement Number 43.

The effective date for this statement is applicable to LACERA's fiscal year reporting period ending June 30, 2017. Milliman prepared LACERA's first GASB 74 disclosure report issued on September 27, 2017 and was based on the July 1, 2016 OPEB valuation, measurement date of June 30, 2017 and reporting date of June 30, 2017. The second GASB 74 disclosure report was based on the July 1, 2017 OPEB valuation, measurement date of June 30, 2018 and reporting date of June 30, 2018. Due to the change from cost sharing to agent, the GASB 74 report with a reporting date of June 30, 2019 and thereafter no longer includes actuarial information. LACERA has determined an actuarial GASB 74 report under an agent structure is not necessary.

GASB Statement Number 75, *Accounting and Financial Reporting for Postemployment Benefits Other Than Pensions*, addresses reporting by governments that provide OPEB to their employees and for governments that finance OPEB for employees of other governments and replaces GASB Statement Number 45. Though the effective date is one year later than GASB Statement Number 74, the first GASB 75 disclosure report was based on the July 1, 2016 OPEB valuation with a measurement date of June 30, 2017 and a reporting date of June 30, 2018. This timing pattern is maintained for the GASB 75 disclosure reports. This June 30, 2023 valuation will be the basis for the GASB 75 disclosure report with a measurement date of June 30, 2024 and a reporting date of June 30, 2025.

Some of the highlights of the GASB Statements 74 and 75 are as follows:

- The balance sheet liability is the full Net OPEB Liability (NOL) rather than the Net OPEB Obligation. The NOL is more closely aligned with the UAAL.
- The annual OPEB expense is likely to be more volatile from year to year than the ADC because there will be faster recognition of OPEB expenses.
- The discount rate development is based on a blended rate equivalent of the long-term expected rate of return on assets and a 20-year tax-exempt municipal bond yield or index rate.
- The Entry Age Normal actuarial cost method is required.

Appendix A: Actuarial Procedures and Assumptions

The actuarial procedures and assumptions used in this valuation are described in this section. Where applicable, the same assumptions are used for the LACERA postemployment health and death benefit program as for the LACERA retirement benefits. The assumptions that overlap with the LACERA retirement benefits plan assumptions were reviewed and changed June 30, 2022, as a result of the 2022 triennial Retirement Benefit Investigation of Experience Study, approved by the Board of Investments in December 2022. These assumptions are consistent with the June 30, 2023 retirement funding valuation. The investment earnings assumptions are OPEB-specific and were reviewed and changed July 3, 2024 as a result of the 2023 OPEB Experience Study. For agents that are prefunding into LACERA's OPEB Trust, the expected return of the assets of the OPEB Trust is based on the asset allocation approved in the April 2024 Board of Investments meeting, which is a different asset allocation from the one used for the retirement benefits plan. Milliman reviewed the new investment policy and updated the investment earnings assumption during the 2023 OPEB Experience Study. The investment earnings assumption for agents that are not prefunding into LACERA's OPEB Trust is based on the expected return from the County's general assets in the 2023 OPEB Experience Study. The OPEB-specific assumptions other than claim costs, aging, and first year trends were changed as a result of the 2023 OPEB Investigation of Experience Study, approved at the July 2024 Board of Retirement meeting. The claim costs, aging, and trends updated with the 2024-2025 annual medical and dental plan rate renewals are updated in this Appendix A.

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

Table A-1 summarizes the assumptions. The general wage increase, inflation, and retirement specific demographic assumptions were developed in the 2022 retirement benefits experience study. Nearly all of the OPEB specific demographic and investment earnings assumptions were developed in the 2023 OPEB experience study report. The claim costs and health cost trend assumptions with the 2024-2025 annual medical and dental plan rate renewals were updated in the July 1, 2023 OPEB funding valuation.

Retirement Benefit Assumptions

Tables A-2 and A-3 show how members are expected to leave retired status due to death. These were developed from the experience as measured by the 2022 Retirement Benefit Investigation of Experience Study.

Table A-4 presents the probability of a refund of retirement benefit contributions upon termination of employment while vested. These were developed from the experience as measured by the 2022 Retirement Benefit Investigation of Experience Study.

Table A-5 presents the general wage increase of 3.25% per annum. This was developed from the experience as measured by the 2022 Retirement Benefit Investigation of Experience Study.

Tables A-6 to A-13 present the probabilities of separation of active service. These were developed from the experience as measured by the 2022 Retirement Benefit Investigation of Experience Study. These are the probabilities a member will leave active employment for various reasons.

OPEB Assumptions

Tables A-14 to A-19 present enrollment assumptions. These were developed from the 2023 OPEB Investigation of Experience Study to estimate health eligibility and enrollment.

Tables A-20 to A-21 present premium and claim cost assumptions developed from the OPEB program's July 1, 2023 premium and claim information.

Table A-22 presents the health cost trend rates for the July 1, 2023 OPEB valuation. These rates reflect the final July 1, 2024 annual medical and dental plan rate renewals.

Table A-23 presents the assumed retirement rates for vested terminated members developed from the 2023 OPEB Investigation of Experience study.

Actuarial Cost Method

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

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

As part of the 2023 OPEB Investigation of Experience, different approaches to amortization were considered. No changes were made to the amortization method or period, stakeholders were recommended to continue discussing an amortization method and period that aligns with the prefunding agents' funded status goals. Please see pages 3 and 4 of the 2023 OPEB Investigation of Experience for further details.

Records and Data

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

Growth in Membership

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

Valuation of Assets

The asset valuation method is fair value.

Investment Earnings and Expenses

The investment earnings assumption is used to discount all the projected benefits that are expected to be received in the future for all current members. This OPEB program utilizes two investment earnings assumptions depending on whether the agent is prefunding into the OPEB Trust or not. For this funding valuation, we have chosen to utilize the same criteria for a qualified prefunding trust as GASB 74 and 75. The criteria include: (1) irrevocable trust contributions, (2) assets are dedicated to providing OPEB to plan members, and (3) assets are legally protected from creditors of employers and plan members.

The investment earnings assumption for agents that are prefunding through the OPEB Trust is the OPEB Trust expected return of 6.25%. The investment earnings assumption for agents that are not prefunding through the OPEB Trust is the County's general funds expected return of 3.50%. These rates were adopted from the 2023 OPEB Investigation of Experience Study.

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

Health Cost Trend

The health cost trend is the projected increase in per person health costs from one year to the next. The trend assumptions vary by benefit type and by future fiscal year as illustrated in Table A-22. The first-year trends reflect the final July 1, 2024 annual medical and dental plan rate renewals in the July 1, 2023 OPEB Valuation. See the discussion in Table A-22 for more details about the trend assumptions. These trend rates were adopted July 1, 2023.

Future Salaries

The rates of annual salary increase assumed for the purpose of the valuation are illustrated in Table A-5. In addition to increases in salary due to promotions and longevity, this scale includes an assumed 3.25% per annum rate of increase in the general wage level of the membership. These rates were adopted June 30, 2022.

Increases are assumed to occur mid-year (i.e., January 1st) and only apply to base salary. The mid-year timing reflects that salary increases occur throughout the year, or on average mid-year.

Retirement

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

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

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

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

The active members' retirement probabilities were adopted June 30, 2022. The terminated vested member's retirement probabilities were adopted July 1, 2023, for purposes of the OPEB program valuation.

Disability

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

Postretirement Mortality – Other Than Disabled Members

The same postretirement mortality probabilities are used in the valuation for members retired for service and beneficiaries. These probabilities are illustrated in Table A-2. Current beneficiary mortality is assumed to be the same assumption as healthy members of the same gender. Future beneficiaries are assumed to be of the opposite gender and have the same mortality as General members. The amount-weighted Pub-2010 mortality tables are used. These probabilities were adopted June 30, 2019.

Note that these assumptions include a projection for expected future mortality improvement. The new projection scale was adopted June 30, 2022.

Males	General members: PubG-2010 Healthy Retiree Mortality Table for Males, with MP-2021 Ultimate Projection Scale. Safety members: PubS-2010 Healthy Retiree Mortality Table for Males multiplied by 85%, with MP- 2021 Ultimate Projection Scale.
Females	General members: PubG-2010 Healthy Retiree Mortality Table for Females multiplied by 110%, with MP-2021 Ultimate Projection Scale. Safety members: PubS-2010 Healthy Retiree Mortality Table for Females, with MP-2021 Ultimate Projection Scale.

Postretirement Mortality – Disabled Members

For disabled members, the mortality probabilities used in the valuation are illustrated in Table A-3. Note that these assumptions directly reflect the expected future mortality improvement. The amount-weighted Pub-2010 mortality tables are used. These probabilities were adopted June 30, 2019.

Note that these assumptions include a projection for expected future mortality improvement. The new projection scale was adopted June 30, 2022.

Males	General members: Average of PubG-2010 Healthy Retiree Mortality Table for Males and PubG-2010 Disabled Retiree Mortality Table for Males, both projected with MP-2021 Ultimate Projection Scale. Safety members: PubS-2010 Healthy Retiree Mortality Table for Males, with MP-2021 Ultimate Projection Scale.
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Females General members: Average of PubG-2010 Healthy Retiree Mortality Table for Females and PubG-2010 Disabled Retiree Mortality Table for Females, both projected with MP-2021 Ultimate Projection Scale.

 Safety members: PubS-2010 Healthy Retiree Mortality Table for Females, with MP-2021 Ultimate Projection Scale.

Mortality While in Active Status

For active members, the mortality probabilities used in the valuation are illustrated in Tables A-6 through A-13. The amount-weighted Pub-2010 mortality tables are used. These mortality tables were adopted June 30, 2019.

Class	Gender	Mortality Table
General	Male	PubG-2010 (120%) Employee Male ⁽¹⁾
General	Female	PubG-2010 (130%) Employee Female ⁽¹⁾
Safety	Male	PubS-2010 (100%) Employee Male ⁽¹⁾
Safety	Female	PubS-2010 (100%) Employee Female ⁽¹⁾

1. Projection using the MP-2021 Ultimate projection scale.

These assumptions include a projection for expected future mortality improvement, which was adopted June 30, 2022.

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

Other Employment Terminations

Tables A-6 to A-13 show, for all ages, the probabilities assumed in this valuation for future termination from active service other than for death, disability, or retirement. These probabilities do not apply to members eligible for service retirement. These probabilities were adopted June 30, 2022.

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

Table A-4 gives the assumed probabilities that vested members will withdraw their contributions and elect a refund immediately upon termination and the probability that remaining members will elect a deferred retirement allowance. All non-vested members are assumed to elect a refund and withdraw their contributions. These probabilities in Table A-4 were adopted June 30, 2022.

Future Transfers

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

Retiree Medical and Dental/Vision Eligibility and Enrollment Assumptions

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

The 2023 OPEB Investigation of Experience report was used to set the following assumptions:

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

Table A-1
Summary of Valuation Assumptions as of July 1, 2023

- I. Economic Assumptions
 - A. General wage increases 3.25%
 - B1. Investment earnings (prefunding in OPEB Trust) 6.25%
 - B2. Investment earnings (no prefunding in OPEB Trust) 3.50%
 - C. Growth in membership 0.00%
 - D. CPI inflation assumption 2.75%
 - E. Medical cost trend Table A-22
 - F. Dental and vision cost trend Table A-22

- II. Demographic Assumptions
 - A. Salary increases due to Service Table A-5
 - B. Retirement Tables A-6 to A-13
 - C. Disability Tables A-6 to A-13
 - D. Mortality during active employment Tables A-6 to A-13
 - E. Mortality for active members after termination and service retired members⁽¹⁾. Table A-2

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

- F. Mortality among disabled members⁽¹⁾ Table A-3

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

- G. Mortality for Beneficiaries⁽¹⁾ Table A-2

Basis – Current beneficiary mortality is assumed to be the same as for healthy members of the same gender. Future beneficiaries are assumed to be of the opposite gender and have the same mortality as General members.

1. All mortality probabilities are projected using the MP-2021 Ultimate projection scale.

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

Table A-2
Mortality for Members Retired for Service⁽¹⁾

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

Annual Projected Mortality Improvement

Age	All Groups
60 & Less	1.350%
61	1.350%
62	1.350%
63	1.340%
64	1.320%
65	1.310%
70	1.240%
75	1.170%
80	1.100%
85	0.870%
90	0.630%
95	0.400%
100	0.300%
105	0.200%
110	0.100%
115	0.000%

- Mortality probabilities are those applicable for the fiscal year beginning in 2010. Annual projected improvements are assumed in the following years under the schedule shown. For example, the annual mortality probability for an 85-year old Safety male in fiscal year beginning in 2023 is 6.9310% calculated as follows:*

$$\text{Age 85 probability in 2023} = \text{Age 85 probability in 2010 with 13 years improvement} \\
= 7.7648\% \times (100.0\% - 0.87\%)^{13} = 6.9310\%$$

Table A-3
Mortality for Members Retired for Disability⁽¹⁾

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

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

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

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

Table A-5
Annual Increase in Salary

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

Years of Service	General	Safety
<1	6.00%	9.00%
1	5.25%	8.50%
2	4.75%	7.50%
3	4.10%	5.75%
4	3.50%	4.25%
5	3.00%	3.00%
6	2.50%	2.50%
7	2.00%	2.10%
8	1.60%	1.70%
9	1.45%	1.45%
10	1.30%	1.30%
11	1.15%	1.20%
12	1.00%	1.10%
13	0.90%	1.00%
14	0.85%	0.90%
15	0.80%	0.90%
16	0.75%	0.90%
17	0.70%	0.90%
18	0.65%	0.90%
19	0.60%	2.25%
20	0.55%	0.90%
21	0.50%	0.90%
22	0.45%	0.90%
23	0.40%	0.90%
24	0.40%	3.00%
25	0.40%	0.90%
26	0.40%	0.90%
27	0.40%	0.90%
28	0.40%	0.90%
29	0.40%	3.00%
30 or More	0.40%	0.90%

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

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

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

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

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

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

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

Age	Service Retirement	Other Terminations	Service Disability	Ordinary Disability	Service Death	Ordinary Death
18	0.00000	0.00500	0.00010	0.00010	N/A	0.00043
19	0.00000	0.00500	0.00010	0.00010	N/A	0.00046
20	0.00000	0.00500	0.00010	0.00010	N/A	0.00044
21	0.00000	0.00500	0.00010	0.00010	N/A	0.00043
22	0.00000	0.00500	0.00010	0.00010	N/A	0.00040
23	0.00000	0.00500	0.00010	0.00010	N/A	0.00037
24	0.00000	0.00500	0.00010	0.00010	N/A	0.00035
25	0.00000	0.00500	0.00010	0.00010	N/A	0.00034
26	0.00000	0.00500	0.00010	0.00010	N/A	0.00036
27	0.00000	0.00500	0.00010	0.00010	N/A	0.00037
28	0.00000	0.00500	0.00010	0.00010	N/A	0.00040
29	0.00000	0.00500	0.00010	0.00010	N/A	0.00041
30	0.00000	0.00500	0.00010	0.00020	N/A	0.00043
31	0.00000	0.00500	0.00010	0.00020	N/A	0.00046
32	0.00000	0.00500	0.00010	0.00020	N/A	0.00048
33	0.00000	0.00500	0.00016	0.00020	N/A	0.00050
34	0.00000	0.00500	0.00022	0.00020	N/A	0.00053
35	0.00000	0.00500	0.00028	0.00020	N/A	0.00056
36	0.00000	0.00500	0.00034	0.00020	N/A	0.00060
37	0.00000	0.00500	0.00040	0.00020	N/A	0.00064
38	0.00000	0.00500	0.00048	0.00020	N/A	0.00068
39	0.00000	0.00500	0.00056	0.00020	N/A	0.00073
40	0.03000	0.00500	0.00064	0.00020	N/A	0.00079
41	0.03000	0.00500	0.00072	0.00020	N/A	0.00085
42	0.03000	0.00500	0.00080	0.00020	N/A	0.00092
43	0.03000	0.00500	0.00084	0.00024	N/A	0.00100
44	0.03000	0.00500	0.00088	0.00028	N/A	0.00108
45	0.03000	0.00500	0.00092	0.00032	N/A	0.00118
46	0.03000	0.00500	0.00096	0.00036	N/A	0.00128
47	0.03000	0.00500	0.00100	0.00040	N/A	0.00139
48	0.03000	0.00500	0.00104	0.00044	N/A	0.00152
49	0.03000	0.00500	0.00108	0.00048	N/A	0.00166
50	0.03000	0.00500	0.00112	0.00052	N/A	0.00179
51	0.03000	0.00500	0.00116	0.00056	N/A	0.00194
52	0.03000	0.00500	0.00120	0.00060	N/A	0.00210
53	0.03000	0.00500	0.00156	0.00064	N/A	0.00227
54	0.06000	0.00500	0.00192	0.00068	N/A	0.00244
55	0.10000	0.00500	0.00228	0.00072	N/A	0.00263
56	0.12000	0.00500	0.00264	0.00076	N/A	0.00283
57	0.17000	0.00500	0.00300	0.00080	N/A	0.00306
58	0.26000	0.00500	0.00330	0.00084	N/A	0.00330
59	0.26000	0.00500	0.00360	0.00088	N/A	0.00355
60	0.30000	0.00500	0.00390	0.00092	N/A	0.00383
61	0.30000	0.00500	0.00420	0.00096	N/A	0.00413
62	0.30000	0.00500	0.00450	0.00100	N/A	0.00445
63	0.30000	0.00500	0.00450	0.00104	N/A	0.00481
64	0.30000	0.00500	0.00450	0.00108	N/A	0.00520
65	0.30000	0.00500	0.00450	0.00112	N/A	0.00562
66	0.22000	0.00500	0.00450	0.00116	N/A	0.00607
67	0.22000	0.00500	0.00450	0.00120	N/A	0.00658
68	0.22000	0.00500	0.00450	0.00124	N/A	0.00713
69	0.22000	0.00500	0.00450	0.00128	N/A	0.00775
70	0.22000	0.00500	0.00450	0.00132	N/A	0.00844
71	0.22000	0.00500	0.00450	0.00136	N/A	0.00920
72	0.22000	0.00500	0.00450	0.00140	N/A	0.01004
73	0.22000	0.00500	0.00450	0.00144	N/A	0.01098
74	0.22000	0.00500	0.00450	0.00148	N/A	0.01201
75	1.00000	0.00000	0.00000	0.00000	N/A	0.01315

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

Age	Service Retirement	Other Terminations	Service Disability	Ordinary Disability	Service Death	Ordinary Death
18	0.00000	0.00500	0.00015	0.00010	N/A	0.00017
19	0.00000	0.00500	0.00015	0.00010	N/A	0.00017
20	0.00000	0.00500	0.00015	0.00010	N/A	0.00017
21	0.00000	0.00500	0.00015	0.00010	N/A	0.00016
22	0.00000	0.00500	0.00015	0.00010	N/A	0.00014
23	0.00000	0.00500	0.00015	0.00010	N/A	0.00013
24	0.00000	0.00500	0.00015	0.00010	N/A	0.00012
25	0.00000	0.00500	0.00015	0.00010	N/A	0.00012
26	0.00000	0.00500	0.00015	0.00010	N/A	0.00013
27	0.00000	0.00500	0.00015	0.00010	N/A	0.00014
28	0.00000	0.00500	0.00015	0.00010	N/A	0.00016
29	0.00000	0.00500	0.00015	0.00010	N/A	0.00017
30	0.00000	0.00500	0.00015	0.00010	N/A	0.00020
31	0.00000	0.00500	0.00015	0.00010	N/A	0.00021
32	0.00000	0.00500	0.00015	0.00010	N/A	0.00023
33	0.00000	0.00500	0.00020	0.00010	N/A	0.00025
34	0.00000	0.00500	0.00025	0.00010	N/A	0.00027
35	0.00000	0.00500	0.00030	0.00010	N/A	0.00030
36	0.00000	0.00500	0.00035	0.00010	N/A	0.00033
37	0.00000	0.00500	0.00040	0.00010	N/A	0.00036
38	0.00000	0.00500	0.00042	0.00014	N/A	0.00039
39	0.00000	0.00500	0.00044	0.00018	N/A	0.00043
40	0.03000	0.00500	0.00046	0.00022	N/A	0.00047
41	0.03000	0.00500	0.00048	0.00026	N/A	0.00052
42	0.03000	0.00500	0.00050	0.00030	N/A	0.00056
43	0.03000	0.00500	0.00060	0.00032	N/A	0.00061
44	0.03000	0.00500	0.00070	0.00034	N/A	0.00066
45	0.03000	0.00500	0.00080	0.00036	N/A	0.00073
46	0.03000	0.00500	0.00090	0.00038	N/A	0.00079
47	0.03000	0.00500	0.00100	0.00040	N/A	0.00086
48	0.03000	0.00500	0.00110	0.00042	N/A	0.00092
49	0.03000	0.00500	0.00120	0.00044	N/A	0.00100
50	0.03000	0.00500	0.00130	0.00046	N/A	0.00108
51	0.03000	0.00500	0.00140	0.00048	N/A	0.00117
52	0.03000	0.00500	0.00150	0.00050	N/A	0.00126
53	0.03000	0.00500	0.00156	0.00052	N/A	0.00137
54	0.06000	0.00500	0.00162	0.00054	N/A	0.00147
55	0.10000	0.00500	0.00168	0.00056	N/A	0.00160
56	0.12000	0.00500	0.00174	0.00058	N/A	0.00173
57	0.17000	0.00500	0.00180	0.00060	N/A	0.00187
58	0.26000	0.00500	0.00194	0.00064	N/A	0.00203
59	0.26000	0.00500	0.00208	0.00068	N/A	0.00221
60	0.30000	0.00500	0.00222	0.00072	N/A	0.00242
61	0.30000	0.00500	0.00236	0.00076	N/A	0.00264
62	0.30000	0.00500	0.00250	0.00080	N/A	0.00289
63	0.30000	0.00500	0.00250	0.00084	N/A	0.00317
64	0.30000	0.00500	0.00250	0.00088	N/A	0.00350
65	0.30000	0.00500	0.00250	0.00092	N/A	0.00385
66	0.22000	0.00500	0.00250	0.00096	N/A	0.00425
67	0.22000	0.00500	0.00250	0.00100	N/A	0.00471
68	0.22000	0.00500	0.00250	0.00104	N/A	0.00520
69	0.22000	0.00500	0.00250	0.00108	N/A	0.00575
70	0.22000	0.00500	0.00250	0.00112	N/A	0.00636
71	0.22000	0.00500	0.00250	0.00116	N/A	0.00703
72	0.22000	0.00500	0.00250	0.00120	N/A	0.00777
73	0.22000	0.00500	0.00250	0.00124	N/A	0.00859
74	0.22000	0.00500	0.00250	0.00128	N/A	0.00950
75	1.00000	0.00000	0.00000	0.00000	N/A	0.01050

This work product was prepared solely for LACERA for the purposes described herein and may not be appropriate to use for other purposes. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends that third parties be aided by their own actuary or other qualified professional when reviewing the Milliman work product.

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

Age	Service Retirement ⁽¹⁾		Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations	Retirement Rate Loading ⁽²⁾
	Plan D	Plan G							
18	0.00000	0.00000	0.00010	0.00010	N/A	0.00043	0	0.08000	80%
19	0.00000	0.00000	0.00010	0.00010	N/A	0.00046	1	0.06500	80%
20	0.00000	0.00000	0.00010	0.00010	N/A	0.00044	2	0.05000	80%
21	0.00000	0.00000	0.00010	0.00010	N/A	0.00043	3	0.04250	80%
22	0.00000	0.00000	0.00010	0.00010	N/A	0.00040	4	0.03500	80%
23	0.00000	0.00000	0.00010	0.00010	N/A	0.00037	5	0.03100	80%
24	0.00000	0.00000	0.00010	0.00010	N/A	0.00035	6	0.02900	80%
25	0.00000	0.00000	0.00010	0.00010	N/A	0.00034	7	0.02700	80%
26	0.00000	0.00000	0.00010	0.00010	N/A	0.00036	8	0.02500	80%
27	0.00000	0.00000	0.00010	0.00010	N/A	0.00037	9	0.02000	80%
28	0.00000	0.00000	0.00010	0.00010	N/A	0.00040	10	0.01700	80%
29	0.00000	0.00000	0.00010	0.00010	N/A	0.00041	11	0.01500	80%
30	0.00000	0.00000	0.00010	0.00020	N/A	0.00043	12	0.01350	80%
31	0.00000	0.00000	0.00010	0.00020	N/A	0.00046	13	0.01200	80%
32	0.00000	0.00000	0.00010	0.00020	N/A	0.00048	14	0.01100	80%
33	0.00000	0.00000	0.00016	0.00020	N/A	0.00050	15	0.01000	80%
34	0.00000	0.00000	0.00022	0.00020	N/A	0.00053	16	0.00950	80%
35	0.00000	0.00000	0.00028	0.00020	N/A	0.00056	17	0.00900	80%
36	0.00000	0.00000	0.00034	0.00020	N/A	0.00060	18	0.00850	80%
37	0.00000	0.00000	0.00040	0.00020	N/A	0.00064	19	0.00800	80%
38	0.00000	0.00000	0.00048	0.00020	N/A	0.00068	20	0.00750	90%
39	0.00000	0.00000	0.00056	0.00020	N/A	0.00073	21	0.00700	90%
40	0.01500	0.00000	0.00064	0.00020	N/A	0.00079	22	0.00650	90%
41	0.01500	0.00000	0.00072	0.00020	N/A	0.00085	23	0.00600	90%
42	0.01500	0.00000	0.00080	0.00020	N/A	0.00092	24	0.00550	90%
43	0.01500	0.00000	0.00084	0.00024	N/A	0.00100	25	0.00500	110%
44	0.01500	0.00000	0.00088	0.00028	N/A	0.00108	26	0.00450	110%
45	0.01500	0.00000	0.00092	0.00032	N/A	0.00118	27	0.00400	110%
46	0.01500	0.00000	0.00096	0.00036	N/A	0.00128	28	0.00400	110%
47	0.01500	0.00000	0.00100	0.00040	N/A	0.00139	29	0.00400	110%
48	0.01500	0.00000	0.00104	0.00044	N/A	0.00152	30 & Above	0.00000	160%
49	0.01500	0.00000	0.00108	0.00048	N/A	0.00166			
50	0.01500	0.01200	0.00112	0.00052	N/A	0.00179			
51	0.01200	0.00960	0.00116	0.00056	N/A	0.00194			
52	0.01200	0.00960	0.00120	0.00060	N/A	0.00210			
53	0.01500	0.01200	0.00156	0.00064	N/A	0.00227			
54	0.02000	0.01600	0.00192	0.00068	N/A	0.00244			
55	0.03000	0.02400	0.00228	0.00072	N/A	0.00263			
56	0.03000	0.02400	0.00264	0.00076	N/A	0.00283			
57	0.03000	0.02400	0.00300	0.00080	N/A	0.00306			
58	0.04000	0.03200	0.00330	0.00084	N/A	0.00330			
59	0.05000	0.04000	0.00360	0.00088	N/A	0.00355			
60	0.07000	0.05600	0.00390	0.00092	N/A	0.00383			
61	0.07000	0.05600	0.00420	0.00096	N/A	0.00413			
62	0.10000	0.10000	0.00450	0.00100	N/A	0.00445			
63	0.12000	0.12000	0.00450	0.00104	N/A	0.00481			
64	0.17000	0.17000	0.00450	0.00108	N/A	0.00520			
65	0.23000	0.18400	0.00450	0.00112	N/A	0.00562			
66	0.19000	0.15200	0.00450	0.00116	N/A	0.00607			
67	0.19000	0.30000	0.00450	0.00120	N/A	0.00658			
68	0.19000	0.19000	0.00450	0.00124	N/A	0.00713			
69	0.19000	0.19000	0.00450	0.00128	N/A	0.00775			
70	0.24000	0.24000	0.00450	0.00132	N/A	0.00844			
71	0.19000	0.19000	0.00450	0.00136	N/A	0.00920			
72	0.19000	0.19000	0.00450	0.00140	N/A	0.01004			
73	0.19000	0.19000	0.00450	0.00144	N/A	0.01098			
74	0.19000	0.19000	0.00450	0.00148	N/A	0.01201			
75	1.00000	1.00000	0.00000	0.00000	N/A	0.01315			

1. Service retirement probabilities vary by years of service. The applicable retirement probability loading that varies by years of service is shown on this page in a separate column.

2. The retirement probability loading is applied to the service retirement probability at each member's applicable age and years of service.

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

Age	Service Retirement ⁽¹⁾		Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations	Retirement Rate Loading ⁽²⁾
	Plan D	Plan G							
18	0.00000	0.00000	0.00015	0.00010	N/A	0.00017	0	0.08000	80%
19	0.00000	0.00000	0.00015	0.00010	N/A	0.00017	1	0.06500	80%
20	0.00000	0.00000	0.00015	0.00010	N/A	0.00017	2	0.05000	80%
21	0.00000	0.00000	0.00015	0.00010	N/A	0.00016	3	0.04250	80%
22	0.00000	0.00000	0.00015	0.00010	N/A	0.00014	4	0.03500	80%
23	0.00000	0.00000	0.00015	0.00010	N/A	0.00013	5	0.03100	80%
24	0.00000	0.00000	0.00015	0.00010	N/A	0.00012	6	0.02900	80%
25	0.00000	0.00000	0.00015	0.00010	N/A	0.00012	7	0.02700	80%
26	0.00000	0.00000	0.00015	0.00010	N/A	0.00013	8	0.02500	80%
27	0.00000	0.00000	0.00015	0.00010	N/A	0.00014	9	0.02000	80%
28	0.00000	0.00000	0.00015	0.00010	N/A	0.00016	10	0.01700	80%
29	0.00000	0.00000	0.00015	0.00010	N/A	0.00017	11	0.01500	80%
30	0.00000	0.00000	0.00015	0.00010	N/A	0.00020	12	0.01350	80%
31	0.00000	0.00000	0.00015	0.00010	N/A	0.00021	13	0.01200	80%
32	0.00000	0.00000	0.00015	0.00010	N/A	0.00023	14	0.01100	80%
33	0.00000	0.00000	0.00020	0.00010	N/A	0.00025	15	0.01000	80%
34	0.00000	0.00000	0.00025	0.00010	N/A	0.00027	16	0.00950	80%
35	0.00000	0.00000	0.00030	0.00010	N/A	0.00030	17	0.00900	80%
36	0.00000	0.00000	0.00035	0.00010	N/A	0.00033	18	0.00850	80%
37	0.00000	0.00000	0.00040	0.00010	N/A	0.00036	19	0.00800	80%
38	0.00000	0.00000	0.00042	0.00014	N/A	0.00039	20	0.00750	90%
39	0.00000	0.00000	0.00044	0.00018	N/A	0.00043	21	0.00700	90%
40	0.01500	0.00000	0.00046	0.00022	N/A	0.00047	22	0.00650	90%
41	0.01500	0.00000	0.00048	0.00026	N/A	0.00052	23	0.00600	90%
42	0.01500	0.00000	0.00050	0.00030	N/A	0.00056	24	0.00550	90%
43	0.01500	0.00000	0.00060	0.00032	N/A	0.00061	25	0.00500	110%
44	0.01500	0.00000	0.00070	0.00034	N/A	0.00066	26	0.00450	110%
45	0.01500	0.00000	0.00080	0.00036	N/A	0.00073	27	0.00400	110%
46	0.01500	0.00000	0.00090	0.00038	N/A	0.00079	28	0.00400	110%
47	0.01500	0.00000	0.00100	0.00040	N/A	0.00086	29	0.00400	110%
48	0.01500	0.00000	0.00110	0.00042	N/A	0.00092	30 & Above	0.00000	160%
49	0.01500	0.00000	0.00120	0.00044	N/A	0.00100			
50	0.01500	0.01200	0.00130	0.00046	N/A	0.00108			
51	0.01200	0.00960	0.00140	0.00048	N/A	0.00117			
52	0.01200	0.00960	0.00150	0.00050	N/A	0.00126			
53	0.01500	0.01200	0.00156	0.00052	N/A	0.00137			
54	0.02000	0.01600	0.00162	0.00054	N/A	0.00147			
55	0.03000	0.02400	0.00168	0.00056	N/A	0.00160			
56	0.03000	0.02400	0.00174	0.00058	N/A	0.00173			
57	0.03000	0.02400	0.00180	0.00060	N/A	0.00187			
58	0.04000	0.03200	0.00194	0.00064	N/A	0.00203			
59	0.05000	0.04000	0.00208	0.00068	N/A	0.00221			
60	0.07000	0.05600	0.00222	0.00072	N/A	0.00242			
61	0.07000	0.05600	0.00236	0.00076	N/A	0.00264			
62	0.10000	0.10000	0.00250	0.00080	N/A	0.00289			
63	0.12000	0.12000	0.00250	0.00084	N/A	0.00317			
64	0.17000	0.17000	0.00250	0.00088	N/A	0.00350			
65	0.23000	0.18400	0.00250	0.00092	N/A	0.00385			
66	0.19000	0.15200	0.00250	0.00096	N/A	0.00425			
67	0.19000	0.30000	0.00250	0.00100	N/A	0.00471			
68	0.19000	0.19000	0.00250	0.00104	N/A	0.00520			
69	0.19000	0.19000	0.00250	0.00108	N/A	0.00575			
70	0.24000	0.24000	0.00250	0.00112	N/A	0.00636			
71	0.19000	0.19000	0.00250	0.00116	N/A	0.00703			
72	0.19000	0.19000	0.00250	0.00120	N/A	0.00777			
73	0.19000	0.19000	0.00250	0.00124	N/A	0.00859			
74	0.19000	0.19000	0.00250	0.00128	N/A	0.00950			
75	1.00000	1.00000	0.00000	0.00000	N/A	0.01050			

1. Service retirement probabilities vary by years of service. The applicable retirement probability loading that varies by years of service is shown on this page in a separate column.
2. The retirement probability loading is applied to the service retirement probability at each member's applicable age and years of service.

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

Age	Service Retirement ⁽¹⁾	Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations	Retirement Rate Loading ⁽²⁾
18	0.00000	N/A	N/A	N/A	0.00043	0	0.08000	70%
19	0.00000	N/A	N/A	N/A	0.00046	1	0.06500	70%
20	0.00000	N/A	N/A	N/A	0.00044	2	0.05000	70%
21	0.00000	N/A	N/A	N/A	0.00043	3	0.04250	70%
22	0.00000	N/A	N/A	N/A	0.00040	4	0.03500	70%
23	0.00000	N/A	N/A	N/A	0.00037	5	0.03100	70%
24	0.00000	N/A	N/A	N/A	0.00035	6	0.02700	70%
25	0.00000	N/A	N/A	N/A	0.00034	7	0.02300	70%
26	0.00000	N/A	N/A	N/A	0.00036	8	0.02300	70%
27	0.00000	N/A	N/A	N/A	0.00037	9	0.02300	70%
28	0.00000	N/A	N/A	N/A	0.00040	10	0.02300	70%
29	0.00000	N/A	N/A	N/A	0.00041	11	0.01900	70%
30	0.00000	N/A	N/A	N/A	0.00043	12	0.01800	70%
31	0.00000	N/A	N/A	N/A	0.00046	13	0.01680	70%
32	0.00000	N/A	N/A	N/A	0.00048	14	0.01560	70%
33	0.00000	N/A	N/A	N/A	0.00050	15	0.01440	70%
34	0.00000	N/A	N/A	N/A	0.00053	16	0.01320	70%
35	0.00000	N/A	N/A	N/A	0.00056	17	0.01200	70%
36	0.00000	N/A	N/A	N/A	0.00060	18	0.01160	70%
37	0.00000	N/A	N/A	N/A	0.00064	19	0.01120	70%
38	0.00000	N/A	N/A	N/A	0.00068	20	0.01080	70%
39	0.00000	N/A	N/A	N/A	0.00073	21	0.01040	70%
40	0.00000	N/A	N/A	N/A	0.00079	22	0.01000	70%
41	0.00000	N/A	N/A	N/A	0.00085	23	0.01000	70%
42	0.00000	N/A	N/A	N/A	0.00092	24	0.01000	70%
43	0.00000	N/A	N/A	N/A	0.00100	25	0.01000	100%
44	0.00000	N/A	N/A	N/A	0.00108	26	0.01000	100%
45	0.00000	N/A	N/A	N/A	0.00118	27	0.01000	100%
46	0.00000	N/A	N/A	N/A	0.00128	28	0.01000	100%
47	0.00000	N/A	N/A	N/A	0.00139	29	0.01000	100%
48	0.00000	N/A	N/A	N/A	0.00152	30 & Above	0.01000	130%
49	0.00000	N/A	N/A	N/A	0.00166			
50	0.00000	N/A	N/A	N/A	0.00179			
51	0.00000	N/A	N/A	N/A	0.00194			
52	0.00000	N/A	N/A	N/A	0.00210			
53	0.00000	N/A	N/A	N/A	0.00227			
54	0.00000	N/A	N/A	N/A	0.00244			
55	0.02000	N/A	N/A	N/A	0.00263			
56	0.02000	N/A	N/A	N/A	0.00283			
57	0.02500	N/A	N/A	N/A	0.00306			
58	0.02500	N/A	N/A	N/A	0.00330			
59	0.03000	N/A	N/A	N/A	0.00355			
60	0.04000	N/A	N/A	N/A	0.00383			
61	0.06000	N/A	N/A	N/A	0.00413			
62	0.09000	N/A	N/A	N/A	0.00445			
63	0.09000	N/A	N/A	N/A	0.00481			
64	0.19000	N/A	N/A	N/A	0.00520			
65	0.27000	N/A	N/A	N/A	0.00562			
66	0.20000	N/A	N/A	N/A	0.00607			
67	0.20000	N/A	N/A	N/A	0.00658			
68	0.20000	N/A	N/A	N/A	0.00713			
69	0.20000	N/A	N/A	N/A	0.00775			
70	0.20000	N/A	N/A	N/A	0.00844			
71	0.20000	N/A	N/A	N/A	0.00920			
72	0.20000	N/A	N/A	N/A	0.01004			
73	0.20000	N/A	N/A	N/A	0.01098			
74	0.20000	N/A	N/A	N/A	0.01201			
75	1.00000	N/A	N/A	N/A	0.01315			

1. Service retirement probabilities vary by years of service. The applicable retirement probability loading that varies by years of service is shown on this page in a separate column
2. The retirement probability loading is applied to the service retirement probability at each member's applicable age and years of service.

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

Age	Service Retirement ⁽¹⁾	Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations	Retirement Rate Loading ⁽²⁾
18	0.00000	N/A	N/A	N/A	0.00017	0	0.08000	70%
19	0.00000	N/A	N/A	N/A	0.00017	1	0.06500	70%
20	0.00000	N/A	N/A	N/A	0.00017	2	0.05000	70%
21	0.00000	N/A	N/A	N/A	0.00016	3	0.04250	70%
22	0.00000	N/A	N/A	N/A	0.00014	4	0.03500	70%
23	0.00000	N/A	N/A	N/A	0.00013	5	0.03100	70%
24	0.00000	N/A	N/A	N/A	0.00012	6	0.02700	70%
25	0.00000	N/A	N/A	N/A	0.00012	7	0.02300	70%
26	0.00000	N/A	N/A	N/A	0.00013	8	0.02300	70%
27	0.00000	N/A	N/A	N/A	0.00014	9	0.02300	70%
28	0.00000	N/A	N/A	N/A	0.00016	10	0.02300	70%
29	0.00000	N/A	N/A	N/A	0.00017	11	0.01900	70%
30	0.00000	N/A	N/A	N/A	0.00020	12	0.01800	70%
31	0.00000	N/A	N/A	N/A	0.00021	13	0.01680	70%
32	0.00000	N/A	N/A	N/A	0.00023	14	0.01560	70%
33	0.00000	N/A	N/A	N/A	0.00025	15	0.01440	70%
34	0.00000	N/A	N/A	N/A	0.00027	16	0.01320	70%
35	0.00000	N/A	N/A	N/A	0.00030	17	0.01200	70%
36	0.00000	N/A	N/A	N/A	0.00033	18	0.01160	70%
37	0.00000	N/A	N/A	N/A	0.00036	19	0.01120	70%
38	0.00000	N/A	N/A	N/A	0.00039	20	0.01080	70%
39	0.00000	N/A	N/A	N/A	0.00043	21	0.01040	70%
40	0.00000	N/A	N/A	N/A	0.00047	22	0.01000	70%
41	0.00000	N/A	N/A	N/A	0.00052	23	0.01000	70%
42	0.00000	N/A	N/A	N/A	0.00056	24	0.01000	70%
43	0.00000	N/A	N/A	N/A	0.00061	25	0.01000	100%
44	0.00000	N/A	N/A	N/A	0.00066	26	0.01000	100%
45	0.00000	N/A	N/A	N/A	0.00073	27	0.01000	100%
46	0.00000	N/A	N/A	N/A	0.00079	28	0.01000	100%
47	0.00000	N/A	N/A	N/A	0.00086	29	0.01000	100%
48	0.00000	N/A	N/A	N/A	0.00092	30 & Above	0.01000	130%
49	0.00000	N/A	N/A	N/A	0.00100			
50	0.00000	N/A	N/A	N/A	0.00108			
51	0.00000	N/A	N/A	N/A	0.00117			
52	0.00000	N/A	N/A	N/A	0.00126			
53	0.00000	N/A	N/A	N/A	0.00137			
54	0.00000	N/A	N/A	N/A	0.00147			
55	0.02000	N/A	N/A	N/A	0.00160			
56	0.02000	N/A	N/A	N/A	0.00173			
57	0.02500	N/A	N/A	N/A	0.00187			
58	0.02500	N/A	N/A	N/A	0.00203			
59	0.03000	N/A	N/A	N/A	0.00221			
60	0.04000	N/A	N/A	N/A	0.00242			
61	0.06000	N/A	N/A	N/A	0.00264			
62	0.09000	N/A	N/A	N/A	0.00289			
63	0.09000	N/A	N/A	N/A	0.00317			
64	0.19000	N/A	N/A	N/A	0.00350			
65	0.27000	N/A	N/A	N/A	0.00385			
66	0.20000	N/A	N/A	N/A	0.00425			
67	0.20000	N/A	N/A	N/A	0.00471			
68	0.20000	N/A	N/A	N/A	0.00520			
69	0.20000	N/A	N/A	N/A	0.00575			
70	0.20000	N/A	N/A	N/A	0.00636			
71	0.20000	N/A	N/A	N/A	0.00703			
72	0.20000	N/A	N/A	N/A	0.00777			
73	0.20000	N/A	N/A	N/A	0.00859			
74	0.20000	N/A	N/A	N/A	0.00950			
75	1.00000	N/A	N/A	N/A	0.01050			

1. Service retirement probabilities vary by years of service. The applicable retirement probability loading that varies by years of service is shown on this page in a separate column.
2. The retirement probability loading is applied to the service retirement probability at each member's applicable age and years of service.

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

Age	Service Retirement ⁽¹⁾		Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations	Retirement Rate Loading ⁽²⁾
	Plans A & B	Plan C							
18	0.00000	0.00000	0.00200	0.00000	0.00010	0.00037	0	0.05000	30%
19	0.00000	0.00000	0.00200	0.00000	0.00010	0.00040	1	0.03750	30%
20	0.00000	0.00000	0.00200	0.00000	0.00010	0.00041	2	0.02000	30%
21	0.00000	0.00000	0.00200	0.00000	0.00010	0.00041	3	0.01500	30%
22	0.00000	0.00000	0.00200	0.00000	0.00010	0.00040	4	0.01200	30%
23	0.00000	0.00000	0.00200	0.00000	0.00010	0.00039	5	0.01130	30%
24	0.00000	0.00000	0.00200	0.00000	0.00010	0.00038	6	0.01070	30%
25	0.00000	0.00000	0.00200	0.00000	0.00010	0.00037	7	0.01000	30%
26	0.00000	0.00000	0.00200	0.00000	0.00010	0.00038	8	0.00920	30%
27	0.00000	0.00000	0.00200	0.00000	0.00010	0.00039	9	0.00840	30%
28	0.00000	0.00000	0.00200	0.00000	0.00010	0.00040	10	0.00760	30%
29	0.00000	0.00000	0.00200	0.00000	0.00010	0.00041	11	0.00680	30%
30	0.00000	0.00000	0.00200	0.00000	0.00010	0.00041	12	0.00600	30%
31	0.00000	0.00000	0.00200	0.00000	0.00010	0.00042	13	0.00560	30%
32	0.00000	0.00000	0.00200	0.00000	0.00010	0.00043	14	0.00520	30%
33	0.00000	0.00000	0.00210	0.00000	0.00010	0.00044	15	0.00480	40%
34	0.00000	0.00000	0.00220	0.00000	0.00010	0.00045	16	0.00440	40%
35	0.00000	0.00000	0.00230	0.00000	0.00010	0.00047	17	0.00400	40%
36	0.00000	0.00000	0.00240	0.00000	0.00010	0.00049	18	0.00360	40%
37	0.00000	0.00000	0.00250	0.00000	0.00010	0.00050	19	0.00320	40%
38	0.00000	0.00000	0.00260	0.00000	0.00010	0.00053	20	0.00280	70%
39	0.00000	0.00000	0.00270	0.00000	0.00010	0.00056	21	0.00240	70%
40	0.00750	0.00000	0.00280	0.00000	0.00010	0.00059	22	0.00200	70%
41	0.00750	0.00000	0.00290	0.00000	0.00010	0.00062	23	0.00200	70%
42	0.00750	0.00000	0.00300	0.00000	0.00010	0.00067	24	0.00200	70%
43	0.00750	0.00000	0.00310	0.00000	0.00010	0.00071	25	0.00200	110%
44	0.00750	0.00000	0.00320	0.00000	0.00010	0.00076	26	0.00200	110%
45	0.00750	0.00000	0.00330	0.00000	0.00010	0.00082	27	0.00200	110%
46	0.00750	0.00000	0.00340	0.00000	0.00010	0.00088	28	0.00200	110%
47	0.00750	0.00000	0.00350	0.00000	0.00010	0.00095	29	0.00200	110%
48	0.00750	0.00000	0.00400	0.00000	0.00010	0.00102	30 & Above	0.00000	170%
49	0.00750	0.00000	0.00500	0.00000	0.00010	0.00111			
50	0.02000	0.02000	0.00750	0.00000	0.00010	0.00120			
51	0.02000	0.02000	0.00750	0.00000	0.00010	0.00129			
52	0.02000	0.02000	0.00750	0.00000	0.00010	0.00140			
53	0.03000	0.03000	0.02000	0.00000	0.00010	0.00151			
54	0.12000	0.08000	0.02000	0.00000	0.00010	0.00162			
55	0.22000	0.15000	0.07500	0.00000	0.00010	0.00175			
56	0.18000	0.15000	0.07500	0.00000	0.00010	0.00190			
57	0.14000	0.23000	0.10000	0.00000	0.00010	0.00205			
58	0.15000	0.15000	0.10000	0.00000	0.00010	0.00223			
59	0.22000	0.22000	0.10000	0.00000	0.00010	0.00243			
60	0.21000	0.21000	0.10000	0.00000	0.00010	0.00264			
61	0.20000	0.20000	0.05000	0.00000	0.00010	0.00288			
62	0.20000	0.20000	0.05000	0.00000	0.00010	0.00315			
63	0.20000	0.20000	0.05000	0.00000	0.00010	0.00344			
64	0.23000	0.23000	0.05000	0.00000	0.00010	0.00375			
65	1.00000	1.00000	0.00000	0.00000	0.00000	0.00410			

1. Service retirement probabilities vary by years of service. The applicable retirement probability loading that varies by years of service is shown on this page in a separate column.

2. The retirement probability loading is applied to the service retirement probability at each member's applicable age and years of service.

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

Age	Service Retirement ⁽¹⁾		Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations	Retirement Rate Loading ⁽²⁾
	Plans A & B	Plan C							
18	0.00000	0.00000	0.00300	0.00000	0.00010	0.00014	0	0.05000	30%
19	0.00000	0.00000	0.00300	0.00000	0.00010	0.00015	1	0.03750	30%
20	0.00000	0.00000	0.00300	0.00000	0.00010	0.00016	2	0.02000	30%
21	0.00000	0.00000	0.00300	0.00000	0.00010	0.00017	3	0.01500	30%
22	0.00000	0.00000	0.00300	0.00000	0.00010	0.00017	4	0.01200	30%
23	0.00000	0.00000	0.00300	0.00000	0.00010	0.00018	5	0.01130	30%
24	0.00000	0.00000	0.00300	0.00000	0.00010	0.00019	6	0.01070	30%
25	0.00000	0.00000	0.00300	0.00000	0.00010	0.00020	7	0.01000	30%
26	0.00000	0.00000	0.00300	0.00000	0.00010	0.00021	8	0.00920	30%
27	0.00000	0.00000	0.00300	0.00000	0.00010	0.00022	9	0.00840	30%
28	0.00000	0.00000	0.00340	0.00000	0.00010	0.00024	10	0.00760	30%
29	0.00000	0.00000	0.00380	0.00000	0.00010	0.00025	11	0.00680	30%
30	0.00000	0.00000	0.00420	0.00000	0.00010	0.00027	12	0.00600	30%
31	0.00000	0.00000	0.00460	0.00000	0.00010	0.00028	13	0.00560	30%
32	0.00000	0.00000	0.00500	0.00000	0.00010	0.00030	14	0.00520	30%
33	0.00000	0.00000	0.00560	0.00000	0.00010	0.00032	15	0.00480	40%
34	0.00000	0.00000	0.00620	0.00000	0.00010	0.00034	16	0.00440	40%
35	0.00000	0.00000	0.00680	0.00000	0.00010	0.00036	17	0.00400	40%
36	0.00000	0.00000	0.00740	0.00000	0.00010	0.00038	18	0.00360	40%
37	0.00000	0.00000	0.00800	0.00000	0.00010	0.00041	19	0.00320	40%
38	0.00000	0.00000	0.00840	0.00000	0.00010	0.00043	20	0.00280	70%
39	0.00000	0.00000	0.00880	0.00000	0.00010	0.00046	21	0.00240	70%
40	0.00750	0.00000	0.00920	0.00000	0.00010	0.00049	22	0.00200	70%
41	0.00750	0.00000	0.00960	0.00000	0.00010	0.00052	23	0.00200	70%
42	0.00750	0.00000	0.01000	0.00000	0.00010	0.00056	24	0.00200	70%
43	0.00750	0.00000	0.01040	0.00000	0.00010	0.00059	25	0.00200	110%
44	0.00750	0.00000	0.01080	0.00000	0.00010	0.00063	26	0.00200	110%
45	0.00750	0.00000	0.01120	0.00000	0.00010	0.00067	27	0.00200	110%
46	0.00750	0.00000	0.01160	0.00000	0.00010	0.00071	28	0.00200	110%
47	0.00750	0.00000	0.01200	0.00000	0.00010	0.00076	29	0.00200	110%
48	0.00750	0.00000	0.01300	0.00000	0.00010	0.00080	30 & Above	0.00000	170%
49	0.00750	0.00000	0.01500	0.00000	0.00010	0.00085			
50	0.02000	0.02000	0.01800	0.00000	0.00010	0.00091			
51	0.02000	0.02000	0.02000	0.00000	0.00010	0.00097			
52	0.02000	0.02000	0.02400	0.00000	0.00010	0.00103			
53	0.03000	0.03000	0.02800	0.00000	0.00010	0.00109			
54	0.12000	0.08000	0.03200	0.00000	0.00010	0.00116			
55	0.22000	0.15000	0.11000	0.00000	0.00010	0.00123			
56	0.18000	0.15000	0.06000	0.00000	0.00010	0.00131			
57	0.14000	0.23000	0.06000	0.00000	0.00010	0.00140			
58	0.15000	0.15000	0.06000	0.00000	0.00010	0.00148			
59	0.22000	0.22000	0.06000	0.00000	0.00010	0.00158			
60	0.21000	0.21000	0.06000	0.00000	0.00010	0.00168			
61	0.20000	0.20000	0.06000	0.00000	0.00010	0.00178			
62	0.20000	0.20000	0.06000	0.00000	0.00010	0.00190			
63	0.20000	0.20000	0.06000	0.00000	0.00010	0.00202			
64	0.23000	0.23000	0.06000	0.00000	0.00010	0.00215			
65	1.00000	1.00000	0.00000	0.00000	0.00000	0.00228			

1. Service retirement probabilities vary by years of service. The applicable retirement probability loading that varies by years of service is shown on this page in a separate column.
2. The retirement probability loading is applied to the service retirement probability at each member's applicable age and years of service.

Table A-14
Probability of Initial Medical Enrollment

Males and Females:

<u>Years of Service</u>	<u>Assumed Enrollment %</u>
< 10	7%
10-14	43%
15-19	64%
20-24	77%
25+	94%
Disabled	95%

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

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

Non-Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only	0.6%	0.6%	0.2%	0.1%
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse	0.6%	0.3%	0.2%	0.1%
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family	1.2%	0.3%		
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children	0.1%	0.1%		
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor				
211	Anthem Blue Cross I	Retiree Only	0.6%	0.7%	0.3%	0.5%
212	Anthem Blue Cross I	Retiree and Spouse	0.5%	0.5%	0.3%	0.1%
213	Anthem Blue Cross I	Retiree, Spouse and Children	0.9%	0.2%		
214	Anthem Blue Cross I	Retiree and Children		0.2%		
215	Anthem Blue Cross I	Minor Survivor				
221	Anthem Blue Cross II	Retiree Only	4.8%	8.1%	1.1%	1.5%
222	Anthem Blue Cross II	Retiree and Spouse	11.4%	6.1%	2.3%	0.7%
223	Anthem Blue Cross II	Retiree, Spouse and Children	17.2%	2.8%	0.9%	
224	Anthem Blue Cross II	Retiree and Children	1.3%	1.5%	0.2%	0.1%
225	Anthem Blue Cross II	Minor Survivor				
240	Anthem Blue Cross III	One Medicare		0.2%	7.3%	11.3%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare		0.1%	0.4%	0.1%
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare			4.5%	1.2%
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare		0.1%	7.9%	5.4%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare				0.1%
245	Anthem Blue Cross III	Retiree and Children 1 Medicare			0.3%	0.2%
246	Anthem Blue Cross III	Retiree and Family 1 Medicare				
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	0.1%	0.4%	1.3%	0.2%
248	Anthem Blue Cross III	Retiree and Family 2 Medicare				
249	Anthem Blue Cross III	Retiree and Family 2 Medicare			0.3%	0.2%
250	Anthem Blue Cross III	Retiree and Family 3 Medicare			0.2%	
301	Cigna Network Model Plan	Retiree Only	0.1%		0.2%	0.1%
302	Cigna Network Model Plan	Retiree and Spouse	0.2%		0.1%	
303	Cigna Network Model Plan	Retiree and Family	0.1%			
304	Cigna Network Model Plan	Retiree and Children				
305	Cigna Network Model Plan	Minor Survivor				
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only				
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse				
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children				
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)				
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)				
393	Kaiser (WA)	Retiree and Family				
394	Kaiser (WA)	Retiree and Family				
395	Kaiser (WA)	Retiree and Family				
396	Kaiser (WA)	Retiree and Family				
397	Kaiser (WA)	Retiree and Family				
398	Kaiser (WA)	Retiree and Family				
399	Kaiser (WA)	Retiree and Family				
400	Kaiser (WA)	Retiree and Family				
401	Kaiser (CA)	Retiree Basic (Under 65)	10.2%	26.3%		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)		0.6%	17.4%	36.0%
404	Kaiser (CA)	Retiree Excess I			0.2%	0.8%
405	Kaiser (CA)	Retiree Excess II - Part B			1.4%	3.4%
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)				
411	Kaiser (CA)	Family Basic	30.8%	31.1%		
413	Kaiser (CA)	One Advantage, Others Basic			19.5%	4.8%
414	Kaiser (CA)	One Excess I, Others Basic			0.3%	
418	Kaiser (CA)	Two+ Advantage			16.2%	15.9%
419	Kaiser (CA)	One Excess I, One Advantage			0.1%	
420	Kaiser (CA)	Two+ Excess I				
421	Kaiser (CA)	Survivor				
422	Kaiser (CA)	One Excess II - Part B, One Basic			1.3%	0.5%
423	Kaiser (CA)	One Excess III (MNP), One Basic				
426	Kaiser (CA)	One Risk, One Excess II - Part B			0.1%	0.4%
427	Kaiser (CA)	One Risk, One Excess III (MNP)				
428	Kaiser (CA)	One Excess I, One Excess II - Part B				
429	Kaiser (CA)	One Excess I, One Excess III (MNP)				
430	Kaiser (CA)	Two Excess II - Part B			0.2%	0.1%
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)				
432	Kaiser (CA)	Two Excess III - Both (MNP)				

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

Non-Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
450	Kaiser - Colorado Basic	Retiree Basic				
451	Kaiser - Colorado	Retiree Risk				
453	Kaiser - Colorado	Retiree Basic (Two Party)				
454	Kaiser - Colorado	Retiree Basic Family				
455	Kaiser - Colorado	One Risk, One Basic				
457	Kaiser - Colorado	Two Retiree Risk				
458	Kaiser - Colorado	One Risk, Two or More Dependents				
459	Kaiser - Colorado	Two Risk, Two or More Dependents				
440	Kaiser - Georgia	One Medicare Member with Part B only				
441	Kaiser - Georgia	One Medicare Member with Part A only				
442	Kaiser - Georgia	One Member without Medicare Part A&B				
443	Kaiser - Georgia	One Medicare Member (Renal Failure)				
444	Kaiser - Georgia	One Medicare Member + One Medicare with Part B only				
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only				
446	Kaiser - Georgia	One Medicare Member + One Medicare without Part A&B				
461	Kaiser - Georgia Basic	Basic				
462	Kaiser - Georgia	Retiree Risk				
463	Kaiser - Georgia	Retiree (Two Party)				
464	Kaiser - Georgia	Retiree Basic Family				
465	Kaiser - Georgia	One Retiree Risk, One Basic				
466	Kaiser - Georgia	Two Retiree Risk				
467	Kaiser - Georgia	One Retiree Risk, Two Retiree Basic				
468	Kaiser - Georgia	Two Retiree Risk, One Basic				
469	Kaiser - Georgia	Three Retiree Risk, One Basic				
470	Kaiser - Georgia	Any other Family, at least one Retiree Risk				
471	Kaiser - Hawaii	Retiree Basic (Under 65)				
472	Kaiser - Hawaii	Retiree Risk				
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B				
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)				
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)				
476	Kaiser - Hawaii	One Retiree Risk, One Basic				
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic				
478	Kaiser - Hawaii	Two Retiree Risk				
479	Kaiser - Hawaii	One Risk, One Over 65 without Medicare A&B				
481	Kaiser - Oregon	Retiree Basic (Under 65)				
482	Kaiser - Oregon	Retiree Risk				
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B				
484	Kaiser - Oregon	Retiree Basic (Two Party)				
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)				
486	Kaiser - Oregon	One Retiree Risk, One Basic				
488	Kaiser - Oregon	Two Retiree Risk				
489	Kaiser - Oregon	Retiree w/ Part A only				
490	Kaiser - Oregon	Retiree w/ Part B only				
491	Kaiser - Oregon	One Risk, One Medicare Part A only				
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare				
493	Kaiser - Oregon	One Risk, Two Basic				
494	Kaiser - Oregon	Two Risk, One Basic				
495	Kaiser - Oregon	Two Over 65 unassigned Medicare				
496	Kaiser - Oregon	Two Medicare Part A only				
497	Kaiser - Oregon	One Basic, One Medicare Part A only				
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B				
611	SCAN Health Plan	Retiree Only			0.4%	0.8%
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)			0.5%	0.4%
620	SCAN Health Plan (AZ)	Arizona - Retiree Only				
621	SCAN Health Plan (AZ)	Arizona - Retiree & 1 Dependent (2 Medicare)				
622	SCAN Health Plan (NV)	Nevada - Retiree Only				
623	SCAN Health Plan (NV)	Nevada - Retiree & 1 Dependent (2 Medicare)				
701	United Healthcare Medicare Advantage	Retiree Only		0.2%	4.2%	9.0%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	0.5%	2.3%	3.9%	1.1%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)			4.4%	4.4%
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)		0.5%	1.6%	0.3%
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)			0.3%	0.2%
706	United Healthcare Medicare Advantage	Minor Survivor				
707	United Healthcare	Single	3.8%	8.5%		
708	United Healthcare	Two-Party	6.7%	5.5%		
709	United Healthcare	Family	8.3%	2.8%		
Total			100.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent 79.9% 54.8% 67.3% 36.5%

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

Firefighters Local 1014 Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
801	Firefighters Local 1014	Med-Member under 65	7.2%	7.2%		
802	Firefighters Local 1014	Med-Member +1 under 65	30.8%	30.8%		
803	Firefighters Local 1014	Med-Member +2 under 65	62.0%	62.0%		
804	Firefighters Local 1014	Med-Member with Medicare			6.0%	6.0%
805	Firefighters Local 1014	Med-Member +1; 1 MDC				
806	Firefighters Local 1014	Med-Member +1; 2 MDC			44.0%	44.0%
807	Firefighters Local 1014	Med-Member +2; 1 MDC				
808	Firefighters Local 1014	Med-Member +2; 2 MDC			50.0%	50.0%
809	Firefighters Local 1014	Med-Surv. Sp. Under 65				
810	Firefighters Local 1014	Med-Surv. Sp. +1 Under 65				
811	Firefighters Local 1014	Med-Surv. Sp. +2 Under 65				
812	Firefighters Local 1014	Med-Surv. Sp. With MDC				
813	Firefighters Local 1014	Med-Surv. Sp. +1 1 MDC				
814	Firefighters Local 1014	Med-Surv. Sp. +2; 1 MDC				
815	Firefighters Local 1014	Med-Surv. Sp. +1; 2 MDC				
Total			100.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent 92.8% 92.8% 94.0% 94.0%

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

Non-Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only	0.6%	0.6%		
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse	0.6%	0.3%		
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family	1.2%	0.3%		
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children	0.1%	0.1%		
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor				
211	Anthem Blue Cross I	Retiree Only	0.6%	0.7%		
212	Anthem Blue Cross I	Retiree and Spouse	0.5%	0.5%		
213	Anthem Blue Cross I	Retiree, Spouse and Children	0.9%	0.2%		
214	Anthem Blue Cross I	Retiree and Children		0.2%		
215	Anthem Blue Cross I	Minor Survivor				
221	Anthem Blue Cross II	Retiree Only	4.8%	8.1%		
222	Anthem Blue Cross II	Retiree and Spouse	11.4%	6.1%		
223	Anthem Blue Cross II	Retiree, Spouse and Children	17.2%	2.8%		
224	Anthem Blue Cross II	Retiree and Children	1.3%	1.5%		
225	Anthem Blue Cross II	Minor Survivor				
240	Anthem Blue Cross III	One Medicare		0.2%	8.9%	13.5%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare		0.1%	0.4%	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare			7.3%	2.1%
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare		0.1%	7.9%	5.4%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare				0.2%
245	Anthem Blue Cross III	Retiree and Children 1 Medicare			0.5%	0.2%
246	Anthem Blue Cross III	Retiree and Family 1 Medicare				
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	0.1%	0.4%	2.2%	0.2%
248	Anthem Blue Cross III	Retiree and Family 2 Medicare				
249	Anthem Blue Cross III	Retiree and Family 2 Medicare			0.3%	0.2%
250	Anthem Blue Cross III	Retiree and Family 3 Medicare			0.2%	
301	Cigna Network Model Plan	Retiree Only	0.1%		0.2%	0.1%
302	Cigna Network Model Plan	Retiree and Spouse	0.2%		0.1%	
303	Cigna Network Model Plan	Retiree and Family	0.1%			
304	Cigna Network Model Plan	Retiree and Children				
305	Cigna Network Model Plan	Minor Survivor				
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only				
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse				
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children				
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)				
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)				
393	Kaiser (WA)	Retiree and Family				
394	Kaiser (WA)	Retiree and Family				
395	Kaiser (WA)	Retiree and Family				
396	Kaiser (WA)	Retiree and Family				
397	Kaiser (WA)	Retiree and Family				
398	Kaiser (WA)	Retiree and Family				
399	Kaiser (WA)	Retiree and Family				
400	Kaiser (WA)	Retiree and Family				
401	Kaiser (CA)	Retiree Basic (Under 65)	10.2%	26.3%		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)		0.6%	19.0%	40.2%
404	Kaiser (CA)	Retiree Excess I				
405	Kaiser (CA)	Retiree Excess II - Part B				
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)				
411	Kaiser (CA)	Family Basic	30.8%	31.1%		
413	Kaiser (CA)	One Advantage, Others Basic			21.1%	5.3%
414	Kaiser (CA)	One Excess I, Others Basic				
418	Kaiser (CA)	Two+ Advantage			16.6%	16.4%
419	Kaiser (CA)	One Excess I, One Advantage				
420	Kaiser (CA)	Two+ Excess I				
421	Kaiser (CA)	Survivor				
422	Kaiser (CA)	One Excess II - Part B, One Basic				
423	Kaiser (CA)	One Excess III (MNP), One Basic				
426	Kaiser (CA)	One Risk, One Excess II - Part B				
427	Kaiser (CA)	One Risk, One Excess III (MNP)				
428	Kaiser (CA)	One Excess I, One Excess II - Part B				
429	Kaiser (CA)	One Excess I, One Excess III (MNP)				
430	Kaiser (CA)	Two Excess II - Part B				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)				
432	Kaiser (CA)	Two Excess III - Both (MNP)				

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

Non-Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
450	Kaiser - Colorado Basic	Retiree Basic				
451	Kaiser - Colorado	Retiree Risk				
453	Kaiser - Colorado	Retiree Basic (Two Party)				
454	Kaiser - Colorado	Retiree Basic Family				
455	Kaiser - Colorado	One Risk, One Basic				
457	Kaiser - Colorado	Two Retiree Risk				
458	Kaiser - Colorado	One Risk, Two or More Dependents				
459	Kaiser - Colorado	Two Risk, Two or More Dependents				
440	Kaiser - Georgia	One Medicare Member with Part B only				
441	Kaiser - Georgia	One Medicare Member with Part A only				
442	Kaiser - Georgia	One Member without Medicare Part A&B				
443	Kaiser - Georgia	One Medicare Member (Renal Failure)				
444	Kaiser - Georgia	One Medicare Member + One Medicare with Part B only				
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only				
446	Kaiser - Georgia	One Medicare Member + One Medicare without Part A&B				
461	Kaiser - Georgia Basic	Basic				
462	Kaiser - Georgia	Retiree Risk				
463	Kaiser - Georgia	Retiree (Two Party)				
464	Kaiser - Georgia	Retiree Basic Family				
465	Kaiser - Georgia	One Retiree Risk, One Basic				
466	Kaiser - Georgia	Two Retiree Risk				
467	Kaiser - Georgia	One Retiree Risk, Two Retiree Basic				
468	Kaiser - Georgia	Two Retiree Risk, One Basic				
469	Kaiser - Georgia	Three Retiree Risk, One Basic				
470	Kaiser - Georgia	Any other Family, at least one Retiree Risk				
471	Kaiser - Hawaii	Retiree Basic (Under 65)				
472	Kaiser - Hawaii	Retiree Risk				
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B				
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)				
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)				
476	Kaiser - Hawaii	One Retiree Risk, One Basic				
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic				
478	Kaiser - Hawaii	Two Retiree Risk				
479	Kaiser - Hawaii	One Risk, One Over 65 without Medicare A&B				
481	Kaiser - Oregon	Retiree Basic (Under 65)				
482	Kaiser - Oregon	Retiree Risk				
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B				
484	Kaiser - Oregon	Retiree Basic (Two Party)				
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)				
486	Kaiser - Oregon	One Retiree Risk, One Basic				
488	Kaiser - Oregon	Two Retiree Risk				
489	Kaiser - Oregon	Retiree w/ Part A only				
490	Kaiser - Oregon	Retiree w/ Part B only				
491	Kaiser - Oregon	One Risk, One Medicare Part A only				
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare				
493	Kaiser - Oregon	One Risk, Two Basic				
494	Kaiser - Oregon	Two Risk, One Basic				
495	Kaiser - Oregon	Two Over 65 unassigned Medicare				
496	Kaiser - Oregon	Two Medicare Part A only				
497	Kaiser - Oregon	One Basic, One Medicare Part A only				
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B				
611	SCAN Health Plan	Retiree Only			0.4%	0.8%
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)			0.5%	0.4%
620	SCAN Health Plan (AZ)	Arizona - Retiree Only				
621	SCAN Health Plan (AZ)	Arizona - Retiree & 1 Dependent (2 Medicare)				
622	SCAN Health Plan (NV)	Nevada - Retiree Only				
623	SCAN Health Plan (NV)	Nevada - Retiree & 1 Dependent (2 Medicare)				
701	United Healthcare Medicare Advantage	Retiree Only		0.2%	4.2%	9.0%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	0.5%	2.3%	3.9%	1.1%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)			4.4%	4.4%
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)		0.5%	1.6%	0.3%
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)			0.3%	0.2%
706	United Healthcare Medicare Advantage	Minor Survivor				
707	United Healthcare	Single	3.8%	8.5%		
708	United Healthcare	Two-Party	6.7%	5.5%		
709	United Healthcare	Family	8.3%	2.8%		
Total			100.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent 79.9% 54.8% 67.3% 36.4%

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

Firefighters Local 1014 Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
801	Firefighters Local 1014	Med-Member under 65	7.2%	7.2%		
802	Firefighters Local 1014	Med-Member +1 under 65	30.8%	30.8%		
803	Firefighters Local 1014	Med-Member +2 under 65	62.0%	62.0%		
804	Firefighters Local 1014	Med-Member with Medicare			6.0%	6.0%
805	Firefighters Local 1014	Med-Member +1; 1 MDC				
806	Firefighters Local 1014	Med-Member +1; 2 MDC			44.0%	44.0%
807	Firefighters Local 1014	Med-Member +2; 1 MDC				
808	Firefighters Local 1014	Med-Member +2; 2 MDC			50.0%	50.0%
809	Firefighters Local 1014	Med-Surv. Sp. Under 65				
810	Firefighters Local 1014	Med-Surv. Sp. +1 Under 65				
811	Firefighters Local 1014	Med-Surv. Sp. +2 Under 65				
812	Firefighters Local 1014	Med-Surv. Sp. With MDC				
813	Firefighters Local 1014	Med-Surv. Sp. +1 1 MDC				
814	Firefighters Local 1014	Med-Surv. Sp. +2; 1 MDC				
815	Firefighters Local 1014	Med-Surv. Sp. +1; 2 MDC				
Total			100.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent 92.8% 92.8% 94.0% 94.0%

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

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

From Pre Age 65 Eligible Plan	To Post Age 65 Eligible Plan	Tier 1	Tier 2
Anthem Blue Cross I	Anthem Blue Cross I	49.00%	0.00%
	Anthem Blue Cross III	51.00%	100.00%
Anthem Blue Cross II	Anthem Blue Cross II	45.00%	0.00%
	Anthem Blue Cross III	55.00%	100.00%
Anthem Blue Cross Prudent Buyer	Anthem Blue Cross Prudent Buyer	46.00%	0.00%
	Anthem Blue Cross II	4.00%	0.00%
	Anthem Blue Cross III	50.00%	100.00%
Cigna Network Model	Cigna Network Model Plan	55.00%	0.00%
	Cigna Healthcare for Seniors	3.00%	0.00%
	Anthem Blue Cross II	1.00%	0.00%
	Anthem Blue Cross III	15.00%	25.00%
	UnitedHealthcare Medicare Advantage	14.00%	75.00%
	Senior Advantage	4.00%	0.00%
	SCAN Health Plan	8.00%	0.00%
UnitedHealthcare	UnitedHealthcare Medicare Advantage	80.00%	81.00%
	Cigna Network Model Plan	1.00%	0.00%
	Anthem Blue Cross II	3.00%	0.00%
	Anthem Blue Cross III	9.00%	12.00%
	SCAN Health Plan	1.00%	1.00%
	Senior Advantage	2.00%	6.00%
	Excess II	3.00%	0.00%
	One Excess II, One Basic	1.00%	0.00%
Kaiser Retiree Basic	Senior Advantage	76.00%	98.00%
	Retiree Excess I	2.00%	0.00%
	Retiree Excess II	20.00%	0.00%
	Anthem Blue Cross III	2.00%	2.00%
Kaiser Family Basic	2+ Advantage	85.00%	98.00%
	One Excess I, One Advantage	2.00%	0.00%
	One Excess II, One Advantage	11.00%	0.00%
	One Excess III (MNP), One Advantage	0.00%	0.00%
	Two+ Excess II - Part B	0.00%	0.00%
	Anthem Blue Cross III	2.00%	2.00%
	UnitedHealthcare Medicare Advantage	0.00%	0.00%
	Senior Advantage	0.00%	0.00%
Firefighters Local 1014	Firefighters Local 1014	100.00%	100.00%

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

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

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

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

Effective January 1, 2007, Medicare Part B premiums vary depending on income status. The County places a cap on the per member monthly Part B reimbursement amount at the standard amount (e.g., \$174.70 for calendar year 2024).

For purposes of this valuation, we assume the average Medicare Part B premium reimbursement from July 1, 2023 through July 1, 2024 is \$162.47 per member per month. This is based on our average of 2023 calendar year Medicare Part B premium rates provided in the census from LACERA of \$150.24 per member per month and the 2024 calendar year Medicare Part B standard premium rate of \$174.70.

Table A-17
Survivor and New Dependent Enrollment

The LACERA OPEB Program provides enrollment to a surviving spouse or surviving retiree's next spouse and child(ren) with certain conditions. This is further explained in Appendix B. During the 2023 OPEB Investigation of Experience, it was determined that LACERA's Spouse and New Dependent Enrollment provisions had the following impact on the July 1, 2022 OPEB valuation:

- Active and Vested Terminated Members 0.38%
- Retired Members 0.52%

These percentages are applied as loads to the valuation results, including the Actuarial Accrued Liability (AAL), Normal Cost (NC) and benefit payments. These loads will be periodically reviewed in future OPEB Investigations of Experience.

Table A-18
Probability of Initial Dental/Vision Enrollment

Males and Females

<u>Years of Service</u>	<u>Assumed Enrollment %</u>
< 10	9%
10-14	48%
15-19	70%
20-24	77%
25+	94%
Disabled	93%

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

Tier	<u>Cigna Indemnity Dental/Vision</u>			<u>Cigna HMO Dental/Vision</u>		
	Retiree Only	Retiree and Dependents	Minor Survivor	Retiree Only	Retiree and Dependents	Minor Survivor
Deduction Code	501	502	503	901	902	903
Percentage						
Male	17.3%	64.9%	0%	4.9%	12.9%	0%
Female	41.6%	39.8%	0%	11.0%	7.6%	0%

**Table A-20
 Premium Information**

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

**Pre and Post Age 65 Monthly Rates Effective July 1, 2023
 Cigna and UnitedHealthcare are Pre Age 65 Only**

Tier	Anthem Blue Cross - Plan I	Anthem Blue Cross - Plan II	Anthem Blue Cross - Prudent Buyer	Cigna	United Healthcare
Retiree Only	\$ 1,374.62	\$ 1,374.62	\$ 951.76	\$ 1,787.58	
Retiree & Spouse	\$ 2,478.02	\$ 2,478.02	\$ 1,871.92	\$ 3,227.48	
Retiree & Family	\$ 2,922.98	\$ 2,922.98	\$ 2,112.48	\$ 3,810.99	
Retiree & Children	\$ 1,818.65	\$ 1,818.65	\$ 1,223.07	\$ 2,371.89	
Minor Survivor	\$ 455.67	\$ 464.72	\$ 260.15	\$ 564.82	\$ 394.87
UnitedHealthcare Single					\$ 1,381.50
UnitedHealthcare Two-Party					\$ 2,523.09
UnitedHealthcare Family					\$ 2,991.61

**Pre and Post Age 65 Monthly Rates Effective July 1, 2024
 Cigna and UnitedHealthcare are Pre Age 65 Only**

Tier	Anthem Blue Cross - Plan I	Anthem Blue Cross - Plan II	Anthem Blue Cross - Prudent Buyer	Cigna	United Healthcare
Retiree Only	\$ 1,477.12	\$ 1,477.12	\$ 1,116.92	\$ 1,894.33	
Retiree & Spouse	\$ 2,663.27	\$ 2,663.27	\$ 2,198.10	\$ 3,420.61	
Retiree & Family	\$ 3,141.60	\$ 3,141.60	\$ 2,480.76	\$ 4,039.08	
Retiree & Children	\$ 1,954.45	\$ 1,954.45	\$ 1,435.71	\$ 2,513.67	
Minor Survivor	\$ 498.97	\$ 498.97	\$ 304.28	\$ 598.21	\$ 429.15
UnitedHealthcare Single					\$ 1,503.18
UnitedHealthcare Two-Party					\$ 2,745.90
UnitedHealthcare Family					\$ 3,255.92

Post Age 65 Monthly Rates Effective July 1, 2023

Tier	Anthem Blue Cross - Plan III	SCAN	Cigna	United Healthcare Medicare Advantage
One Medicare	\$ 559.97		\$ 346.86	
Retiree & Spouse- 1 Medicare	\$ 1,789.60		\$ 1,786.76	
Retiree & Spouse- 2 Medicare	\$ 1,114.20		\$ 685.72	
Retiree & Children- 1 Medicare	\$ 1,002.42		\$ 931.85	
Retiree & Family- 1 Medicare	\$ 2,231.91		\$ 2,730.95	
Retiree & Family- 2 Medicare	\$ 1,556.43		\$ 1,325.84	
Retiree & Family- 3 Medicare	\$ 1,744.25			
Retiree Only		\$ 248.59		\$ 323.31
Retiree & 1 Dependent (1 Medicare)				\$ 1,696.81
Retiree & 1 Dependent (2 Medicare)		\$ 489.18		\$ 638.62
Retiree & 2 + Deps. (1 Medicare)				\$ 1,933.42
Retiree & 2 + Deps. (2 Medicare)				\$ 875.23

Post Age 65 Monthly Rates Effective July 1, 2024

Tier	Anthem Blue Cross - Plan III	SCAN	Cigna	United Healthcare Medicare Advantage
One Medicare	\$ 601.37		\$ 346.86	
Retiree & Spouse- 1 Medicare	\$ 1,923.22		\$ 1,873.14	
Retiree & Spouse- 2 Medicare	\$ 1,197.17		\$ 685.72	
Retiree & Children- 1 Medicare	\$ 1,077.00		\$ 966.90	
Retiree & Family- 1 Medicare	\$ 2,398.70		\$ 2,492.31	
Retiree & Family- 2 Medicare	\$ 1,672.56		\$ 1,347.35	
Retiree & Family- 3 Medicare	\$ 1,874.47			
Retiree Only		\$ 267.00		\$ 348.45
Retiree & 1 Dependent (1 Medicare)				\$ 1,843.63
Retiree & 1 Dependent (2 Medicare)		\$ 526.00		\$ 688.90
Retiree & 2 + Deps. (1 Medicare)				\$ 2,101.19
Retiree & 2 + Deps. (2 Medicare)				\$ 946.46

Kaiser California Monthly Rates

Effective Date	July 1, 2023	July 1, 2024
Retiree Basic (Under 65)	\$ 1,265.81	\$ 1,351.15
Retiree Risk (Senior Advantage)	\$ 250.28	\$ 282.40
Retiree Excess I	\$ 1,186.60	\$ 1,296.39
Retiree Excess II - Part B	\$ 1,268.44	\$ 1,354.13
Excess III - Medicare Not Provided (MNP)	N/A	N/A
Family Basic	\$ 2,523.62	\$ 2,694.30
One Advantage, One Basic	\$ 1,508.09	\$ 1,625.55
One Excess I, One Basic	\$ 2,444.41	\$ 2,639.54
One Excess II - Part B, One Basic	\$ 2,526.25	\$ 2,697.28
One Excess III (MNP), One Basic	\$ 2,523.62	N/A
Two+ Advantage	\$ 492.56	\$ 556.80
One Excess I, One Advantage	\$ 1,428.88	\$ 1,570.79
One Advantage, One Excess II - Part B	\$ 1,510.72	\$ 1,628.53
One Advantage, One Excess III (MNP)	\$ 1,508.09	N/A
Two+ Excess I	\$ 2,365.20	\$ 2,584.78
One Excess I, One Excess II - Part B	\$ 2,447.04	\$ 2,642.52
One Excess I, One Excess III (MNP)	\$ 2,444.41	N/A
Two Excess II - Part B	\$ 2,528.88	\$ 2,700.26
One Excess II - Part B, One Excess III (MNP)	\$ 2,526.25	N/A
Two Excess III - Both (MNP)	N/A	N/A
Survivor	\$ 1,265.81	\$ 1,351.15

Firefighters Local 1014 Monthly Rates

Effective Date	July 1, 2023
Medical Member Under 65	\$ 1,334.70
Medical Member + 1 Under 65	\$ 2,406.56
Medical Member + 2 Under 65	\$ 2,838.77
Medical Member with Medicare	\$ 1,334.70
Medical Member + 1: 1 Medicare (MDC)	\$ 2,406.56
Medical Member + 1; 2 MDC	\$ 2,406.56
Medical Member + 2; 1 MDC	\$ 2,838.77
Medical Member + 2; 2 MDC	\$ 2,838.77
Medical Surviving Spouse Under 65	\$ 1,334.70
Medical Surviving Spouse + 1 Under 65	\$ 2,406.56
Medical Surviving Spouse + 2 Under 65	\$ 2,838.77
Medical Surviving Spouse with MDC	\$ 1,334.70
Medical Surviving Spouse + 1; 1 MDC	\$ 2,406.56
Medical Surviving Spouse + 2; 1 MDC	\$ 2,838.77
Medical Surviving Spouse + 1; 2 MDC	\$ 2,406.56

July 1, 2024 Firefighter Local 1014 rates were not available in time to include in the valuation.

Dental/Vision Monthly Rates

Effective Date	July 1, 2023		July 1, 2024	
Tier	Cigna Dental HMO/Vision	Cigna Indemnity Dental/Vision	Cigna Dental HMO/Vision	Cigna Indemnity Dental/Vision
Retiree Only	\$ 46.52	\$ 52.68	\$ 46.52	\$ 54.11
Retiree & Dependents	\$ 95.28	\$ 109.81	\$ 95.28	\$ 113.06
Minor Survivor	\$ 47.11	\$ 64.82	\$ 47.11	\$ 66.63

COUNTY CONTRIBUTIONS TOWARDS RETIREE HEALTH BENEFITS

Medical

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

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

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

If a Tier 2 retiree selects a family tier for a plan where the premium for the retiree-only tier is less than the Tier 2 benchmark, there is a spouse subsidy equal to the Tier 2 benchmark less the premium for the retiree-only tier. The Tier 2 non Local 1014 spouse subsidy varies depending on the plan selected and the retiree's years of service, so we developed weighted average factors of the County's contribution for the spouse's portion. On average, we assume that if the retiree has 10 years of service, the County will contribute 9% of the spouse's portion. This assumption grades linearly to 22% of the spouse's portion for a retiree with 25+ years of service.

The pre 65 and post 65 retirees of Local 1014 are on the same plan and pay the same rates. The pre 65 premium for the retiree-only tier is approximately equal to the Tier 2 benchmark so we valued no spouse subsidy. Since the post 65 premium for the retiree-only tier is greater than the Tier 2 benchmark, we assume the County contribution is 16% with 10 years of service grading linearly to 42% with 25+ years of service. Post 65 spouses are assumed to receive no subsidy.

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

Dental/Vision

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

Service-Connected Disability

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

FIREFIGHTERS LOCAL 1014 CONTRIBUTIONS TOWARDS RETIREE HEALTH BENEFITS

Medical, Dental/Vision, and Service-Connected Disability

Contributions are the same as for the County employees.

Table A-21 Claim Cost Analysis

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

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

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

For current active members projected to retire in the future, we used the enrollment assumptions in Table A-15A (Tier 1), Table A-15B (Tier 2), and Table A-16 (pre 65 to post 65 election) to develop weighted average claim costs as of July 1, 2023. The monthly weighted average claim costs used for future retirees and dependents are shown in the following tables.

The medical claim costs for pre 65 retirees are different than for post 65 retirees due to different plan selection assumptions. At age 65 there are two numbers. The Pre 65 amount is illustrative. The Post 65 is used in our valuation as the cost beginning at age 65. The tables with "Male Retirees" include male spouses and male children. The tables with "Female Retirees" include female spouses and female children.

Current vested terminated members post 65 claim costs are based on their earliest retirement eligibility age.

In the following tables, when shown, child costs are at age 65. The costs for children are assumed to be 29% of the age 65 child costs for males and 23% of the age 65 child costs for females.

Tier 1

A. Future Retirees Retiring Before Age 65

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 432.25	\$ 710.69	\$ 480.95	\$ 361.08
30	\$ 531.42	\$ 866.91	\$ 437.86	\$ 799.73
35	\$ 657.85	\$ 931.45	\$ 542.04	\$ 795.06
40	\$ 804.74	\$ 1,181.51	\$ 648.00	\$ 865.52
45	\$ 914.07	\$ 1,421.98	\$ 752.98	\$ 982.19
50	\$ 1,036.65	\$ 1,350.51	\$ 906.28	\$ 1,107.27
55	\$ 1,175.85	\$ 1,303.07	\$ 1,093.42	\$ 1,222.43
60	\$ 1,219.28	\$ 1,273.81	\$ 1,357.84	\$ 1,381.50
65 (Pre 65)	\$ 1,357.14	\$ 1,356.25	\$ 1,675.14	\$ 1,598.24
65 (Post 65)	\$ 503.37	\$ 418.08	\$ 366.68	\$ 473.18
70	\$ 606.36	\$ 481.01	\$ 441.69	\$ 544.41
75	\$ 692.36	\$ 525.70	\$ 504.34	\$ 594.98
80	\$ 740.55	\$ 546.70	\$ 539.45	\$ 618.76
85	\$ 753.59	\$ 549.82	\$ 548.95	\$ 622.29
90	\$ 752.03	\$ 545.52	\$ 547.83	\$ 617.42
95	\$ 752.03	\$ 545.52	\$ 547.83	\$ 617.42

B. Future Retirees Retiring After Age 65

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	N/A	N/A	\$ 483.52	\$ 370.53
30	N/A	N/A	\$ 440.21	\$ 820.68
35	N/A	N/A	\$ 544.95	\$ 815.90
40	N/A	N/A	\$ 651.49	\$ 888.19
45	N/A	N/A	\$ 757.03	\$ 1,007.91
50	N/A	N/A	\$ 911.15	\$ 1,136.27
55	N/A	N/A	\$ 1,099.30	\$ 1,254.45
60	N/A	N/A	\$ 1,365.16	\$ 1,417.69
65 (Pre 65)	N/A	N/A	\$ 1,684.16	\$ 1,640.10
65 (Post 65)	\$ 353.65	\$ 321.69	\$ 303.19	\$ 336.04
70	\$ 426.00	\$ 370.12	\$ 365.23	\$ 386.63
75	\$ 486.42	\$ 404.51	\$ 417.04	\$ 422.56
80	\$ 520.28	\$ 420.68	\$ 446.08	\$ 439.44
85	\$ 529.46	\$ 423.08	\$ 453.92	\$ 441.94
90	\$ 528.38	\$ 419.77	\$ 452.97	\$ 438.49
95	\$ 528.38	\$ 419.77	\$ 452.97	\$ 438.49

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

Tier 1

Firefighters Local 1014 Plan Monthly Medical Claim Costs

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 631.25	\$ 1,009.57	\$ 653.35	\$ 499.75
30	\$ 776.06	\$ 1,231.50	\$ 594.81	\$ 1,106.87
35	\$ 960.69	\$ 1,323.17	\$ 736.32	\$ 1,100.42
40	\$ 1,175.19	\$ 1,678.39	\$ 880.27	\$ 1,197.94
45	\$ 1,334.84	\$ 2,019.98	\$ 1,022.87	\$ 1,359.42
50	\$ 1,513.85	\$ 1,918.45	\$ 1,231.10	\$ 1,532.53
55	\$ 1,717.13	\$ 1,851.06	\$ 1,485.31	\$ 1,691.92
60	\$ 1,780.54	\$ 1,809.50	\$ 1,844.50	\$ 1,912.10
65 (Pre 65)	\$ 1,981.84	\$ 1,926.61	\$ 2,275.51	\$ 2,212.08
65 (Post 65)	\$ 694.76	\$ 675.40	\$ 694.76	\$ 675.40
70	\$ 836.89	\$ 777.08	\$ 836.89	\$ 777.08
75	\$ 955.60	\$ 849.27	\$ 955.60	\$ 849.27
80	\$ 1,022.13	\$ 883.19	\$ 1,022.13	\$ 883.19
85	\$ 1,040.12	\$ 888.22	\$ 1,040.12	\$ 888.22
90	\$ 1,037.96	\$ 881.28	\$ 1,037.96	\$ 881.28
95	\$ 1,037.96	\$ 881.28	\$ 1,037.96	\$ 881.28

Future Retirees Monthly Dental/Vision Claim Costs

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 22.63	\$ 28.17	\$ 25.33	\$ 25.59
30	\$ 25.81	\$ 30.45	\$ 28.50	\$ 33.67
35	\$ 27.94	\$ 32.40	\$ 30.85	\$ 35.82
40	\$ 29.52	\$ 34.42	\$ 32.60	\$ 38.05
45	\$ 31.50	\$ 36.54	\$ 34.79	\$ 40.40
50	\$ 34.29	\$ 39.22	\$ 37.87	\$ 43.36
55	\$ 38.61	\$ 42.85	\$ 42.63	\$ 47.38
60	\$ 44.70	\$ 47.63	\$ 49.36	\$ 52.66
65	\$ 51.83	\$ 51.42	\$ 57.24	\$ 56.85
70	\$ 58.19	\$ 53.69	\$ 64.26	\$ 59.36
75	\$ 58.19	\$ 53.69	\$ 64.26	\$ 59.36
80	\$ 58.19	\$ 53.69	\$ 64.26	\$ 59.36
85	\$ 58.19	\$ 53.69	\$ 64.26	\$ 59.36
90	\$ 58.19	\$ 53.69	\$ 64.26	\$ 59.36
95	\$ 58.19	\$ 53.69	\$ 64.26	\$ 59.36

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

Tier 1

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
201	Anthem Blue Cross Prudent Buyer	Retiree Only	\$ 826.56				\$ 826.56			\$ 657.10		
202	Anthem Blue Cross Prudent Buyer	Retiree and Spouse	\$ 826.56	\$ 826.56	\$ 637.06		\$ 826.56	\$ 826.56		\$ 657.10	\$ 657.10	
203	Anthem Blue Cross Prudent Buyer	Retiree and Family	\$ 826.56	\$ 826.56	\$ 637.06		\$ 826.56	\$ 826.56		\$ 657.10	\$ 657.10	
204	Anthem Blue Cross Prudent Buyer	Retiree and Children	\$ 826.56	\$ 826.56	\$ 637.06		\$ 826.56			\$ 657.10		
205	Anthem Blue Cross Prudent Buyer	Minor Survivor				\$ 637.06			\$ 637.06			
211	Anthem Blue Cross I	Retiree Only	\$ 963.03				\$ 963.03			\$ 703.91		
212	Anthem Blue Cross I	Retiree and Spouse	\$ 963.03	\$ 963.03	\$ 742.25		\$ 963.03	\$ 963.03		\$ 703.91	\$ 703.91	
213	Anthem Blue Cross I	Retiree, Spouse and Children	\$ 963.03	\$ 963.03	\$ 742.25		\$ 963.03	\$ 963.03		\$ 703.91	\$ 703.91	
214	Anthem Blue Cross I	Retiree and Children	\$ 963.03	\$ 963.03	\$ 742.25		\$ 963.03			\$ 703.91		
215	Anthem Blue Cross I	Minor Survivor				\$ 742.25			\$ 742.25			\$ 742.25
221	Anthem Blue Cross II	Retiree Only	\$ 1,235.02				\$ 1,235.02			\$ 805.99		
222	Anthem Blue Cross II	Retiree and Spouse	\$ 1,235.02	\$ 1,235.02	\$ 951.88		\$ 1,235.02	\$ 1,235.02		\$ 805.99	\$ 805.99	
223	Anthem Blue Cross II	Retiree, Spouse and Children	\$ 1,235.02	\$ 1,235.02	\$ 951.88		\$ 1,235.02	\$ 1,235.02		\$ 805.99	\$ 805.99	
224	Anthem Blue Cross II	Retiree and Children	\$ 1,235.02	\$ 1,235.02	\$ 951.88		\$ 1,235.02			\$ 805.99		
225	Anthem Blue Cross II	Minor Survivor				\$ 951.88			\$ 951.88			\$ 951.88
240	Anthem Blue Cross III	One Medicare					\$ 454.96			\$ 454.96		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,378.99	\$ 1,378.99	\$ 1,062.84		\$ 454.96	\$ 454.96		\$ 454.96	\$ 454.96	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,378.99	\$ 1,378.99	\$ 1,062.84		\$ 454.96	\$ 454.96		\$ 454.96	\$ 454.96	
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare					\$ 454.96	\$ 454.96		\$ 454.96	\$ 454.96	
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,378.99	\$ 1,062.84		\$ 454.96			\$ 454.96	\$ 454.96	
245	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,378.99	\$ 1,062.84		\$ 454.96			\$ 454.96	\$ 454.96	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,378.99	\$ 1,378.99	\$ 1,062.84		\$ 454.96	\$ 454.96		\$ 454.96	\$ 454.96	
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,378.99	\$ 1,378.99	\$ 1,062.84		\$ 454.96	\$ 454.96		\$ 454.96	\$ 454.96	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,378.99	\$ 1,062.84		\$ 454.96	\$ 454.96		\$ 454.96	\$ 454.96	
249	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,378.99	\$ 1,062.84		\$ 454.96	\$ 454.96		\$ 454.96	\$ 454.96	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare		\$ 1,378.99	\$ 1,062.84		\$ 454.96	\$ 454.96		\$ 454.96	\$ 454.96	
301	Cigna Network Model Plan	Retiree Only	\$ 1,414.89				\$ 1,414.89			\$ 929.37		
302	Cigna Network Model Plan	Retiree and Spouse	\$ 1,414.89	\$ 1,414.89	\$ 1,090.51		\$ 1,414.89	\$ 1,414.89		\$ 929.37	\$ 929.06	
303	Cigna Network Model Plan	Retiree and Family	\$ 1,414.89	\$ 1,414.89	\$ 1,090.51		\$ 1,414.89	\$ 1,414.89		\$ 929.37	\$ 929.06	
304	Cigna Network Model Plan	Retiree and Children	\$ 1,414.89	\$ 1,414.89	\$ 1,090.51		\$ 1,414.89			\$ 929.37		
305	Cigna Network Model Plan	Minor Survivor				\$ 1,090.51			\$ 1,090.51			
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only					\$ 300.44					
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse					\$ 300.44	\$ 300.44		\$ 300.44	\$ 300.44	
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)					\$ 300.44	\$ 300.44				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children					\$ 300.44	\$ 300.44		\$ 300.44	\$ 300.44	
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)					\$ 300.44	\$ 300.44		\$ 300.44	\$ 300.44	
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)					\$ 300.44	\$ 300.44				
401	Kaiser (CA)	Retiree Basic (Under 65)	\$ 1,432.10							\$ 386.00		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)					\$ 201.72					
404	Kaiser (CA)	Retiree Excess I					\$ 956.36					
405	Kaiser (CA)	Retiree Excess II - Part B					\$ 1,022.32					
411	Kaiser (CA)	Family Basic	\$ 1,432.10	\$ 1,432.09	\$ 1,103.78					\$ 259.46	\$ 251.68	

Tier 1

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
413	Kaiser (CA)	One Advantage, One Basic	\$ 1,432.10	\$ 1,432.09	\$ 1,103.78		\$ 201.72	\$ 194.10		\$ 201.72	\$ 251.68	
414	Kaiser (CA)	One Excess I, One Basic	\$ 1,432.10	\$ 1,432.09	\$ 1,103.78		\$ 956.36	\$ 944.23		\$ 956.36	\$ 251.68	
418	Kaiser (CA)	Two+ Advantage					\$ 201.72	\$ 194.10				
419	Kaiser (CA)	One Excess I, One Advantage					\$ 579.04	\$ 569.17				
420	Kaiser (CA)	Two+ Excess I					\$ 956.36	\$ 944.23				
421	Kaiser (CA)	Survivor				\$ 1,103.78			\$ 1,103.78			\$ 1,103.78
422	Kaiser (CA)	One Excess II - Part B, One Basic	\$ 1,432.10	\$ 1,432.09	\$ 1,103.78		\$ 1,022.32	\$ 1,009.80		\$ 1,022.32	\$ 251.68	
423	Kaiser (CA)	One Excess III (MNP), One Basic	\$ 1,432.10	\$ 1,432.09	\$ 1,103.78		\$ 956.36	\$ 944.23		\$ 956.36	\$ 251.68	
426	Kaiser (CA)	One Advantage, One Excess II - Part B					\$ 612.02	\$ 601.95				
427	Kaiser (CA)	One Advantage, One Excess III (MNP)					\$ 610.96	\$ 600.90				
428	Kaiser (CA)	One Excess, One Excess II - Part B					\$ 989.34	\$ 977.02				
429	Kaiser (CA)	One Excess, One Excess III (MNP)					\$ 988.28	\$ 975.96				
430	Kaiser (CA)	Two Excess II - Part B					\$ 1,022.32	\$ 1,009.80				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					\$ 1,021.26	\$ 1,008.75				
450	Kaiser - Colorado Basic	Retiree Basic	\$ 1,226.96							\$ 234.23		
451	Kaiser - Colorado	Retiree Risk					\$ 234.23					
453	Kaiser - Colorado	Retiree Basic (Two Party)	\$ 1,226.96	\$ 1,629.59						\$ 234.23	\$ 234.41	
454	Kaiser - Colorado	Retiree Basic Family	\$ 1,226.96	\$ 1,629.59	\$ 2,975.49					\$ 234.23	\$ 234.41	
455	Kaiser - Colorado	One Risk, One Basic	\$ 1,226.96	\$ 1,335.63			\$ 234.23	\$ 234.41		\$ 234.23	\$ 234.41	
457	Kaiser - Colorado	Two Retiree Risk					\$ 234.23	\$ 234.41				
458	Kaiser - Colorado	One Risk, Two or More Dependents	\$ 1,226.96	\$ 1,335.63	\$ 3,592.88		\$ 234.23	\$ 234.41		\$ 234.23	\$ 234.41	
459	Kaiser - Colorado	Two Risk, Two or More Dependents			\$ 3,814.75		\$ 234.23	\$ 234.41		\$ 234.23	\$ 234.41	
440	Kaiser - Georgia	One Medicare Member with Part B only					\$ 1,018.62					
441	Kaiser - Georgia	One Medicare Member with Part A only					\$ 1,018.62					
442	Kaiser - Georgia	One Member without Medicare Part A&B					\$ 1,018.62					
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only					\$ 1,018.62	\$ 312.44				
461	Kaiser - Georgia Basic	Basic	\$ 1,440.76							\$ 310.10		
462	Kaiser - Georgia	Retiree Risk					\$ 310.10					
463	Kaiser - Georgia	Retiree (Two Party)	\$ 1,440.76	\$ 1,570.06	\$ 4,484.32		\$ 310.10	\$ 312.44		\$ 310.10	\$ 312.44	
464	Kaiser - Georgia	Retiree Basic Family	\$ 1,440.76	\$ 1,570.06	\$ 4,484.35					\$ 310.10	\$ 312.44	
465	Kaiser - Georgia	One Retiree Risk, One Basic	\$ 438.61	\$ 1,570.07	\$ 4,484.35		\$ 310.10	\$ 312.44		\$ 310.10	\$ 312.44	
466	Kaiser - Georgia	Two Retiree Risk					\$ 310.10	\$ 312.44				
471	Kaiser - Hawaii	Retiree Basic (Under 65)	\$ 1,061.68							\$ 342.19		
472	Kaiser - Hawaii	Retiree Risk					\$ 342.19					
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B					\$ 1,558.84					
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)	\$ 1,061.68	\$ 1,154.40						\$ 342.19	\$ 345.44	
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)	\$ 1,061.68	\$ 1,154.40	\$ 3,297.14					\$ 342.19	\$ 345.44	
476	Kaiser - Hawaii	One Retiree Risk, One Basic	\$ 1,061.68	\$ 1,154.40	\$ 3,297.14		\$ 342.19	\$ 345.44		\$ 342.19	\$ 345.44	
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic	\$ 1,061.68	\$ 1,154.40	\$ 3,297.14		\$ 1,558.84	\$ 1,596.64		\$ 1,558.84	\$ 1,596.64	
478	Kaiser - Hawaii	Two Retiree Risk					\$ 342.19	\$ 345.44				

Tier 1

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees			
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv	
481	Kaiser - Oregon	Retiree Basic (Under 65)	\$ 1,299.44								\$ 391.55		
482	Kaiser - Oregon	Retiree Risk					\$ 391.55						
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B					\$ 1,145.73						
484	Kaiser - Oregon	Retiree Basic (Two Party)	\$ 1,299.44	\$ 1,415.11							\$ 391.55	\$ 396.20	
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)	\$ 1,299.44	\$ 1,415.11	\$ 4,041.77						\$ 391.55	\$ 396.20	
486	Kaiser - Oregon	One Retiree Risk, One Basic	\$ 1,299.44	\$ 1,415.11	\$ 4,041.77		\$ 391.55	\$ 396.20			\$ 391.55	\$ 396.20	
488	Kaiser - Oregon	Two Retiree Risk					\$ 391.55	\$ 396.20					
489	Kaiser - Oregon	Retiree w/ Part A only					\$ 937.59						
491	Kaiser - Oregon	One Risk, One Medicare Part A only					\$ 937.59	\$ 396.20					
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare	\$ 1,620.55	\$ 597.52			\$ 1,145.73	\$ 396.20			\$ 391.55	\$ 396.20	
493	Kaiser - Oregon	One Risk, Two Basic	\$ 1,299.44	\$ 1,415.11			\$ 391.55	\$ 396.20			\$ 391.55	\$ 396.20	
494	Kaiser - Oregon	Two Risk, One Basic	\$ 1,299.44	\$ 1,415.11	\$ 4,041.77		\$ 391.55	\$ 396.20			\$ 391.55	\$ 396.20	
495	Kaiser - Oregon	Two Over 65 unassigned Medicare					\$ 1,145.73	\$ 1,171.80					
496	Kaiser - Oregon	Two Medicare Part A only					\$ 937.59	\$ 957.75					
497	Kaiser - Oregon	One Basic, One Medicare Part A only	\$ 1,299.44	\$ 1,415.11			\$ 937.59	\$ 957.75			\$ 937.59	\$ 957.75	
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B	\$ 1,299.44	\$ 1,415.11			\$ 1,145.73	\$ 1,171.80			\$ 1,145.73	\$ 1,171.80	
393	Kaiser - Washington	Retiree Basic	\$ 1,824.35			\$ 1,824.35					\$ 351.88		\$ 351.88
394	Kaiser - Washington	Retiree Risk (Senior Advantage)					\$ 351.88		\$ 351.88				
395	Kaiser - Washington	Retiree Basic (Two Party)	\$ 1,824.35	\$ 1,726.72							\$ 351.88	\$ 355.40	
396	Kaiser - Washington	Retiree Basic Family	\$ 1,824.35	\$ 1,726.72	\$ 7,161.10						\$ 351.88	\$ 355.40	
397	Kaiser - Washington	One Risk, One Basic	\$ 1,824.35	\$ 1,726.72	\$ 4,931.78		\$ 351.88	\$ 355.40			\$ 351.88	\$ 355.40	
398	Kaiser - Washington	Two Retiree Risk					\$ 351.88	\$ 355.40					
399	Kaiser - Washington	One Risk, Two or More Dependents	\$ 1,824.35	\$ 1,726.72	\$ 6,407.21		\$ 351.88	\$ 355.40			\$ 351.88	\$ 355.40	
400	Kaiser - Washington	Two Risk, Two or More Dependents			\$ 7,161.10		\$ 351.88	\$ 355.40			\$ 351.88	\$ 355.40	
611	SCAN Health Plan	Retiree Only					\$ 191.35						
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)					\$ 191.35	\$ 191.35					
620	SCAN Health Plan AZ	Retiree Only					\$ 191.35						
621	SCAN Health Plan AZ	Retiree & 1 Dependent (2 Medicare)					\$ 191.35	\$ 191.35					
622	SCAN Health Plan NV	Retiree Only					\$ 191.35						
623	SCAN Health Plan NV	Retiree & 1 Dependent (2 Medicare)					\$ 191.35	\$ 191.35					
701	United Healthcare	Retiree Only	\$ 1,530.32				\$ 272.84				\$ 272.84		
702	United Healthcare	Retiree & 1 Dependent (1 Medicare)	\$ 1,530.32	\$ 1,530.32	\$ 1,179.48		\$ 272.84	\$ 272.84			\$ 272.84	\$ 272.84	
703	United Healthcare	Retiree & 1 Dependent (2 Medicare)					\$ 272.84	\$ 272.84			\$ 272.84	\$ 272.84	
704	United Healthcare	Retiree & 2 + Deps. (1 Medicare)	\$ 1,530.32	\$ 1,530.32	\$ 1,179.48		\$ 272.84	\$ 272.84			\$ 272.84	\$ 272.84	
705	United Healthcare	Retiree & 2 + Deps. (2 Medicare)	\$ 1,530.32	\$ 1,530.32	\$ 1,179.48		\$ 272.84	\$ 272.84			\$ 272.84	\$ 272.84	
706	United Healthcare	Minor Survivor				\$ 1,179.48			\$ 1,179.48				
707	United Healthcare	Single	\$ 1,530.32								\$ 357.26		
708	United Healthcare	Two-Party	\$ 1,530.32	\$ 1,530.32	\$ 1,179.48						\$ 357.26	\$ 356.61	
709	United Healthcare	Family	\$ 1,530.32	\$ 1,530.32	\$ 1,179.48						\$ 357.26	\$ 356.61	

Tier 1

Fire Fighters Local 1014 Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
801	Firefighters' Local 1014	Med-Member under 65	\$ 1,981.84				\$ 694.76			\$ 694.76		
802	Firefighters' Local 1014	Med-Member +1 under 65	\$ 1,981.84	\$ 1,981.84	\$ 1,527.49		\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76
803	Firefighters' Local 1014	Med-Member +2 under 65	\$ 1,981.84	\$ 1,981.84	\$ 1,527.49		\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76
804	Firefighters' Local 1014	Med-Member or Surviving Sp with Medicare					\$ 694.76		\$ 694.76	\$ 694.76		\$ 694.76
805	Firefighters' Local 1014	Med-Member +1; 1 MDC		\$ 1,981.84	\$ 1,527.49		\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76
806	Firefighters' Local 1014	Med-Member +1; 2 MDC					\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76
807	Firefighters' Local 1014	Med-Member +2; 1 MDC		\$ 1,981.84	\$ 1,527.49		\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76
808	Firefighters' Local 1014	Med-Member +2; 2 MDC					\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76
809	Firefighters' Local 1014	Med-Surv. Sp. Under 65				\$ 1,981.84	\$ 694.76		\$ 694.76		\$ 694.76	\$ 694.76
810	Firefighters' Local 1014	Med-Surv. Sp. +1 Under 65		\$ 1,981.84	\$ 1,527.49	\$ 1,981.84	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76
811	Firefighters' Local 1014	Med-Surv. Sp. +2 Under 65		\$ 1,981.84	\$ 1,527.49	\$ 1,981.84	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76
812	Firefighters' Local 1014	Med-Surv. Sp. With MDC					\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76
813	Firefighters' Local 1014	Med-Surv. Sp. +1; 1 MDC		\$ 1,981.84	\$ 1,527.49	\$ 1,981.84	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76
814	Firefighters' Local 1014	Med-Surv. Sp. +2; 1 MDC		\$ 1,981.84	\$ 1,527.49	\$ 1,981.84	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76
815	Firefighters' Local 1014	Med-Surv. Sp. +1; 2 MDC					\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76

Dental/Vision Male Retirees

Deduction Code	Plan	Tier	Age 65 Adjusted Claim Costs		
			Retiree	Sp/Dep	Surv
501	Cigna Indemnity Dental/Vision	Retiree Only	\$ 52.93		
502	Cigna Indemnity Dental/Vision	Family	\$ 52.93	\$ 57.65	
503	Cigna Indemnity Dental/Vision	Minor Survivor			\$ 54.78
901	Cigna Dental HMO/Vision	Retiree Only	\$ 46.74		
902	Cigna Dental HMO/Vision	Family	\$ 46.74	\$ 55.16	
903	Cigna Dental HMO/Vision	Minor Survivor			\$ 48.37

Tier 1

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
201	Anthem Blue Cross Prudent Buyer	Retiree Only	\$ 803.52				\$ 803.52			\$ 638.78		
202	Anthem Blue Cross Prudent Buyer	Retiree and Spouse	\$ 803.52	\$ 803.52	\$ 809.61		\$ 803.52	\$ 803.52		\$ 638.78	\$ 638.78	
203	Anthem Blue Cross Prudent Buyer	Retiree and Family	\$ 803.52	\$ 803.52	\$ 809.61		\$ 803.52	\$ 803.52		\$ 638.78	\$ 638.78	
204	Anthem Blue Cross Prudent Buyer	Retiree and Children	\$ 803.52	\$ 803.52	\$ 809.61		\$ 803.52			\$ 638.78		
205	Anthem Blue Cross Prudent Buyer	Minor Survivor				\$ 809.61			\$ 809.61			
211	Anthem Blue Cross I	Retiree Only	\$ 936.19				\$ 936.19			\$ 684.29		
212	Anthem Blue Cross I	Retiree and Spouse	\$ 936.19	\$ 936.19	\$ 943.28		\$ 936.19	\$ 936.19		\$ 684.29	\$ 684.29	
213	Anthem Blue Cross I	Retiree, Spouse and Children	\$ 936.19	\$ 936.19	\$ 943.28		\$ 936.19	\$ 936.19		\$ 684.29	\$ 684.29	
214	Anthem Blue Cross I	Retiree and Children	\$ 936.19	\$ 936.19	\$ 943.28		\$ 936.19			\$ 684.29		
215	Anthem Blue Cross I	Minor Survivor				\$ 943.28			\$ 943.28			\$ 943.28
221	Anthem Blue Cross II	Retiree Only	\$ 1,200.60				\$ 1,200.60			\$ 783.52		
222	Anthem Blue Cross II	Retiree and Spouse	\$ 1,200.60	\$ 1,200.60	\$ 1,209.69		\$ 1,200.60	\$ 1,200.60		\$ 783.52	\$ 783.52	
223	Anthem Blue Cross II	Retiree, Spouse and Children	\$ 1,200.60	\$ 1,200.60	\$ 1,209.69		\$ 1,200.60	\$ 1,200.60		\$ 783.52	\$ 783.52	
224	Anthem Blue Cross II	Retiree and Children	\$ 1,200.60	\$ 1,200.60	\$ 1,209.69		\$ 1,200.60			\$ 783.52		
225	Anthem Blue Cross II	Minor Survivor				\$ 1,209.69			\$ 1,209.69			\$ 1,209.69
240	Anthem Blue Cross III	One Medicare					\$ 442.28			\$ 442.28		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,340.55	\$ 1,340.55	\$ 1,350.71		\$ 442.28	\$ 442.28		\$ 442.28	\$ 442.28	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,340.55	\$ 1,340.55	\$ 1,350.71		\$ 442.28	\$ 442.28		\$ 442.28	\$ 442.28	
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare					\$ 442.28	\$ 442.28		\$ 442.28	\$ 442.28	
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,340.55	\$ 1,350.71		\$ 442.28			\$ 442.28	\$ 442.28	
245	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,340.55	\$ 1,350.71		\$ 442.28			\$ 442.28	\$ 442.28	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,340.55	\$ 1,340.55	\$ 1,350.71		\$ 442.28	\$ 442.28		\$ 442.28	\$ 442.28	
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,340.55	\$ 1,340.55	\$ 1,350.71		\$ 442.28	\$ 442.28		\$ 442.28	\$ 442.28	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,340.55	\$ 1,350.71		\$ 442.28	\$ 442.28		\$ 442.28	\$ 442.28	
249	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,340.55	\$ 1,350.71		\$ 442.28	\$ 442.28		\$ 442.28	\$ 442.28	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare		\$ 1,340.55	\$ 1,350.71		\$ 442.28	\$ 442.28		\$ 442.28	\$ 442.28	
301	Cigna Network Model Plan	Retiree Only	\$ 1,375.45				\$ 1,375.45			\$ 903.47		
302	Cigna Network Model Plan	Retiree and Spouse	\$ 1,375.45	\$ 1,375.45	\$ 1,385.87		\$ 1,375.45	\$ 1,375.45		\$ 903.47	\$ 903.17	
303	Cigna Network Model Plan	Retiree and Family	\$ 1,375.45	\$ 1,375.45	\$ 1,385.87		\$ 1,375.45	\$ 1,375.45		\$ 903.47	\$ 903.17	
304	Cigna Network Model Plan	Retiree and Children	\$ 1,375.45	\$ 1,375.45	\$ 1,385.87		\$ 1,375.45			\$ 903.47		
305	Cigna Network Model Plan	Minor Survivor				\$ 1,385.87			\$ 1,385.87			
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only					\$ 292.07					
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse					\$ 292.07	\$ 292.07		\$ 292.07	\$ 292.07	
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)					\$ 292.07	\$ 292.07				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children					\$ 292.07	\$ 292.07		\$ 292.07	\$ 292.07	
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)					\$ 292.07	\$ 292.07		\$ 292.07	\$ 292.07	
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)					\$ 292.07	\$ 292.07				
401	Kaiser (CA)	Retiree Basic (Under 65)	\$ 1,392.18							\$ 375.24		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)					\$ 196.10					
404	Kaiser (CA)	Retiree Excess I					\$ 929.71					
405	Kaiser (CA)	Retiree Excess II - Part B					\$ 993.83					
411	Kaiser (CA)	Family Basic	\$ 1,392.18	\$ 1,392.18	\$ 1,402.73					\$ 252.23	\$ 244.67	

Tier 1

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
413	Kaiser (CA)	One Advantage, One Basic	\$ 1,392.18	\$ 1,392.18	\$ 1,402.73		\$ 196.10	\$ 188.69		\$ 196.10	\$ 244.67	
414	Kaiser (CA)	One Excess I, One Basic	\$ 1,392.18	\$ 1,392.18	\$ 1,402.73		\$ 929.71	\$ 917.91		\$ 929.71	\$ 244.67	
418	Kaiser (CA)	Two+ Advantage					\$ 196.10	\$ 188.69				
419	Kaiser (CA)	One Excess I, One Advantage					\$ 562.90	\$ 553.30				
420	Kaiser (CA)	Two+ Excess I					\$ 929.71	\$ 917.91				
421	Kaiser (CA)	Survivor				\$ 1,402.73			\$ 1,402.73			\$ 1,402.73
422	Kaiser (CA)	One Excess II - Part B, One Basic	\$ 1,392.18	\$ 1,392.18	\$ 1,402.73		\$ 993.83	\$ 981.65		\$ 993.83	\$ 244.67	
423	Kaiser (CA)	One Excess III (MNP), One Basic	\$ 1,392.18	\$ 1,392.18	\$ 1,402.73		\$ 929.71	\$ 917.91		\$ 929.71	\$ 244.67	
426	Kaiser (CA)	One Advantage, One Excess II - Part B					\$ 594.96	\$ 585.17				
427	Kaiser (CA)	One Advantage, One Excess III (MNP)					\$ 593.93	\$ 584.15				
428	Kaiser (CA)	One Excess, One Excess II - Part B					\$ 961.77	\$ 949.78				
429	Kaiser (CA)	One Excess, One Excess III (MNP)					\$ 960.74	\$ 948.76				
430	Kaiser (CA)	Two Excess II - Part B					\$ 993.83	\$ 981.65				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					\$ 992.80	\$ 980.63				
450	Kaiser - Colorado Basic	Retiree Basic	\$ 1,192.76							\$ 227.70		
451	Kaiser - Colorado	Retiree Risk					\$ 227.70					
453	Kaiser - Colorado	Retiree Basic (Two Party)	\$ 1,192.76	\$ 1,584.17						\$ 227.70	\$ 227.88	
454	Kaiser - Colorado	Retiree Basic Family	\$ 1,192.76	\$ 1,584.17	\$ 3,781.38					\$ 227.70	\$ 227.88	
455	Kaiser - Colorado	One Risk, One Basic	\$ 1,192.76	\$ 1,298.40			\$ 227.70	\$ 227.88		\$ 227.70	\$ 227.88	
457	Kaiser - Colorado	Two Retiree Risk					\$ 227.70	\$ 227.88				
458	Kaiser - Colorado	One Risk, Two or More Dependents	\$ 1,192.76	\$ 1,298.40	\$ 4,565.99		\$ 227.70	\$ 227.88		\$ 227.70	\$ 227.88	
459	Kaiser - Colorado	Two Risk, Two or More Dependents			\$ 4,847.95		\$ 227.70	\$ 227.88		\$ 227.70	\$ 227.88	
440	Kaiser - Georgia	One Medicare Member with Part B only					\$ 990.23					
441	Kaiser - Georgia	One Medicare Member with Part A only					\$ 990.23					
442	Kaiser - Georgia	One Member without Medicare Part A&B					\$ 990.23					
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only					\$ 990.23	\$ 303.73				
461	Kaiser - Georgia Basic	Basic	\$ 1,400.61							\$ 301.46		
462	Kaiser - Georgia	Retiree Risk					\$ 301.46					
463	Kaiser - Georgia	Retiree (Two Party)	\$ 1,400.61	\$ 1,526.30	\$ 5,698.87		\$ 301.46	\$ 303.73		\$ 301.46	\$ 303.73	
464	Kaiser - Georgia	Retiree Basic Family	\$ 1,400.61	\$ 1,526.30	\$ 5,698.91					\$ 301.46	\$ 303.73	
465	Kaiser - Georgia	One Retiree Risk, One Basic	\$ 426.39	\$ 1,526.31	\$ 5,698.91		\$ 301.46	\$ 303.73		\$ 301.46	\$ 303.73	
466	Kaiser - Georgia	Two Retiree Risk					\$ 301.46	\$ 303.73				
471	Kaiser - Hawaii	Retiree Basic (Under 65)	\$ 1,032.09							\$ 332.65		
472	Kaiser - Hawaii	Retiree Risk					\$ 332.65					
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B					\$ 1,515.40					
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)	\$ 1,032.09	\$ 1,122.22						\$ 332.65	\$ 335.81	
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)	\$ 1,032.09	\$ 1,122.22	\$ 4,190.15					\$ 332.65	\$ 335.81	
476	Kaiser - Hawaii	One Retiree Risk, One Basic	\$ 1,032.09	\$ 1,122.22	\$ 4,190.15		\$ 332.65	\$ 335.81		\$ 332.65	\$ 335.81	
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic	\$ 1,032.09	\$ 1,122.22	\$ 4,190.15		\$ 1,515.40	\$ 1,552.14		\$ 1,515.40	\$ 1,552.14	
478	Kaiser - Hawaii	Two Retiree Risk					\$ 332.65	\$ 335.81				

Tier 1

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees			
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv	
481	Kaiser - Oregon	Retiree Basic (Under 65)	\$ 1,263.23								\$ 380.64		
482	Kaiser - Oregon	Retiree Risk					\$ 380.64						
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B					\$ 1,113.80						
484	Kaiser - Oregon	Retiree Basic (Two Party)	\$ 1,263.23	\$ 1,375.67							\$ 380.64	\$ 385.16	
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)	\$ 1,263.23	\$ 1,375.67	\$ 5,136.45						\$ 380.64	\$ 385.16	
486	Kaiser - Oregon	One Retiree Risk, One Basic	\$ 1,263.23	\$ 1,375.67	\$ 5,136.45		\$ 380.64	\$ 385.16			\$ 380.64	\$ 385.16	
488	Kaiser - Oregon	Two Retiree Risk					\$ 380.64	\$ 385.16					
489	Kaiser - Oregon	Retiree w/ Part A only					\$ 911.46						
491	Kaiser - Oregon	One Risk, One Medicare Part A only					\$ 911.46	\$ 385.16					
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare	\$ 1,575.38	\$ 580.86			\$ 1,113.80	\$ 385.16			\$ 380.64	\$ 385.16	
493	Kaiser - Oregon	One Risk, Two Basic	\$ 1,263.23	\$ 1,375.67			\$ 380.64	\$ 385.16			\$ 380.64	\$ 385.16	
494	Kaiser - Oregon	Two Risk, One Basic	\$ 1,263.23	\$ 1,375.67	\$ 5,136.45		\$ 380.64	\$ 385.16			\$ 380.64	\$ 385.16	
495	Kaiser - Oregon	Two Over 65 unassigned Medicare					\$ 1,113.80	\$ 1,139.14					
496	Kaiser - Oregon	Two Medicare Part A only					\$ 911.46	\$ 931.05					
497	Kaiser - Oregon	One Basic, One Medicare Part A only	\$ 1,263.23	\$ 1,375.67			\$ 911.46	\$ 931.05			\$ 911.46	\$ 931.05	
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B	\$ 1,263.23	\$ 1,375.67			\$ 1,113.80	\$ 1,139.14			\$ 1,113.80	\$ 1,139.14	
393	Kaiser - Washington	Retiree Basic	\$ 1,773.50			\$ 1,773.50					\$ 342.07		\$ 342.07
394	Kaiser - Washington	Retiree Risk (Senior Advantage)					\$ 342.07		\$ 342.07				
395	Kaiser - Washington	Retiree Basic (Two Party)	\$ 1,773.50	\$ 1,678.59							\$ 342.07	\$ 345.49	
396	Kaiser - Washington	Retiree Basic Family	\$ 1,773.50	\$ 1,678.59	\$ 9,100.64						\$ 342.07	\$ 345.49	
397	Kaiser - Washington	One Risk, One Basic	\$ 1,773.50	\$ 1,678.59	\$ 6,267.52		\$ 342.07	\$ 345.49			\$ 342.07	\$ 345.49	
398	Kaiser - Washington	Two Retiree Risk					\$ 342.07	\$ 345.49					
399	Kaiser - Washington	One Risk, Two or More Dependents	\$ 1,773.50	\$ 1,678.59	\$ 8,142.56		\$ 342.07	\$ 345.49			\$ 342.07	\$ 345.49	
400	Kaiser - Washington	Two Risk, Two or More Dependents			\$ 9,100.64		\$ 342.07	\$ 345.49			\$ 342.07	\$ 345.49	
611	SCAN Health Plan	Retiree Only					\$ 186.02						
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)					\$ 186.02	\$ 186.02					
620	SCAN Health Plan AZ	Retiree Only					\$ 186.02						
621	SCAN Health Plan AZ	Retiree & 1 Dependent (2 Medicare)					\$ 186.02	\$ 186.02					
622	SCAN Health Plan NV	Retiree Only					\$ 186.02						
623	SCAN Health Plan NV	Retiree & 1 Dependent (2 Medicare)					\$ 186.02	\$ 186.02					
701	United Healthcare	Retiree Only	\$ 1,487.66				\$ 265.24				\$ 265.24		
702	United Healthcare	Retiree & 1 Dependent (1 Medicare)	\$ 1,487.66	\$ 1,487.66	\$ 1,498.93		\$ 265.24	\$ 265.24			\$ 265.24	\$ 265.24	
703	United Healthcare	Retiree & 1 Dependent (2 Medicare)					\$ 265.24	\$ 265.24			\$ 265.24	\$ 265.24	
704	United Healthcare	Retiree & 2 + Deps. (1 Medicare)	\$ 1,487.66	\$ 1,487.66	\$ 1,498.93		\$ 265.24	\$ 265.24			\$ 265.24	\$ 265.24	
705	United Healthcare	Retiree & 2 + Deps. (2 Medicare)	\$ 1,487.66	\$ 1,487.66	\$ 1,498.93		\$ 265.24	\$ 265.24			\$ 265.24	\$ 265.24	
706	United Healthcare	Minor Survivor				\$ 1,498.93			\$ 1,498.93				
707	United Healthcare	Single	\$ 1,487.66								\$ 347.30		
708	United Healthcare	Two-Party	\$ 1,487.66	\$ 1,487.66	\$ 1,498.93						\$ 347.30	\$ 346.67	
709	United Healthcare	Family	\$ 1,487.66	\$ 1,487.66	\$ 1,498.93						\$ 347.30	\$ 346.67	

Tier 1

Fire Fighters Local 1014 Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
801	Firefighters' Local 1014	Med-Member under 65	\$ 1,926.61				\$ 675.40			\$ 675.40		
802	Firefighters' Local 1014	Med-Member +1 under 65	\$ 1,926.61	\$ 1,926.61	\$ 1,941.20		\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40
803	Firefighters' Local 1014	Med-Member +2 under 65	\$ 1,926.61	\$ 1,926.61	\$ 1,941.20		\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40
804	Firefighters' Local 1014	Med-Member or Surviving Sp with Medicare					\$ 675.40		\$ 675.40	\$ 675.40		\$ 675.40
805	Firefighters' Local 1014	Med-Member +1; 1 MDC		\$ 1,926.61	\$ 1,941.20		\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40
806	Firefighters' Local 1014	Med-Member +1; 2 MDC					\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40
807	Firefighters' Local 1014	Med-Member +2; 1 MDC		\$ 1,926.61	\$ 1,941.20		\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40
808	Firefighters' Local 1014	Med-Member +2; 2 MDC					\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40
809	Firefighters' Local 1014	Med-Surv. Sp. Under 65				\$ 1,926.61		\$ 675.40	\$ 675.40		\$ 675.40	\$ 675.40
810	Firefighters' Local 1014	Med-Surv. Sp. +1 Under 65		\$ 1,926.61	\$ 1,941.20	\$ 1,926.61		\$ 675.40	\$ 675.40		\$ 675.40	\$ 675.40
811	Firefighters' Local 1014	Med-Surv. Sp. +2 Under 65		\$ 1,926.61	\$ 1,941.20	\$ 1,926.61		\$ 675.40	\$ 675.40		\$ 675.40	\$ 675.40
812	Firefighters' Local 1014	Med-Surv. Sp. With MDC						\$ 675.40	\$ 675.40		\$ 675.40	\$ 675.40
813	Firefighters' Local 1014	Med-Surv. Sp. +1; 1 MDC		\$ 1,926.61	\$ 1,941.20	\$ 1,926.61		\$ 675.40	\$ 675.40		\$ 675.40	\$ 675.40
814	Firefighters' Local 1014	Med-Surv. Sp. +2; 1 MDC		\$ 1,926.61	\$ 1,941.20	\$ 1,926.61		\$ 675.40	\$ 675.40		\$ 675.40	\$ 675.40
815	Firefighters' Local 1014	Med-Surv. Sp. +1; 2 MDC						\$ 675.40	\$ 675.40		\$ 675.40	\$ 675.40

Dental/Vision Female Retirees

Deduction Code	Plan	Tier	Age 65 Adjusted Claim Costs		
			Retiree	Sp/Dep	Surv
501	Cigna Indemnity Dental/Vision	Retiree Only	\$ 52.57		
502	Cigna Indemnity Dental/Vision	Family	\$ 52.57	\$ 57.25	
503	Cigna Indemnity Dental/Vision	Minor Survivor			\$ 53.85
901	Cigna Dental HMO/Vision	Retiree Only	\$ 46.42		
902	Cigna Dental HMO/Vision	Family	\$ 46.42	\$ 54.78	
903	Cigna Dental HMO/Vision	Minor Survivor			\$ 47.56

Tier 2

A. Future Retirees Retiring Before Age 65

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 432.25	\$ 710.69	\$ 480.95	\$ 361.08
30	\$ 531.42	\$ 866.91	\$ 437.86	\$ 799.73
35	\$ 657.85	\$ 931.45	\$ 542.04	\$ 795.06
40	\$ 804.74	\$ 1,181.51	\$ 648.00	\$ 865.52
45	\$ 914.07	\$ 1,421.98	\$ 752.98	\$ 982.19
50	\$ 1,036.65	\$ 1,350.51	\$ 906.28	\$ 1,107.27
55	\$ 1,175.85	\$ 1,303.07	\$ 1,093.42	\$ 1,222.43
60	\$ 1,219.28	\$ 1,273.81	\$ 1,357.84	\$ 1,381.50
65 (Pre 65)	\$ 1,357.14	\$ 1,356.25	\$ 1,675.14	\$ 1,598.24
65 (Post 65)	\$ 320.77	\$ 269.18	\$ 257.58	\$ 306.96
70	\$ 386.40	\$ 309.69	\$ 310.27	\$ 353.17
75	\$ 441.20	\$ 338.46	\$ 354.27	\$ 385.97
80	\$ 471.91	\$ 351.99	\$ 378.93	\$ 401.39
85	\$ 480.22	\$ 353.98	\$ 385.60	\$ 403.68
90	\$ 479.22	\$ 351.22	\$ 384.80	\$ 400.52
95	\$ 479.22	\$ 351.22	\$ 384.80	\$ 400.52

B. Future Retirees Retiring After Age 65

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	N/A	N/A	\$ 488.50	\$ 373.50
30	N/A	N/A	\$ 444.73	\$ 827.25
35	N/A	N/A	\$ 550.54	\$ 822.43
40	N/A	N/A	\$ 658.17	\$ 895.31
45	N/A	N/A	\$ 764.79	\$ 1,016.00
50	N/A	N/A	\$ 920.48	\$ 1,145.38
55	N/A	N/A	\$ 1,110.56	\$ 1,264.51
60	N/A	N/A	\$ 1,379.12	\$ 1,429.05
65 (Pre 65)	N/A	N/A	\$ 1,701.39	\$ 1,653.26
65 (Post 65)	\$ 285.65	\$ 261.19	\$ 264.44	\$ 271.61
70	\$ 344.09	\$ 300.51	\$ 318.53	\$ 312.48
75	\$ 392.90	\$ 328.44	\$ 363.71	\$ 341.52
80	\$ 420.26	\$ 341.56	\$ 389.02	\$ 355.17
85	\$ 427.66	\$ 343.50	\$ 395.85	\$ 357.20
90	\$ 426.78	\$ 340.82	\$ 395.02	\$ 354.40
95	\$ 426.78	\$ 340.82	\$ 395.02	\$ 354.40

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

Tier 2

Firefighters Local 1014 Plan Monthly Medical Claim Costs

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 631.25	\$ 1,009.57	\$ 653.35	\$ 499.75
30	\$ 776.06	\$ 1,231.50	\$ 594.81	\$ 1,106.87
35	\$ 960.69	\$ 1,323.17	\$ 736.32	\$ 1,100.42
40	\$ 1,175.19	\$ 1,678.39	\$ 880.27	\$ 1,197.94
45	\$ 1,334.84	\$ 2,019.98	\$ 1,022.87	\$ 1,359.42
50	\$ 1,513.85	\$ 1,918.45	\$ 1,231.10	\$ 1,532.53
55	\$ 1,717.13	\$ 1,851.06	\$ 1,485.31	\$ 1,691.92
60	\$ 1,780.54	\$ 1,809.50	\$ 1,844.50	\$ 1,912.10
65 (Pre 65)	\$ 1,981.84	\$ 1,926.61	\$ 2,275.51	\$ 2,212.08
65 (Post 65)	\$ 694.76	\$ 675.40	\$ 694.76	\$ 675.40
70	\$ 836.89	\$ 777.08	\$ 836.89	\$ 777.08
75	\$ 955.60	\$ 849.27	\$ 955.60	\$ 849.27
80	\$ 1,022.13	\$ 883.19	\$ 1,022.13	\$ 883.19
85	\$ 1,040.12	\$ 888.22	\$ 1,040.12	\$ 888.22
90	\$ 1,037.96	\$ 881.28	\$ 1,037.96	\$ 881.28
95	\$ 1,037.96	\$ 881.28	\$ 1,037.96	\$ 881.28

Future Retirees Monthly Dental/Vision Claim Costs

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 22.63	\$ 28.17	\$ 25.33	\$ 25.59
30	\$ 25.81	\$ 30.45	\$ 28.50	\$ 33.67
35	\$ 27.94	\$ 32.40	\$ 30.85	\$ 35.82
40	\$ 29.52	\$ 34.42	\$ 32.60	\$ 38.05
45	\$ 31.50	\$ 36.54	\$ 34.79	\$ 40.40
50	\$ 34.29	\$ 39.22	\$ 37.87	\$ 43.36
55	\$ 38.61	\$ 42.85	\$ 42.63	\$ 47.38
60	\$ 44.70	\$ 47.63	\$ 49.36	\$ 52.66
65	\$ 51.83	\$ 51.42	\$ 57.24	\$ 56.85
70	\$ 58.19	\$ 53.69	\$ 64.26	\$ 59.36
75	\$ 58.19	\$ 53.69	\$ 64.26	\$ 59.36
80	\$ 58.19	\$ 53.69	\$ 64.26	\$ 59.36
85	\$ 58.19	\$ 53.69	\$ 64.26	\$ 59.36
90	\$ 58.19	\$ 53.69	\$ 64.26	\$ 59.36
95	\$ 58.19	\$ 53.69	\$ 64.26	\$ 59.36

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

Tier 2

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
201	Anthem Blue Cross Prudent Buyer	Retiree Only	\$ 826.56				\$ 826.56			\$ 454.96		
202	Anthem Blue Cross Prudent Buyer	Retiree and Spouse	\$ 826.56	\$ 826.56	\$ 637.06		\$ 826.56	\$ 826.56		\$ 454.96	\$ 454.96	
203	Anthem Blue Cross Prudent Buyer	Retiree and Family	\$ 826.56	\$ 826.56	\$ 637.06		\$ 826.56	\$ 826.56		\$ 454.96	\$ 454.96	
204	Anthem Blue Cross Prudent Buyer	Retiree and Children	\$ 826.56	\$ 826.56	\$ 637.06		\$ 826.56			\$ 454.96		
205	Anthem Blue Cross Prudent Buyer	Minor Survivor				\$ 637.06			\$ 637.06			
211	Anthem Blue Cross I	Retiree Only	\$ 963.03				\$ 963.03			\$ 454.96		
212	Anthem Blue Cross I	Retiree and Spouse	\$ 963.03	\$ 963.03	\$ 742.25		\$ 963.03	\$ 963.03		\$ 454.96	\$ 454.96	
213	Anthem Blue Cross I	Retiree, Spouse and Children	\$ 963.03	\$ 963.03	\$ 742.25		\$ 963.03	\$ 963.03		\$ 454.96	\$ 454.96	
214	Anthem Blue Cross I	Retiree and Children	\$ 963.03	\$ 963.03	\$ 742.25		\$ 963.03			\$ 454.96		
215	Anthem Blue Cross I	Minor Survivor				\$ 742.25			\$ 742.25			\$ 742.25
221	Anthem Blue Cross II	Retiree Only	\$ 1,235.02				\$ 1,235.02			\$ 454.96		
222	Anthem Blue Cross II	Retiree and Spouse	\$ 1,235.02	\$ 1,235.02	\$ 951.88		\$ 1,235.02	\$ 1,235.02		\$ 454.96	\$ 454.96	
223	Anthem Blue Cross II	Retiree, Spouse and Children	\$ 1,235.02	\$ 1,235.02	\$ 951.88		\$ 1,235.02	\$ 1,235.02		\$ 454.96	\$ 454.96	
224	Anthem Blue Cross II	Retiree and Children	\$ 1,235.02	\$ 1,235.02	\$ 951.88		\$ 1,235.02			\$ 454.96		
225	Anthem Blue Cross II	Minor Survivor				\$ 951.88			\$ 951.88			\$ 951.88
240	Anthem Blue Cross III	One Medicare					\$ 454.96			\$ 454.96		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,378.99	\$ 1,378.99	\$ 1,062.84		\$ 454.96	\$ 454.96		\$ 454.96	\$ 454.96	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,378.99	\$ 1,378.99	\$ 1,062.84		\$ 454.96	\$ 454.96		\$ 454.96	\$ 454.96	
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare					\$ 454.96	\$ 454.96		\$ 454.96	\$ 454.96	
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,378.99	\$ 1,062.84		\$ 454.96			\$ 454.96	\$ 454.96	
245	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,378.99	\$ 1,062.84		\$ 454.96			\$ 454.96	\$ 454.96	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,378.99	\$ 1,378.99	\$ 1,062.84		\$ 454.96	\$ 454.96		\$ 454.96	\$ 454.96	
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,378.99	\$ 1,378.99	\$ 1,062.84		\$ 454.96	\$ 454.96		\$ 454.96	\$ 454.96	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,378.99	\$ 1,062.84		\$ 454.96	\$ 454.96		\$ 454.96	\$ 454.96	
249	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,378.99	\$ 1,062.84		\$ 454.96	\$ 454.96		\$ 454.96	\$ 454.96	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare		\$ 1,378.99	\$ 1,062.84		\$ 454.96	\$ 454.96		\$ 454.96	\$ 454.96	
301	Cigna Network Model Plan	Retiree Only	\$ 1,414.89				\$ 1,414.89			\$ 318.37		
302	Cigna Network Model Plan	Retiree and Spouse	\$ 1,414.89	\$ 1,414.89	\$ 1,090.51		\$ 1,414.89	\$ 1,414.89		\$ 318.37	\$ 318.37	
303	Cigna Network Model Plan	Retiree and Family	\$ 1,414.89	\$ 1,414.89	\$ 1,090.51		\$ 1,414.89	\$ 1,414.89		\$ 318.37	\$ 318.37	
304	Cigna Network Model Plan	Retiree and Children	\$ 1,414.89	\$ 1,414.89	\$ 1,090.51		\$ 1,414.89			\$ 318.37		
305	Cigna Network Model Plan	Minor Survivor				\$ 1,090.51			\$ 1,090.51			
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only					\$ 300.44					
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse					\$ 300.44	\$ 300.44		\$ 300.44	\$ 300.44	
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)					\$ 300.44	\$ 300.44				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children					\$ 300.44	\$ 300.44		\$ 300.44	\$ 300.44	
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)					\$ 300.44	\$ 300.44		\$ 300.44	\$ 300.44	
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)					\$ 300.44	\$ 300.44				
401	Kaiser (CA)	Retiree Basic (Under 65)	\$ 1,432.10							\$ 206.78		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)					\$ 201.72					
404	Kaiser (CA)	Retiree Excess I					\$ 956.36					
405	Kaiser (CA)	Retiree Excess II - Part B					\$ 1,022.32					
411	Kaiser (CA)	Family Basic	\$ 1,432.10	\$ 1,432.09	\$ 1,103.78					\$ 206.78	\$ 199.32	

Tier 2

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
413	Kaiser (CA)	One Advantage, One Basic	\$ 1,432.10	\$ 1,432.09	\$ 1,103.78		\$ 201.72	\$ 194.10		\$ 201.72	\$ 199.32	
414	Kaiser (CA)	One Excess I, One Basic	\$ 1,432.10	\$ 1,432.09	\$ 1,103.78		\$ 956.36	\$ 944.23		\$ 956.36	\$ 199.32	
418	Kaiser (CA)	Two+ Advantage					\$ 201.72	\$ 194.10				
419	Kaiser (CA)	One Excess I, One Advantage					\$ 579.04	\$ 569.17				
420	Kaiser (CA)	Two+ Excess I					\$ 956.36	\$ 944.23				
421	Kaiser (CA)	Survivor				\$ 1,103.78			\$ 1,103.78			\$ 1,103.78
422	Kaiser (CA)	One Excess II - Part B, One Basic	\$ 1,432.10	\$ 1,432.09	\$ 1,103.78		\$ 1,022.32	\$ 1,009.80		\$ 1,022.32	\$ 199.32	
423	Kaiser (CA)	One Excess III (MNP), One Basic	\$ 1,432.10	\$ 1,432.09	\$ 1,103.78		\$ 956.36	\$ 944.23		\$ 956.36	\$ 199.32	
426	Kaiser (CA)	One Advantage, One Excess II - Part B					\$ 612.02	\$ 601.95				
427	Kaiser (CA)	One Advantage, One Excess III (MNP)					\$ 610.96	\$ 600.90				
428	Kaiser (CA)	One Excess, One Excess II - Part B					\$ 989.34	\$ 977.02				
429	Kaiser (CA)	One Excess, One Excess III (MNP)					\$ 988.28	\$ 975.96				
430	Kaiser (CA)	Two Excess II - Part B					\$ 1,022.32	\$ 1,009.80				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					\$ 1,021.26	\$ 1,008.75				
450	Kaiser - Colorado Basic	Retiree Basic	\$ 1,226.96							\$ 234.23		
451	Kaiser - Colorado	Retiree Risk					\$ 234.23					
453	Kaiser - Colorado	Retiree Basic (Two Party)	\$ 1,226.96	\$ 1,629.59						\$ 234.23	\$ 234.41	
454	Kaiser - Colorado	Retiree Basic Family	\$ 1,226.96	\$ 1,629.59	\$ 2,975.49					\$ 234.23	\$ 234.41	
455	Kaiser - Colorado	One Risk, One Basic	\$ 1,226.96	\$ 1,335.63			\$ 234.23	\$ 234.41		\$ 234.23	\$ 234.41	
457	Kaiser - Colorado	Two Retiree Risk					\$ 234.23	\$ 234.41				
458	Kaiser - Colorado	One Risk, Two or More Dependents	\$ 1,226.96	\$ 1,335.63	\$ 3,592.88		\$ 234.23	\$ 234.41		\$ 234.23	\$ 234.41	
459	Kaiser - Colorado	Two Risk, Two or More Dependents			\$ 3,814.75		\$ 234.23	\$ 234.41		\$ 234.23	\$ 234.41	
440	Kaiser - Georgia	One Medicare Member with Part B only					\$ 1,018.62					
441	Kaiser - Georgia	One Medicare Member with Part A only					\$ 1,018.62					
442	Kaiser - Georgia	One Member without Medicare Part A&B					\$ 1,018.62					
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only					\$ 1,018.62	\$ 312.44				
461	Kaiser - Georgia Basic	Basic	\$ 1,440.76							\$ 310.10		
462	Kaiser - Georgia	Retiree Risk					\$ 310.10					
463	Kaiser - Georgia	Retiree (Two Party)	\$ 1,440.76	\$ 1,570.06	\$ 4,484.32		\$ 310.10	\$ 312.44		\$ 310.10	\$ 312.44	
464	Kaiser - Georgia	Retiree Basic Family	\$ 1,440.76	\$ 1,570.06	\$ 4,484.35					\$ 310.10	\$ 312.44	
465	Kaiser - Georgia	One Retiree Risk, One Basic	\$ 438.61	\$ 1,570.07	\$ 4,484.35		\$ 310.10	\$ 312.44		\$ 310.10	\$ 312.44	
466	Kaiser - Georgia	Two Retiree Risk					\$ 310.10	\$ 312.44				
471	Kaiser - Hawaii	Retiree Basic (Under 65)	\$ 1,061.68							\$ 342.19		
472	Kaiser - Hawaii	Retiree Risk					\$ 342.19					
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B					\$ 1,558.84					
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)	\$ 1,061.68	\$ 1,154.40						\$ 342.19	\$ 345.44	
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)	\$ 1,061.68	\$ 1,154.40	\$ 3,297.14					\$ 342.19	\$ 345.44	
476	Kaiser - Hawaii	One Retiree Risk, One Basic	\$ 1,061.68	\$ 1,154.40	\$ 3,297.14		\$ 342.19	\$ 345.44		\$ 342.19	\$ 345.44	
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic	\$ 1,061.68	\$ 1,154.40	\$ 3,297.14		\$ 1,558.84	\$ 1,596.64		\$ 1,558.84	\$ 1,596.64	
478	Kaiser - Hawaii	Two Retiree Risk					\$ 342.19	\$ 345.44				

Tier 2

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees				
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv		
481	Kaiser - Oregon	Retiree Basic (Under 65)	\$ 1,299.44									\$ 391.55		
482	Kaiser - Oregon	Retiree Risk					\$ 391.55							
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B					\$ 1,145.73							
484	Kaiser - Oregon	Retiree Basic (Two Party)	\$ 1,299.44	\$ 1,415.11								\$ 391.55	\$ 396.20	
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)	\$ 1,299.44	\$ 1,415.11	\$ 4,041.77							\$ 391.55	\$ 396.20	
486	Kaiser - Oregon	One Retiree Risk, One Basic	\$ 1,299.44	\$ 1,415.11	\$ 4,041.77		\$ 391.55	\$ 396.20				\$ 391.55	\$ 396.20	
488	Kaiser - Oregon	Two Retiree Risk					\$ 391.55	\$ 396.20						
489	Kaiser - Oregon	Retiree w/ Part A only					\$ 937.59							
491	Kaiser - Oregon	One Risk, One Medicare Part A only					\$ 937.59	\$ 396.20						
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare	\$ 1,620.55	\$ 597.52			\$ 1,145.73	\$ 396.20				\$ 391.55	\$ 396.20	
493	Kaiser - Oregon	One Risk, Two Basic	\$ 1,299.44	\$ 1,415.11			\$ 391.55	\$ 396.20				\$ 391.55	\$ 396.20	
494	Kaiser - Oregon	Two Risk, One Basic	\$ 1,299.44	\$ 1,415.11	\$ 4,041.77		\$ 391.55	\$ 396.20				\$ 391.55	\$ 396.20	
495	Kaiser - Oregon	Two Over 65 unassigned Medicare					\$ 1,145.73	\$ 1,171.80						
496	Kaiser - Oregon	Two Medicare Part A only					\$ 937.59	\$ 957.75						
497	Kaiser - Oregon	One Basic, One Medicare Part A only	\$ 1,299.44	\$ 1,415.11			\$ 937.59	\$ 957.75				\$ 937.59	\$ 957.75	
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B	\$ 1,299.44	\$ 1,415.11			\$ 1,145.73	\$ 1,171.80				\$ 1,145.73	\$ 1,171.80	
393	Kaiser - Washington	Retiree Basic	\$ 1,824.35			\$ 1,824.35						\$ 351.88		\$ 351.88
394	Kaiser - Washington	Retiree Risk (Senior Advantage)					\$ 351.88		\$ 351.88					
395	Kaiser - Washington	Retiree Basic (Two Party)	\$ 1,824.35	\$ 1,726.72								\$ 351.88	\$ 355.40	
396	Kaiser - Washington	Retiree Basic Family	\$ 1,824.35	\$ 1,726.72	\$ 7,161.10							\$ 351.88	\$ 355.40	
397	Kaiser - Washington	One Risk, One Basic	\$ 1,824.35	\$ 1,726.72	\$ 4,931.78		\$ 351.88	\$ 355.40				\$ 351.88	\$ 355.40	
398	Kaiser - Washington	Two Retiree Risk					\$ 351.88	\$ 355.40						
399	Kaiser - Washington	One Risk, Two or More Dependents	\$ 1,824.35	\$ 1,726.72	\$ 6,407.21		\$ 351.88	\$ 355.40				\$ 351.88	\$ 355.40	
400	Kaiser - Washington	Two Risk, Two or More Dependents			\$ 7,161.10		\$ 351.88	\$ 355.40				\$ 351.88	\$ 355.40	
611	SCAN Health Plan	Retiree Only					\$ 191.35							
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)					\$ 191.35	\$ 191.35						
620	SCAN Health Plan AZ	Retiree Only					\$ 191.35							
621	SCAN Health Plan AZ	Retiree & 1 Dependent (2 Medicare)					\$ 191.35	\$ 191.35						
622	SCAN Health Plan NV	Retiree Only					\$ 191.35							
623	SCAN Health Plan NV	Retiree & 1 Dependent (2 Medicare)					\$ 191.35	\$ 191.35						
701	United Healthcare	Retiree Only	\$ 1,530.32				\$ 272.84					\$ 272.84		
702	United Healthcare	Retiree & 1 Dependent (1 Medicare)	\$ 1,530.32	\$ 1,530.32	\$ 1,179.48		\$ 272.84	\$ 272.84				\$ 272.84	\$ 272.84	
703	United Healthcare	Retiree & 1 Dependent (2 Medicare)					\$ 272.84	\$ 272.84				\$ 272.84	\$ 272.84	
704	United Healthcare	Retiree & 2 + Deps. (1 Medicare)	\$ 1,530.32	\$ 1,530.32	\$ 1,179.48		\$ 272.84	\$ 272.84				\$ 272.84	\$ 272.84	
705	United Healthcare	Retiree & 2 + Deps. (2 Medicare)	\$ 1,530.32	\$ 1,530.32	\$ 1,179.48		\$ 272.84	\$ 272.84				\$ 272.84	\$ 272.84	
706	United Healthcare	Minor Survivor				\$ 1,179.48			\$ 1,179.48					
707	United Healthcare	Single	\$ 1,530.32									\$ 289.61		
708	United Healthcare	Two-Party	\$ 1,530.32	\$ 1,530.32	\$ 1,179.48							\$ 289.61	\$ 289.16	
709	United Healthcare	Family	\$ 1,530.32	\$ 1,530.32	\$ 1,179.48							\$ 289.61	\$ 289.16	

Tier 2

Fire Fighters Local 1014 Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
801	Firefighters' Local 1014	Med-Member under 65	\$ 1,981.84				\$ 694.76			\$ 694.76		
802	Firefighters' Local 1014	Med-Member +1 under 65	\$ 1,981.84	\$ 1,981.84	\$ 1,527.49		\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76
803	Firefighters' Local 1014	Med-Member +2 under 65	\$ 1,981.84	\$ 1,981.84	\$ 1,527.49		\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76
804	Firefighters' Local 1014	Med-Member or Surviving Sp with Medicare					\$ 694.76		\$ 694.76	\$ 694.76		\$ 694.76
805	Firefighters' Local 1014	Med-Member +1; 1 MDC		\$ 1,981.84	\$ 1,527.49		\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76
806	Firefighters' Local 1014	Med-Member +1; 2 MDC					\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76
807	Firefighters' Local 1014	Med-Member +2; 1 MDC		\$ 1,981.84	\$ 1,527.49		\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76
808	Firefighters' Local 1014	Med-Member +2; 2 MDC					\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76
809	Firefighters' Local 1014	Med-Surv. Sp. Under 65				\$ 1,981.84		\$ 694.76	\$ 694.76		\$ 694.76	\$ 694.76
810	Firefighters' Local 1014	Med-Surv. Sp. +1 Under 65		\$ 1,981.84	\$ 1,527.49	\$ 1,981.84		\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76	\$ 694.76
811	Firefighters' Local 1014	Med-Surv. Sp. +2 Under 65		\$ 1,981.84	\$ 1,527.49	\$ 1,981.84		\$ 694.76	\$ 694.76		\$ 694.76	\$ 694.76
812	Firefighters' Local 1014	Med-Surv. Sp. With MDC						\$ 694.76	\$ 694.76		\$ 694.76	\$ 694.76
813	Firefighters' Local 1014	Med-Surv. Sp. +1; 1 MDC		\$ 1,981.84	\$ 1,527.49	\$ 1,981.84		\$ 694.76	\$ 694.76		\$ 694.76	\$ 694.76
814	Firefighters' Local 1014	Med-Surv. Sp. +2; 1 MDC		\$ 1,981.84	\$ 1,527.49	\$ 1,981.84		\$ 694.76	\$ 694.76		\$ 694.76	\$ 694.76
815	Firefighters' Local 1014	Med-Surv. Sp. +1; 2 MDC						\$ 694.76	\$ 694.76		\$ 694.76	\$ 694.76

Dental/Vision Male Retirees

Deduction Code	Plan	Tier	Age 65 Adjusted Claim Costs		
			Retiree	Sp/Dep	Surv
501	Cigna Indemnity Dental/Vision	Retiree Only	\$ 52.93		
502	Cigna Indemnity Dental/Vision	Family	\$ 52.93	\$ 57.65	
503	Cigna Indemnity Dental/Vision	Minor Survivor			\$ 54.78
901	Cigna Dental HMO/Vision	Retiree Only	\$ 46.74		
902	Cigna Dental HMO/Vision	Family	\$ 46.74	\$ 55.16	
903	Cigna Dental HMO/Vision	Minor Survivor			\$ 48.37

Tier 2

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
201	Anthem Blue Cross Prudent Buyer	Retiree Only	\$ 803.52				\$ 803.52			\$ 442.28		
202	Anthem Blue Cross Prudent Buyer	Retiree and Spouse	\$ 803.52	\$ 803.52	\$ 809.61		\$ 803.52	\$ 803.52		\$ 442.28	\$ 442.28	
203	Anthem Blue Cross Prudent Buyer	Retiree and Family	\$ 803.52	\$ 803.52	\$ 809.61		\$ 803.52	\$ 803.52		\$ 442.28	\$ 442.28	
204	Anthem Blue Cross Prudent Buyer	Retiree and Children	\$ 803.52	\$ 803.52	\$ 809.61		\$ 803.52			\$ 442.28		
205	Anthem Blue Cross Prudent Buyer	Minor Survivor				\$ 809.61			\$ 809.61			
211	Anthem Blue Cross I	Retiree Only	\$ 936.19				\$ 936.19			\$ 442.28		
212	Anthem Blue Cross I	Retiree and Spouse	\$ 936.19	\$ 936.19	\$ 943.28		\$ 936.19	\$ 936.19		\$ 442.28	\$ 442.28	
213	Anthem Blue Cross I	Retiree, Spouse and Children	\$ 936.19	\$ 936.19	\$ 943.28		\$ 936.19	\$ 936.19		\$ 442.28	\$ 442.28	
214	Anthem Blue Cross I	Retiree and Children	\$ 936.19	\$ 936.19	\$ 943.28		\$ 936.19			\$ 442.28		
215	Anthem Blue Cross I	Minor Survivor				\$ 943.28			\$ 943.28			\$ 943.28
221	Anthem Blue Cross II	Retiree Only	\$ 1,200.60				\$ 1,200.60			\$ 442.28		
222	Anthem Blue Cross II	Retiree and Spouse	\$ 1,200.60	\$ 1,200.60	\$ 1,209.69		\$ 1,200.60	\$ 1,200.60		\$ 442.28	\$ 442.28	
223	Anthem Blue Cross II	Retiree, Spouse and Children	\$ 1,200.60	\$ 1,200.60	\$ 1,209.69		\$ 1,200.60	\$ 1,200.60		\$ 442.28	\$ 442.28	
224	Anthem Blue Cross II	Retiree and Children	\$ 1,200.60	\$ 1,200.60	\$ 1,209.69		\$ 1,200.60			\$ 442.28		
225	Anthem Blue Cross II	Minor Survivor				\$ 1,209.69			\$ 1,209.69			\$ 1,209.69
240	Anthem Blue Cross III	One Medicare					\$ 442.28			\$ 442.28		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,340.55	\$ 1,340.55	\$ 1,350.71		\$ 442.28	\$ 442.28		\$ 442.28	\$ 442.28	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,340.55	\$ 1,340.55	\$ 1,350.71		\$ 442.28	\$ 442.28		\$ 442.28	\$ 442.28	
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare					\$ 442.28	\$ 442.28		\$ 442.28	\$ 442.28	
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,340.55	\$ 1,350.71		\$ 442.28			\$ 442.28	\$ 442.28	
245	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,340.55	\$ 1,350.71		\$ 442.28			\$ 442.28	\$ 442.28	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,340.55	\$ 1,340.55	\$ 1,350.71		\$ 442.28	\$ 442.28		\$ 442.28	\$ 442.28	
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,340.55	\$ 1,340.55	\$ 1,350.71		\$ 442.28	\$ 442.28		\$ 442.28	\$ 442.28	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,340.55	\$ 1,350.71		\$ 442.28	\$ 442.28		\$ 442.28	\$ 442.28	
249	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,340.55	\$ 1,350.71		\$ 442.28	\$ 442.28		\$ 442.28	\$ 442.28	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare		\$ 1,340.55	\$ 1,350.71		\$ 442.28	\$ 442.28		\$ 442.28	\$ 442.28	
301	Cigna Network Model Plan	Retiree Only	\$ 1,375.45				\$ 1,375.45			\$ 309.50		
302	Cigna Network Model Plan	Retiree and Spouse	\$ 1,375.45	\$ 1,375.45	\$ 1,385.87		\$ 1,375.45	\$ 1,375.45		\$ 309.50	\$ 309.50	
303	Cigna Network Model Plan	Retiree and Family	\$ 1,375.45	\$ 1,375.45	\$ 1,385.87		\$ 1,375.45	\$ 1,375.45		\$ 309.50	\$ 309.50	
304	Cigna Network Model Plan	Retiree and Children	\$ 1,375.45	\$ 1,375.45	\$ 1,385.87		\$ 1,375.45			\$ 309.50		
305	Cigna Network Model Plan	Minor Survivor				\$ 1,385.87			\$ 1,385.87			
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only					\$ 292.07					
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse					\$ 292.07	\$ 292.07		\$ 292.07	\$ 292.07	
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)					\$ 292.07	\$ 292.07				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children					\$ 292.07	\$ 292.07		\$ 292.07	\$ 292.07	
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)					\$ 292.07	\$ 292.07		\$ 292.07	\$ 292.07	
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)					\$ 292.07	\$ 292.07				
401	Kaiser (CA)	Retiree Basic (Under 65)	\$ 1,392.18							\$ 201.02		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)					\$ 196.10					
404	Kaiser (CA)	Retiree Excess I					\$ 929.71					
405	Kaiser (CA)	Retiree Excess II - Part B					\$ 993.83					
411	Kaiser (CA)	Family Basic	\$ 1,392.18	\$ 1,392.18	\$ 1,402.73					\$ 201.02	\$ 193.76	

Tier 2

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
413	Kaiser (CA)	One Advantage, One Basic	\$ 1,392.18	\$ 1,392.18	\$ 1,402.73		\$ 196.10	\$ 188.69		\$ 196.10	\$ 193.76	
414	Kaiser (CA)	One Excess I, One Basic	\$ 1,392.18	\$ 1,392.18	\$ 1,402.73		\$ 929.71	\$ 917.91		\$ 929.71	\$ 193.76	
418	Kaiser (CA)	Two+ Advantage					\$ 196.10	\$ 188.69				
419	Kaiser (CA)	One Excess I, One Advantage					\$ 562.90	\$ 553.30				
420	Kaiser (CA)	Two+ Excess I					\$ 929.71	\$ 917.91				
421	Kaiser (CA)	Survivor				\$ 1,402.73			\$ 1,402.73		\$ 1,402.73	
422	Kaiser (CA)	One Excess II - Part B, One Basic	\$ 1,392.18	\$ 1,392.18	\$ 1,402.73		\$ 993.83	\$ 981.65		\$ 993.83	\$ 193.76	
423	Kaiser (CA)	One Excess III (MNP), One Basic	\$ 1,392.18	\$ 1,392.18	\$ 1,402.73		\$ 929.71	\$ 917.91		\$ 929.71	\$ 193.76	
426	Kaiser (CA)	One Advantage, One Excess II - Part B					\$ 594.96	\$ 585.17				
427	Kaiser (CA)	One Advantage, One Excess III (MNP)					\$ 593.93	\$ 584.15				
428	Kaiser (CA)	One Excess, One Excess II - Part B					\$ 961.77	\$ 949.78				
429	Kaiser (CA)	One Excess, One Excess III (MNP)					\$ 960.74	\$ 948.76				
430	Kaiser (CA)	Two Excess II - Part B					\$ 993.83	\$ 981.65				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					\$ 992.80	\$ 980.63				
450	Kaiser - Colorado Basic	Retiree Basic	\$ 1,192.76							\$ 227.70		
451	Kaiser - Colorado	Retiree Risk					\$ 227.70					
453	Kaiser - Colorado	Retiree Basic (Two Party)	\$ 1,192.76	\$ 1,584.17						\$ 227.70	\$ 227.88	
454	Kaiser - Colorado	Retiree Basic Family	\$ 1,192.76	\$ 1,584.17	\$ 3,781.38					\$ 227.70	\$ 227.88	
455	Kaiser - Colorado	One Risk, One Basic	\$ 1,192.76	\$ 1,298.40			\$ 227.70	\$ 227.88		\$ 227.70	\$ 227.88	
457	Kaiser - Colorado	Two Retiree Risk					\$ 227.70	\$ 227.88				
458	Kaiser - Colorado	One Risk, Two or More Dependents	\$ 1,192.76	\$ 1,298.40	\$ 4,565.99		\$ 227.70	\$ 227.88		\$ 227.70	\$ 227.88	
459	Kaiser - Colorado	Two Risk, Two or More Dependents			\$ 4,847.95		\$ 227.70	\$ 227.88		\$ 227.70	\$ 227.88	
440	Kaiser - Georgia	One Medicare Member with Part B only					\$ 990.23					
441	Kaiser - Georgia	One Medicare Member with Part A only					\$ 990.23					
442	Kaiser - Georgia	One Member without Medicare Part A&B					\$ 990.23					
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only					\$ 990.23	\$ 303.73				
461	Kaiser - Georgia Basic	Basic	\$ 1,400.61							\$ 301.46		
462	Kaiser - Georgia	Retiree Risk					\$ 301.46					
463	Kaiser - Georgia	Retiree (Two Party)	\$ 1,400.61	\$ 1,526.30	\$ 5,698.87		\$ 301.46	\$ 303.73		\$ 301.46	\$ 303.73	
464	Kaiser - Georgia	Retiree Basic Family	\$ 1,400.61	\$ 1,526.30	\$ 5,698.91					\$ 301.46	\$ 303.73	
465	Kaiser - Georgia	One Retiree Risk, One Basic	\$ 426.39	\$ 1,526.31	\$ 5,698.91		\$ 301.46	\$ 303.73		\$ 301.46	\$ 303.73	
466	Kaiser - Georgia	Two Retiree Risk					\$ 301.46	\$ 303.73				
471	Kaiser - Hawaii	Retiree Basic (Under 65)	\$ 1,032.09							\$ 332.65		
472	Kaiser - Hawaii	Retiree Risk					\$ 332.65					
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B					\$ 1,515.40					
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)	\$ 1,032.09	\$ 1,122.22						\$ 332.65	\$ 335.81	
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)	\$ 1,032.09	\$ 1,122.22	\$ 4,190.15					\$ 332.65	\$ 335.81	
476	Kaiser - Hawaii	One Retiree Risk, One Basic	\$ 1,032.09	\$ 1,122.22	\$ 4,190.15		\$ 332.65	\$ 335.81		\$ 332.65	\$ 335.81	
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic	\$ 1,032.09	\$ 1,122.22	\$ 4,190.15		\$ 1,515.40	\$ 1,552.14		\$ 1,515.40	\$ 1,552.14	
478	Kaiser - Hawaii	Two Retiree Risk					\$ 332.65	\$ 335.81				

Tier 2

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees				
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv		
481	Kaiser - Oregon	Retiree Basic (Under 65)	\$ 1,263.23									\$ 380.64		
482	Kaiser - Oregon	Retiree Risk					\$ 380.64							
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B					\$ 1,113.80							
484	Kaiser - Oregon	Retiree Basic (Two Party)	\$ 1,263.23	\$ 1,375.67								\$ 380.64	\$ 385.16	
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)	\$ 1,263.23	\$ 1,375.67	\$ 5,136.45							\$ 380.64	\$ 385.16	
486	Kaiser - Oregon	One Retiree Risk, One Basic	\$ 1,263.23	\$ 1,375.67	\$ 5,136.45		\$ 380.64	\$ 385.16				\$ 380.64	\$ 385.16	
488	Kaiser - Oregon	Two Retiree Risk					\$ 380.64	\$ 385.16						
489	Kaiser - Oregon	Retiree w/ Part A only					\$ 911.46							
491	Kaiser - Oregon	One Risk, One Medicare Part A only					\$ 911.46	\$ 385.16						
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare	\$ 1,575.38	\$ 580.86			\$ 1,113.80	\$ 385.16				\$ 380.64	\$ 385.16	
493	Kaiser - Oregon	One Risk, Two Basic	\$ 1,263.23	\$ 1,375.67			\$ 380.64	\$ 385.16				\$ 380.64	\$ 385.16	
494	Kaiser - Oregon	Two Risk, One Basic	\$ 1,263.23	\$ 1,375.67	\$ 5,136.45		\$ 380.64	\$ 385.16				\$ 380.64	\$ 385.16	
495	Kaiser - Oregon	Two Over 65 unassigned Medicare					\$ 1,113.80	\$ 1,139.14						
496	Kaiser - Oregon	Two Medicare Part A only					\$ 911.46	\$ 931.05						
497	Kaiser - Oregon	One Basic, One Medicare Part A only	\$ 1,263.23	\$ 1,375.67			\$ 911.46	\$ 931.05				\$ 911.46	\$ 931.05	
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B	\$ 1,263.23	\$ 1,375.67			\$ 1,113.80	\$ 1,139.14				\$ 1,113.80	\$ 1,139.14	
393	Kaiser - Washington	Retiree Basic	\$ 1,773.50			\$ 1,773.50						\$ 342.07		\$ 342.07
394	Kaiser - Washington	Retiree Risk (Senior Advantage)					\$ 342.07		\$ 342.07					
395	Kaiser - Washington	Retiree Basic (Two Party)	\$ 1,773.50	\$ 1,678.59								\$ 342.07	\$ 345.49	
396	Kaiser - Washington	Retiree Basic Family	\$ 1,773.50	\$ 1,678.59	\$ 9,100.64							\$ 342.07	\$ 345.49	
397	Kaiser - Washington	One Risk, One Basic	\$ 1,773.50	\$ 1,678.59	\$ 6,267.52		\$ 342.07	\$ 345.49				\$ 342.07	\$ 345.49	
398	Kaiser - Washington	Two Retiree Risk					\$ 342.07	\$ 345.49						
399	Kaiser - Washington	One Risk, Two or More Dependents	\$ 1,773.50	\$ 1,678.59	\$ 8,142.56		\$ 342.07	\$ 345.49				\$ 342.07	\$ 345.49	
400	Kaiser - Washington	Two Risk, Two or More Dependents			\$ 9,100.64		\$ 342.07	\$ 345.49				\$ 342.07	\$ 345.49	
611	SCAN Health Plan	Retiree Only					\$ 186.02							
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)					\$ 186.02	\$ 186.02						
620	SCAN Health Plan AZ	Retiree Only					\$ 186.02							
621	SCAN Health Plan AZ	Retiree & 1 Dependent (2 Medicare)					\$ 186.02	\$ 186.02						
622	SCAN Health Plan NV	Retiree Only					\$ 186.02							
623	SCAN Health Plan NV	Retiree & 1 Dependent (2 Medicare)					\$ 186.02	\$ 186.02						
701	United Healthcare	Retiree Only	\$ 1,487.66				\$ 265.24					\$ 265.24		
702	United Healthcare	Retiree & 1 Dependent (1 Medicare)	\$ 1,487.66	\$ 1,487.66	\$ 1,498.93		\$ 265.24	\$ 265.24				\$ 265.24	\$ 265.24	
703	United Healthcare	Retiree & 1 Dependent (2 Medicare)					\$ 265.24	\$ 265.24				\$ 265.24	\$ 265.24	
704	United Healthcare	Retiree & 2 + Deps. (1 Medicare)	\$ 1,487.66	\$ 1,487.66	\$ 1,498.93		\$ 265.24	\$ 265.24				\$ 265.24	\$ 265.24	
705	United Healthcare	Retiree & 2 + Deps. (2 Medicare)	\$ 1,487.66	\$ 1,487.66	\$ 1,498.93		\$ 265.24	\$ 265.24				\$ 265.24	\$ 265.24	
706	United Healthcare	Minor Survivor				\$ 1,498.93			\$ 1,498.93					
707	United Healthcare	Single	\$ 1,487.66									\$ 281.54		
708	United Healthcare	Two-Party	\$ 1,487.66	\$ 1,487.66	\$ 1,498.93							\$ 281.54	\$ 281.10	
709	United Healthcare	Family	\$ 1,487.66	\$ 1,487.66	\$ 1,498.93							\$ 281.54	\$ 281.10	

Tier 2

Fire Fighters Local 1014 Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
801	Firefighters' Local 1014	Med-Member under 65	\$ 1,926.61				\$ 675.40			\$ 675.40		
802	Firefighters' Local 1014	Med-Member +1 under 65	\$ 1,926.61	\$ 1,926.61	\$ 1,941.20		\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40
803	Firefighters' Local 1014	Med-Member +2 under 65	\$ 1,926.61	\$ 1,926.61	\$ 1,941.20		\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40
804	Firefighters' Local 1014	Med-Member or Surviving Sp with Medicare					\$ 675.40		\$ 675.40	\$ 675.40		\$ 675.40
805	Firefighters' Local 1014	Med-Member +1; 1 MDC		\$ 1,926.61	\$ 1,941.20		\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40
806	Firefighters' Local 1014	Med-Member +1; 2 MDC					\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40
807	Firefighters' Local 1014	Med-Member +2; 1 MDC		\$ 1,926.61	\$ 1,941.20		\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40
808	Firefighters' Local 1014	Med-Member +2; 2 MDC					\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40	\$ 675.40
809	Firefighters' Local 1014	Med-Surv. Sp. Under 65				\$ 1,926.61		\$ 675.40	\$ 675.40		\$ 675.40	\$ 675.40
810	Firefighters' Local 1014	Med-Surv. Sp. +1 Under 65		\$ 1,926.61	\$ 1,941.20	\$ 1,926.61		\$ 675.40	\$ 675.40		\$ 675.40	\$ 675.40
811	Firefighters' Local 1014	Med-Surv. Sp. +2 Under 65		\$ 1,926.61	\$ 1,941.20	\$ 1,926.61		\$ 675.40	\$ 675.40		\$ 675.40	\$ 675.40
812	Firefighters' Local 1014	Med-Surv. Sp. With MDC						\$ 675.40	\$ 675.40		\$ 675.40	\$ 675.40
813	Firefighters' Local 1014	Med-Surv. Sp. +1; 1 MDC		\$ 1,926.61	\$ 1,941.20	\$ 1,926.61		\$ 675.40	\$ 675.40		\$ 675.40	\$ 675.40
814	Firefighters' Local 1014	Med-Surv. Sp. +2; 1 MDC		\$ 1,926.61	\$ 1,941.20	\$ 1,926.61		\$ 675.40	\$ 675.40		\$ 675.40	\$ 675.40
815	Firefighters' Local 1014	Med-Surv. Sp. +1; 2 MDC						\$ 675.40	\$ 675.40		\$ 675.40	\$ 675.40

Dental/Vision Female Retirees

Deduction Code	Plan	Tier	Age 65 Adjusted Claim Costs		
			Retiree	Sp/Dep	Surv
501	Cigna Indemnity Dental/Vision	Retiree Only	\$ 52.57		
502	Cigna Indemnity Dental/Vision	Family	\$ 52.57	\$ 57.25	
503	Cigna Indemnity Dental/Vision	Minor Survivor			\$ 53.85
901	Cigna Dental HMO/Vision	Retiree Only	\$ 46.42		
902	Cigna Dental HMO/Vision	Family	\$ 46.42	\$ 54.78	
903	Cigna Dental HMO/Vision	Minor Survivor			\$ 47.56

Table A-22 Health Cost Trend Assumptions

The health cost trend assumptions are shown in the following table. These trends have changed from the July 1, 2022 valuation, due to updates in the trend models that we use. The medical trend model is based on the Society of Actuaries' (SOA) published report on long-term medical trend. That report includes detailed research performed by a committee of economists and actuaries that uses the "Getzen Model," named after the professor who developed the model, updated in October of 2023. The following website provides more information: <https://www.soa.org/resources/research-reports/2023/2024-getzen-model-update/>. We believe that the research and the model are fundamentally and technically sound and advance the body of knowledge available to actuaries to accurately project long-term medical trends. Milliman uses this model as the foundation for the trend that it recommends to our clients for OPEB valuations.

The first-year trend rates for LACERA non-Local 1014 firefighters' medical and dental/vision plans have been adjusted to reflect the final July 1, 2024 annual medical and dental plan rate renewals. The second-year trends are our best estimates which reflect the mix of plans and benefits. These grade into the long term Getzen model trends.

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

- *GDP % Share in 2033.* This is the assumed percentage of GDP that is spent on healthcare and is assumed to be 19.0%. This is based on a recent actuarial projection of National Health Expenditures (NHE) from the Centers for Medicare & Medicaid Services (CMS).
- *Inflation (CPI).* This is consistent with the assumption used for the investment earnings rate above.
- *Excess Medical Cost Growth.* This component represents all other sources of excess trend, and it is assumed to be 0.9%, based on the SOA research.
- *GDP Resistance Point.* This is the point at which health care costs as a percentage of GDP are assumed to begin to meet resistance. The assumption used is 17% based on the SOA research. *GDP Limit Year.* The model assumes that after 2075, health costs will grow at the rate of GDP growth, equal to the CPI plus real per capita GDP growth.

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

- *Aging.* Since the Getzen model projects overall healthcare spending in the U.S., it implicitly includes aging of the population. Since we have an explicit assumption for aging in the OPEB valuation, we have removed the aging factor from the Getzen model, resulting in a 0.4% decrease in the 2023 trend assumption, grading to 0.0% by 2061. We assume the aging reduction is limited such that trend is not reduced below inflation plus GDP growth.
- *Administrative Costs.* A portion of the retiree health premiums (assumed to be 10%) are used for carrier administrative costs. We assume that this portion of the premium will grow at inflation plus 0.75% annually.
- *Rounding.* We rounded the trend assumptions to the nearest 0.10% for each year.

Real GDP Per Capita. This is the assumed growth in the GDP over inflation. The model uses a 1.4% assumption, which falls within the range of projected scenarios from both the Congressional Budget Office (CBO) and CMS.

The trend assumption for Medicare Part B premiums was updated based on the long-term projected Medicare Part B costs from the 2023 Medicare Trustees Report from the Centers for Medicare and Medicaid Service (CMS) dated March 31, 2023. The dental trend assumption was updated based on the same methodology we used in our 2023 OPEB Investigation of Experience Study.

The following table presents the trend assumptions. The weighted average trends are based on the expected payouts from each of the coverages (medical under 65, medical over 65, Part B, and Dental) for the July 1, 2023 valuation.

After fiscal year ending June 30, 2034, selected years are shown in the table. The trend rates for the years not shown generally grade ratably into the next value shown in the table. The medical trend for both under and over 65 remains at 4.20% beginning with the medical trend from fiscal year ending June 30, 2072 to fiscal year ending June 30, 2073.

Fiscal Year Ending		LACERA Medical		Part B	Dental Under	Weighted
From	To	Under 65	Over 65	Premiums	and Over 65	Average
						Trend
6/30/2024	6/30/2025	7.60%	8.80%	11.20%	2.60%	8.31%
6/30/2025	6/30/2026	6.30%	7.30%	6.70%	3.00%	6.62%
6/30/2026	6/30/2027	5.70%	6.00%	7.00%	3.00%	5.86%
6/30/2027	6/30/2028	5.30%	5.40%	6.90%	3.00%	5.43%
6/30/2028	6/30/2029	5.20%	5.20%	6.80%	3.00%	5.30%
6/30/2029	6/30/2030	5.10%	5.10%	6.30%	3.00%	5.15%
6/30/2030	6/30/2031	5.00%	5.00%	5.80%	3.00%	5.01%
6/30/2031	6/30/2032	4.90%	4.90%	6.20%	2.90%	4.98%
6/30/2032	6/30/2033	4.80%	4.80%	6.20%	2.90%	4.91%
6/30/2033	6/30/2034	4.60%	4.60%	6.10%	2.90%	4.74%
6/30/2043	6/30/2044	4.50%	4.50%	4.70%	2.80%	4.46%
6/30/2053	6/30/2054	4.50%	4.50%	4.30%	2.60%	4.39%
6/30/2063	6/30/2064	4.50%	4.50%	4.20%	2.70%	4.37%
6/30/2073	6/30/2074	4.20%	4.20%	4.20%	2.90%	4.16%
6/30/2083	6/30/2084	4.20%	4.20%	4.20%	3.10%	4.17%
6/30/2093	6/30/2094	4.20%	4.20%	4.10%	3.50%	4.15%
6/30/2103	6/30/2104	4.20%	4.20%	4.10%	3.60%	4.16%
6/30/2105	6/30/2106	4.20%	4.20%	4.10%	3.70%	4.16%

Table A-23
Retirement of Vested Terminated Members

Annual Rates			
Age	General Plans A, B, C, D & G	General Plan E	Safety Plans A, B & C
<40	0.00%	0.00%	0.00%
40	0.00%	0.00%	10.00%
41	0.00%	0.00%	10.00%
42	0.00%	0.00%	10.00%
43	0.00%	0.00%	10.00%
44	0.00%	0.00%	10.00%
45	0.00%	0.00%	10.00%
46	0.00%	0.00%	10.00%
47	0.00%	0.00%	10.00%
48	0.00%	0.00%	10.00%
49	0.00%	0.00%	10.00%
50	12.00%	0.00%	19.00%
51	5.00%	0.00%	12.00%
52	4.00%	0.00%	12.00%
53	4.00%	0.00%	12.00%
54	6.00%	0.00%	12.00%
55	8.00%	23.00%	16.00%
56	7.00%	6.00%	20.00%
57	7.00%	5.00%	15.00%
58	8.00%	7.00%	15.00%
59	10.00%	5.00%	15.00%
60	11.00%	6.00%	29.00%
61	12.00%	6.00%	29.00%
62	12.00%	9.00%	29.00%
63	16.00%	7.00%	29.00%
64	18.00%	27.00%	29.00%
65	33.00%	38.00%	100.00%
66	22.00%	12.00%	100.00%
67	22.00%	8.00%	100.00%
68	18.00%	8.00%	100.00%
69	28.00%	8.00%	100.00%
70	35.00%	10.00%	100.00%
71	35.00%	20.00%	100.00%
72	35.00%	20.00%	100.00%
73	35.00%	20.00%	100.00%
74	35.00%	20.00%	100.00%
75 or older	100.00%	100.00%	100.00%

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

Appendix B: Summary of Program Provisions

The following description of retiree healthcare and death benefits is intended to be only a brief summary. For details, reference should be made to the County and LACERA agreements, and employee booklets.

All actuarial calculations are based on our understanding of the statutes governing LACERA as contained in the County Employees Retirement Law (CERL) of 1937 and the California Public Employees' Pension Reform Act of 2013 (PEPRA), with provisions adopted by the LACERA Board of Retirement, effective through July 1, 2013. The benefit and contribution provisions of this law are summarized briefly below. This summary does not attempt to cover all the detailed provisions of the law.

ELIGIBILITY FOR RETIREE HEALTHCARE AND DEATH BENEFITS

Employees are eligible for the LACERA administered Retiree Healthcare Benefits Program if they are a member of LACERA and retire from the County of Los Angeles or Participating agencies of the County of Los Angeles. Healthcare benefits are also offered to qualifying survivors of deceased active employees who are eligible to retire at the time of death and to qualifying survivors of retired members. Since eligibility for retiree qualifying healthcare and death benefits is dependent on eligibility to receive a retirement benefit, the eligibility and other aspects of the retirement benefits are applicable for retirement healthcare and death benefits. Participation in the Retiree Healthcare Benefits Program is for life in most instances.

New retirees have 60 days from the date of retirement or 60 days from the date the retiree's name appears on the Board of Retirement agenda, to sign up for medical and dental/vision coverage. If a retiree applies for coverage after the 60 day window, there is a waiting period of 6 months for medical enrollment and 1 year for dental/vision enrollment.

If a retiree's spouse or domestic partner is also a LACERA retiree there cannot be dual coverage. If the spouse or domestic partner is covering the retiree under medical or dental/vision, the retiree may not also enroll as a retiree in medical or dental/vision.

LACERA MEMBERSHIP

Permanent employees of Los Angeles County (County) and participating districts who work $\frac{3}{4}$ time or more are eligible for membership in LACERA.

Employees eligible for safety membership (sheriff, fire, and other personnel as defined by law) become safety members on the first day of the month after date of hire. Employees who become members on or after January 1, 2013, will enter into Safety Plan C.

All other employees become general members on the first day of the month after date of hire, or the first day of the month after they make an election of either Plan D or Plan E, depending on the law in effect at that time. Employees who become members on or after January 1, 2013 will enter into General Plan G.

Elective officers become members on the first day of the month after filing a declaration with the Board of Retirement.

TIER 2 EMPLOYEES

New County employees hired after June 30, 2014 who are eligible for LACERA membership may enroll in the Los Angeles County Retiree Healthcare Benefits Program – Tier 2. The County retiree medical and dental/vision subsidy applies to retiree-only coverage for Tier 2 employees, and new benchmark plans also apply. Additional provisions and details can be found at the end of this Appendix B and on the following link of the LACERA website:

https://www.lacera.com/sites/default/files/assets/documents/rhc/exploring_your_healthcare_benefits_09_15_21.pdf

New claims costs and new probabilities of medical plan and tier selection upon initial enrollment were developed for Tier 2 employees. These can be found in Appendix A.

Tier 2 provisions apply to employees hired since June 30, 2014. Most active, vested terminated and retiree members are currently in Tier 1. In the future, the impact of the Tier 2 benefit provisions and assumptions will grow as the Tier 2 population increases and the Tier 1 population decreases.

RETIREMENT PLANS

The County has established nine defined benefit plans. The following outlines the dates these plans were available, based on a member's date of entry into LACERA:

Safety Member Plans:

- Plan A:** Inception to August 1977
- Plan B:** September 1977 through December 2012
- Plan C:** January 2013 to present

General Member Plans:

- Plan A:** Inception through August 1977
- Plan B:** September 1977 through September 1978
- Plan C:** October 1978 through May 1979
- Plan D:** June 1979 through December 2012
- Plan E:** January 1982 through December 2012
- Plan G:** January 2013 to present

NOTE: After review of a new member's account, a member with prior membership or reciprocity may be enrolled into one of the pre-PEPRA plans, if they meet eligibility requirements.

SERVICE RETIREMENT ELIGIBILITY

Plans A-D:	General Members: Age 50 with 10 years of County service; Any age with 30 years of service; or Age 70 regardless of service.
Non-Contributory	
Plan E:	Age 55 with 10 years of service.
Plan G:	Age 52 with 5 years of service, or age 70 regardless of service.
Plans A-B:	Safety Members: Age 50 with 10 years of County service; Any age with 20 years of service.
Plan C:	Safety Members: Age 50 with 5 years of service.

VESTING REQUIREMENT

Plans A-D, G:	5 years of County and reciprocal service. Member contributions must be left on deposit.
Plan E:	10 years of County and reciprocal service.

SERVICE-CONNECTED DISABILITY RETIREMENT ELIGIBILITY

Plans A-D, G:	Any age or years of service; disability must result from occupational injury or disease, and member must be permanently incapacitated for the performance of duty.
Plan E:	Not available under Plan E.

NONSERVICE-CONNECTED DISABILITY RETIREMENT ELIGIBILITY

Plans A-D, G:	Any age with 5 years of service and permanently incapacitated for the performance of duty.
Plan E:	Not available under Plan E.

SERVICE-CONNECTED PRE-RETIREMENT DEATH ELIGIBILITY

- Plans A-D, G:** Active members who die in service as a result of injury or disease arising out of and in the course of employment.
- Plan E:** Not available under Plan E.

NONSERVICE-CONNECTED PRE-RETIREMENT DEATH ELIGIBILITY

- Plans A-D, G:** Active members who die while in service or while physically or mentally incapacitated for the performance of duty.
- Plan E:** Not available under Plan E.

ELIGIBLE SURVIVING DEPENDENTS

In order for a survivor of a LACERA active member to receive healthcare benefits, the LACERA active member has to be eligible for retirement at date of death. In order for a survivor of a retired LACERA member to be eligible to receive healthcare benefits, the retired member needed to have had a retirement plan option which qualified as eligible for continuing retirement benefits to the survivor. If one of these requirements is met, the following survivors are eligible for healthcare benefits:

- An eligible surviving spouse or surviving domestic partner, who is eligible to continue to receive retirement benefits and to whom the member was married or registered as a domestic partner for at least one year prior to member's retirement date. If the member was granted a service-connected disability, the one-year rule does not apply. However, the date of marriage or domestic partner registration must precede the date of retirement.
- Surviving unmarried natural children, legally adopted children or stepchildren, up to age 26, if there is also a surviving spouse/eligible domestic partner.
- Surviving unmarried natural children, legally adopted children, or stepchildren, up to age 18 or if a full time student, up to age 22, and receiving retirement pension benefits, without a surviving spouse/domestic partner.
- An eligible surviving spouse or surviving domestic partner who is receiving retiree healthcare, may enroll a new spouse or domestic partner and/or new unmarried natural children, legally adopted children, or stepchildren who are eligible up to age 26.

COUNTY CONTRIBUTIONS TOWARDS RETIREE HEALTHCARE BENEFITS

Medical

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

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

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

If a Tier 2 retiree selects a family tier for a plan where the premium for the retiree-only tier is less than the Tier 2 benchmark, there is a spouse subsidy equal to the Tier 2 benchmark less the premium for the retiree-only tier. If the Tier 2 benchmark is less than the premium for the retiree-only tier, the retiree subsidy would be lower and there would be no spouse subsidy.

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

Dental / Vision

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

Disability

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

FIREFIGHTERS LOCAL 1014 CONTRIBUTIONS TOWARDS RETIREE HEALTHCARE BENEFITS

Medical, Dental / Vision, and Disability

Contributions are the same as for the County employees.

DEATH/BURIAL BENEFIT

There is a one-time lump sum \$5,000 death benefit payable to the designated beneficiary upon the death of retirees. Actives and Vested Terminated Inactives are eligible for this benefit once they retire. Spouses and Dependents are not eligible for this death benefit upon their death. This benefit does not go through the 401(h) or any other funding vehicle; rather, is paid by LACERA and billed directly to the County on a monthly basis.

RETIREE HEALTHCARE BENEFIT PLAN DESCRIPTIONS ARE IN APPENDIX E, F, G and H

Appendix E

Medical Plan Descriptions:

https://www.lacera.com/sites/default/files/assets/documents/rhc/rhc_forms_pub/brochure_rate_tables/Plan_Comparison_2023.pdf

https://www.lacera.com/sites/default/files/assets/documents/rhc/rhc_forms_pub/brochure_rate_tables/Plan_Comparison_Out-of-Area_2023.pdf

https://www.lacera.com/sites/default/files/assets/documents/rhc/rhc_forms_pub/brochure_rate_tables/Plan_Comparison_Medicare_2023.pdf

Appendix F

Fire Fighters Local 1014 Medical Description: Selected pages from:

<https://www.local1014medical.org/docs/SPD%202019.pdf>

Appendix G

Dental and Vision Plan Description:

https://www.lacera.com/sites/default/files/assets/documents/rhc/rhc_forms_pub/brochure_rate_tables/Dental_Vision_Chart_2023.pdf

Appendix H

Medicare Part B Reimbursement Plan Description:

<https://www.lacera.com/program-basics/parts-and-b>

Appendix C: Valuation Data and Schedules

Data on LACERA's retirement benefit program membership as of June 30, 2023 was supplied to us by LACERA's Systems Division staff. Active and vested terminated data is used from the 2023 retirement benefits program valuation. Data for retired members, survivors, and dependents was provided separately for this OPEB valuation. On the following tables, we present a summary of LACERA membership at June 30, 2023 for active, vested terminated, and retired members.

- Exhibit C-1: Summary of Active Members
- Exhibit C-2: Summary of Vested Terminated Members
- Exhibit C-3: Summary of Retired Members, Spouses, and Dependents
- Exhibit C-4: Age and Service Distribution of Active Members
- Exhibit C-5: Age and Service Distribution of Vested Terminated Members
- Exhibit C-6: Age and Service Distributions of Retired Members, Spouses, and Dependents in Medical Plans
- Exhibit C-7: Age and Service Distributions of Retired Members, Spouses, and Dependents in Dental/Vision Plans
- Exhibit C-8: Medical and Dental/Vision Plan Distributions of Retired Members, Survivors, Spouses, and Dependents Pre and Post Age 65 for Tier 1
- Exhibit C-9: Medical and Dental/Vision Plan Distributions of Retired Members, Survivors, Spouses, and Dependents Pre and Post Age 65 for Tier 2
- Exhibit C-10: Treatment of Incomplete Data

Note that Exhibits C-1 through C-7 were prepared using an "age nearest birthday" basis for calculating ages as used by our valuation system. Exhibit C-8 and C-9 were prepared using an "attained age" basis to reflect when someone becomes 65.

Exhibit C-1: Summary of Active Members

	<u>Members</u>		Annual Salary	Average	Average Credited
	Tier 1	Tier 2		Age	Service
County					
General	48,231	31,166	\$ 7,392,631,356	47.6	14.5
Safety	7,999	4,604	1,682,389,368	41.7	14.3
Total	56,230	35,770	\$ 9,075,020,724	46.8	14.5
Superior Court					
General	2,624	1,829	\$ 397,095,072	48.0	16.5
Safety	-	-	-	-	-
Total	2,624	1,829	\$ 397,095,072	48.0	16.5
LACERA					
General	228	169	\$ 48,415,584	48.3	13.6
Safety	-	-	-	-	-
Total	228	169	\$ 48,415,584	48.3	13.6
Outside Districts					
General	6	1	\$ -	49.7	15.6
Safety	-	-	-	-	-
Total	6	1	\$ -	49.7	15.6
Grand Total					
General	51,089	33,165	\$ 7,838,142,012	47.6	14.6
Safety	7,999	4,604	1,682,389,368	41.7	14.3
Total	59,088	37,769	\$ 9,520,531,380	46.9	14.6
Grand Total (Tiers Combined)	96,857				

This excludes 48 active pension members who are receiving retiree healthcare benefits.

Exhibit C-2: Summary of Vested Terminated Members

	<u>Members</u>		<u>Average</u>
	<u>Tier 1</u>	<u>Tier 2</u>	<u>Age</u>
County			
General	7,229	1,043	50.6
Safety	575	100	44.0
Total	7,804	1,143	50.1
Superior Court			
General	538	58	53.6
Safety	-	-	-
Total	538	58	53.6
LACERA			
General	36	6	51.0
Safety	-	-	-
Total	36	6	51.0
Outside Districts			
General	1	-	45.0
Safety	-	-	-
Total	1	-	45.0
Grand Total	8,379	1,207	50.3
Grand Total (Tiers Combined)	9,586		

Pension data includes 10,803 non vested terminated members.

This excludes 25 vested terminated pension members who are receiving retiree healthcare benefits.

Exhibit C-3: Summary of Current Retirees, Survivors, Spouses, and Dependents

Medical

	Count					Average Age		
	Retirees and Survivors		Spouses and Dependents		Total	Retirees and Survivors	Spouses and Dependents	Total
	Tier 1	Tier 2	Tier 1	Tier 2				
County	52,859	25	29,447	8	82,339	73.7	61.6	69.4
Superior Court	2,594	2	1,169	-	3,765	73.0	64.3	70.3
LACERA	183	-	85	-	268	71.9	63.4	69.2
Outside Districts	72	-	26	-	98	85.1	73.4	82.0
Total Medical	55,708	27	30,727	8	86,470	73.7	61.8	69.5
Tiers Combined	55,735		30,735					

Dental/Vision

	Count					Average Age		
	Retirees and Survivors		Spouses and Dependents		Total	Retirees and Survivors	Spouses and Dependents	Total
	Tier 1	Tier 2	Tier 1	Tier 2				
County	54,614	42	31,774	18	86,448	73.7	59.3	68.4
Superior Court	2,674	1	1,280	-	3,955	73.0	63.6	69.9
LACERA	183	-	86	-	269	71.7	62.2	68.7
Outside Districts	69	-	27	-	96	85.1	73.0	81.7
Total Dental/Vision	57,540	43	33,167	18	90,768	73.6	59.5	68.5
Tiers Combined	57,583		33,185					

Death Benefit*

	Count					Average Age		
	Retirees		Spouses and Dependents		Total	Retirees	Spouses and Dependents	Total
	Tier 1	Tier 2	Tier 1	Tier 2				
County	59,421	156	NA	NA	59,577	72.6	NA	72.6
Superior Court	3,277	6	NA	NA	3,283	72.0	NA	72.0
LACERA	213	1	NA	NA	214	71.3	NA	71.3
Outside Districts	84	-	NA	NA	84	82.2	NA	82.2
Total Death Benefit	62,995	163	NA	NA	63,158	72.6	NA	72.6
Tiers Combined	63,158		NA					

* Totals do not include 110 people that are a Survivor and not also a Retiree.

Exhibit C-4: Age and Service Distribution of Active Members

Age	Members' Years of Service								Total Count
	0-4	5-9	10-14	15-19	20-24	25-29	30-34	35 & Above	
Under 18	-	-	-	-	-	-	-	-	-
18-19	4	-	-	-	-	-	-	-	4
20-24	666	2	-	-	-	-	-	-	668
25-29	4,234	635	-	-	-	-	-	-	4,869
30-34	5,749	4,418	353	16	-	-	-	-	10,536
35-39	4,036	5,228	2,228	1,189	52	-	-	-	12,733
40-44	2,624	3,445	2,475	3,935	954	66	1	-	13,500
45-49	1,785	2,228	1,604	3,555	3,520	859	71	-	13,622
50-54	1,219	1,578	1,126	2,584	3,613	2,444	1,237	105	13,906
55-59	886	1,151	804	1,773	2,460	1,898	2,328	1,047	12,347
60-64	428	766	646	1,410	1,755	1,045	1,473	1,505	9,028
65-69	132	338	333	685	903	428	463	592	3,874
70-74	30	80	109	225	361	141	137	224	1,307
75-79	4	12	13	79	93	47	40	77	365
80-84	2	-	2	9	16	17	8	24	78
85 & Over	1	-	-	3	2	1	2	11	20
Total Count	21,800	19,881	9,693	15,463	13,729	6,946	5,760	3,585	96,857

This excludes 48 active pension members who are receiving retiree healthcare benefits.

Exhibit C-5: Age and Service Distribution of Vested Terminated Members

Age	Members' Years of Service								Total Count
	0-4	5-9	10-14	15-19	20-24	25-29	30-34	35 & Above	
Under 18	-	-	-	-	-	-	-	-	-
18-19	-	-	-	-	-	-	-	-	-
20-24	-	-	-	-	-	-	-	-	-
25-29	7	27	-	-	-	-	-	-	34
30-34	108	360	14	-	-	-	-	-	482
35-39	200	621	196	28	2	-	-	-	1,047
40-44	215	713	394	138	14	-	-	-	1,474
45-49	287	643	391	179	81	15	1	-	1,597
50-54	215	594	453	220	100	43	10	-	1,635
55-59	154	391	482	191	109	50	36	17	1,430
60-64	88	203	394	162	82	50	55	52	1,086
65-69	44	102	205	68	19	10	7	7	462
70-74	18	37	139	42	11	10	-	4	261
75-79	-	10	28	11	6	1	1	-	57
80-84	-	2	5	4	1	1	-	-	13
85 & Over	4	2	-	-	-	1	1	-	8
Total Count	1,340	3,705	2,701	1,043	425	181	111	80	9,586

Pension data includes 10,803 non vested terminated members.

This excludes 25 vested terminated pension members who are receiving retiree healthcare benefits.

Exhibit C-6: Age and Service Medical Distributions for Current Retirees, Survivors, Spouses, and Dependents

All Members

Retirees and Survivors with Medical Coverage

Age	Retirees' Years of Service							Disableds	Total Count
	0-4	5-9	10-14	15-19	20-24	25-29	30 & Above		
Under 35	-	-	-	-	2	2	1	11	16
35-39	-	-	-	-	-	-	1	25	26
40-44	-	-	-	-	1	-	-	46	47
45-49	-	-	-	-	6	10	4	119	139
50-54	-	1	22	32	60	131	78	273	597
55-59	2	-	43	99	173	533	834	1,177	2,861
60-64	-	4	92	196	381	1,084	2,153	1,710	5,620
65-69	5	24	322	549	814	1,941	4,356	1,445	9,456
70-74	6	39	547	777	969	2,196	5,385	1,305	11,224
75-79	7	25	530	720	959	2,030	4,794	1,656	10,721
80-84	5	21	399	559	714	1,633	3,035	1,218	7,584
85-89	6	13	254	354	474	1,059	1,523	725	4,408
90-94	2	18	141	238	329	557	621	335	2,241
95-99	1	7	47	78	113	149	202	78	675
100 & Over	-	-	17	19	17	23	36	8	120
Total Count	34	152	2,414	3,621	5,012	11,348	23,023	10,131	55,735

All Members

Spouses and Dependents with Medical Coverage

Age	Retirees' Years of Service							Disableds	Total Count
	0-4	5-9	10-14	15-19	20-24	25-29	30 & Above		
Under 35	-	1	60	132	265	832	1,415	1,581	4,286
35-39	-	-	2	4	10	22	46	56	140
40-44	-	-	2	7	14	50	60	120	253
45-49	-	-	3	8	26	73	104	242	456
50-54	-	-	19	47	66	255	366	580	1,333
55-59	1	1	39	83	178	607	983	1,197	3,089
60-64	2	2	85	121	241	815	1,616	1,143	4,025
65-69	-	11	129	211	349	996	2,039	872	4,607
70-74	3	18	224	301	391	948	2,288	713	4,886
75-79	3	12	186	290	355	761	1,705	681	3,993
80-84	1	4	115	178	245	517	942	354	2,356
85-89	-	2	50	79	122	245	350	111	959
90-94	-	1	9	31	36	78	92	37	284
95-99	-	1	2	6	6	20	18	4	57
100 & Over	-	-	2	1	2	3	2	1	11
Total Count	10	53	927	1,499	2,306	6,222	12,026	7,692	30,735

Exhibit C-7: Age and Service Dental/Vision Distributions for Current Retirees, Survivors, Spouses, and Dependents

All Members

Retirees and Survivors with Dental/Vision Coverage

Age	Retirees' Years of Service							Disableds	Total Count
	0-4	5-9	10-14	15-19	20-24	25-29	30 & Above		
Under 35	-	-	-	-	2	2	-	12	16
35-39	-	-	-	-	-	-	1	31	32
40-44	-	-	-	-	1	-	-	58	59
45-49	-	-	1	-	6	10	4	151	172
50-54	-	1	27	35	61	129	78	308	639
55-59	3	3	63	120	175	530	832	1,254	2,980
60-64	5	10	123	229	389	1,086	2,145	1,789	5,776
65-69	6	44	387	609	852	1,984	4,424	1,535	9,841
70-74	11	50	617	830	1,019	2,244	5,439	1,360	11,570
75-79	8	41	578	770	1,012	2,050	4,858	1,732	11,049
80-84	9	27	413	599	747	1,671	3,073	1,270	7,809
85-89	4	26	252	379	510	1,085	1,549	729	4,534
90-94	3	16	154	247	333	557	640	341	2,291
95-99	2	3	50	85	115	156	209	73	693
100 & Over	-	-	19	16	16	21	39	11	122
Total Count	51	221	2,684	3,919	5,238	11,525	23,291	10,654	57,583

All Members

Spouses and Dependents with Dental/Vision Coverage

Age	Retirees' Years of Service							Disableds	Total Count
	0-4	5-9	10-14	15-19	20-24	25-29	30 & Above		
Under 35	1	7	153	208	389	1,224	1,911	2,766	6,659
35-39	-	1	2	4	13	30	53	66	169
40-44	-	1	4	9	14	48	66	104	246
45-49	-	2	8	12	21	67	106	191	407
50-54	-	1	22	40	59	211	340	459	1,132
55-59	1	3	36	71	149	474	830	933	2,497
60-64	4	4	89	129	229	755	1,500	1,037	3,747
65-69	3	16	151	245	375	1,025	2,076	884	4,775
70-74	6	22	247	344	436	1,003	2,416	749	5,223
75-79	3	16	201	335	385	821	1,824	720	4,305
80-84	-	2	131	197	270	554	1,011	369	2,534
85-89	1	4	57	94	152	273	374	118	1,073
90-94	-	1	16	39	38	83	110	44	331
95-99	-	1	3	7	10	24	22	6	73
100 & Over	-	-	1	2	4	4	2	1	14
Total Count	19	81	1,121	1,736	2,544	6,596	12,641	8,447	33,185

Exhibit C-8: Summary of Data for Current Retirees, Survivors, Spouses, and Dependents for Tier 1

	Retirees and Survivors			Spouses and Dependents			Total		
	Pre 65	Post 65	Total	Pre 65	Post 65	Total	Pre 65	Post 65	Total
<u>Medical Plans</u>									
Blue Cross I	255	675	930	317	152	469	572	827	1,399
Blue Cross II	2,767	2,839	5,606	3,877	964	4,841	6,644	3,803	10,447
Blue Cross III	291	13,021	13,312	1,111	5,069	6,180	1,402	18,090	19,492
Blue Cross Prudent Buyer Plan	262	562	824	312	177	489	574	739	1,313
CIGNA Healthcare for Seniors	1	62	63	5	26	31	6	88	94
CIGNA Network Model Plan	43	279	322	54	51	105	97	330	427
Kaiser (Other)	59	393	452	63	119	182	122	512	634
Kaiser (CA)	3,920	22,353	26,273	5,175	7,425	12,600	9,095	29,778	38,873
United Healthcare	1,572	3,715	5,287	2,050	1,512	3,562	3,622	5,227	8,849
SCAN Health Plan	5	381	386	2	87	89	7	468	475
Firefighters' Local 1014	873	1,380	2,253	1,396	783	2,179	2,269	2,163	4,432
Total	10,048	45,660	55,708	14,362	16,365	30,727	24,410	62,025	86,435
<u>Medicare Part B Coverage</u>									
All Members									
Receiving Reimbursement	261	38,425	38,686	314	13,558	13,872	575	51,983	52,558
Not Receiving Reimbursement	9,787	7,235	17,022	14,048	2,807	16,855	23,835	10,042	33,877
Total	10,048	45,660	55,708	14,362	16,365	30,727	24,410	62,025	86,435
<u>Dental/Vision Plans</u>									
All Members									
Cigna Indemnity Dental/Vision	8,463	41,989	50,452	12,747	16,313	29,060	21,210	58,302	79,512
Cigna Dental HMO/Vision	1,970	5,118	7,088	2,556	1,551	4,107	4,526	6,669	11,195
Total	10,433	47,107	57,540	15,303	17,864	33,167	25,736	64,971	90,707
<u>Death Benefit*</u>									
Total	13,202	49,793	62,995	NA	NA	NA	13,202	49,793	62,995

* Totals do not include 110 people that are a Survivor and not also a Retiree.

Exhibit C-9: Summary of Data for Current Retirees, Survivors, Spouses, and Dependents for Tier 2

	Retirees and Survivors			Spouses and Dependents			Total		
	Pre 65	Post 65	Total	Pre 65	Post 65	Total	Pre 65	Post 65	Total
<u>Medical Plans</u>									
Blue Cross I	1	-	1	3	-	3	4	-	4
Blue Cross II	1	-	1	-	-	-	1	-	1
Blue Cross III	-	4	4	-	1	1	-	5	5
Blue Cross Prudent Buyer Plan	1	-	1	-	-	-	1	-	1
CIGNA Healthcare for Seniors	-	-	-	-	-	-	-	-	-
CIGNA Network Model Plan	-	-	-	-	-	-	-	-	-
Kaiser (Other)	1	-	1	-	-	-	1	-	1
Kaiser (CA)	2	13	15	-	2	2	2	15	17
United Healthcare	1	1	2	-	-	-	1	1	2
SCAN Health Plan	-	1	1	-	1	1	-	2	2
Firefighters' Local 1014	1	-	1	1	-	1	2	-	2
Total	8	19	27	4	4	8	12	23	35
<u>Medicare Part B Coverage</u>									
All Members									
Receiving Reimbursement	1	18	19	-	-	-	1	18	19
Not Receiving Reimbursement	7	1	8	4	4	8	11	5	16
Total	8	19	27	4	4	8	12	23	35
<u>Dental/Vision Plans</u>									
All Members									
Cigna Indemnity Dental/Vision	12	22	34	9	6	15	21	28	49
Cigna Dental HMO/Vision	3	6	9	3	-	3	6	6	12
Total	15	28	43	12	6	18	27	34	61
<u>Death Benefit</u>									
Total	79	84	163	NA	NA	NA	79	84	163

Exhibit C-10: Treatment of Incomplete Data

ID	Size	Situation	Assumption and Resolution
1	545 medical N/A dental	There were no children listed in Retiree and Family or Retiree and Children deduction codes.	To be consistent with the tier, children were added. Children were designated as 21 years old since the average age of LACERA children under 26 is 21, half were listed as male and half as female. Children were not added for Kaiser plans, based on previous discussions with LACERA.
2	273 medical 251 dental	There was no spouse listed in Retiree and Spouse, Retiree & Family, or Retiree +1 deduction codes.	To be consistent with the tier, spouses were added. Even in the Retiree+1 case, a spouse was added rather than a child as this is a more conservative addition. Spouses were given a gender opposite of the retiree and date of birth was determined according to the marriage age difference assumption.
3	187 medical 189 dental 119 death benefit only	Members were deceased before 7/1/2023.	Removed records from data.
4	4 medical 4 dental	Missing date of birth	The date of birth was replaced with the average of the date of birth for all the records that had this field populated.
5	0 medical 1 dental	This record had a dependent gender of blank, "X" or "B".	This record was assigned Female for dependent gender.

Appendix D: Glossary

The following definitions are excerpts from other actuarial organizations in the United States. In some cases, the definitions have been modified for specific applicability to LACERA. Defined terms are capitalized throughout this Appendix.

Actuarial Accrued Liability

That portion, as determined by a particular Actuarial Cost Method, of the Actuarial Present Value of postemployment plan benefits and expenses which is not provided for by future Normal Costs.

Actuarial Assumptions

Assumptions as to the occurrence of future events affecting OPEB costs, such as: mortality, termination of employment, disability, retirement; changes in medical costs; and other relevant items.

Actuarial Cost Method

A procedure for determining the Actuarial Present Value of OPEB program benefits and expenses and for developing an actuarially equivalent allocation of such value to time periods, usually in the form of a Normal Cost and an Actuarial Accrued Liability.

Actuarial Gain (Loss)

A measure of the difference between actual experience and that expected based on a set of Actuarial Assumptions during the period between two Actuarial Valuation dates, as determined in accordance with a particular Actuarial Cost Method.

Actuarial Present Value

The value of an amount or series of amounts payable or receivable at various times, determined as of a given date by the application of a particular set of Actuarial Assumptions.

Actuarial Valuation

The determination, as of a valuation date, of the Normal Cost, Actuarial Accrued Liability, Actuarial Value of Assets, and related Actuarial Present Values for an OPEB plan.

Actuarial Value of Assets

The value of cash, investments and other property belonging to an OPEB plan, as used by the actuary for the purpose of an Actuarial Valuation.

Amortization Payment

That portion of the ADC that is designed to recognize interest on and to amortize the Unfunded Actuarial Accrued Liability.

Actuarially Determined Contributions (“ADC”)

This is the employer’s periodic required contribution to a defined benefit OPEB plan, calculated in accordance with the set of requirements for calculating actuarially determined OPEB information included in financial reports.

Attribution Period

The period of an employee’s service to which the expected postretirement benefit obligation for that employee is assigned. The beginning of the attribution period is the employee’s date of hire. The end of the attribution period is the time of assumed exit from OPEB active member status.

Benefit Payments

The monetary or in-kind benefits or benefit coverage to which participants may be entitled under a post employment benefit plan, including health care benefits and life insurance not provided through a retirement program.

GASB 74

The statement that establishes financial reporting standards for postemployment benefit plans other than retirement programs.

GASB 75

The statement that establishes financial reporting standards for employers that sponsor postemployment benefits other than retirement programs.

Net OPEB Obligation

This is the cumulative difference since the effective date of this statement between annual OPEB cost and the employer’s contributions to the plan, including the OPEB liability (asset) at transition, if any, and excluding (a) short-term differences and (b) unpaid contributions that have been converted to OPEB related debt.

Normal Cost

That portion of the Actuarial Present Value of OPEB plan benefits and expenses which is allocated to a valuation year by the Actuarial Cost Method.

Other Postemployment Benefits (“OPEB”)

This refers to postemployment benefits other than retirement program benefits, including healthcare benefits regardless of the type of plan that provides them, and all other postemployment benefits provided separately from a retirement program, excluding benefits defined as termination benefits or offers.

Present Value of Future Benefits

This is the value, as of the applicable date, of future payments for benefits and expenses under the Plan, where each payment is:

- (a) Multiplied by the probability of the event occurring on which the payment is conditioned, such as the probability of survival, death, disability, termination of employment, etc.; and
- (b) Discounted at the assumed discount rate.

Projected Benefits

Those OPEB plan benefit amounts which are expected to be paid at various future times under a particular set of Actuarial Assumptions, taking into account such items as the effect of advancement in age and past and anticipated future compensation and service credits.

Substantive Plan

The terms of the OPEB plan as understood by an employer that provides postretirement benefits and the employees who render services in exchange for those benefits. The substantive plan is the basis for the accounting for the plan.

Trend Rate

The rate of increase in per person health costs paid by a plan as a result of factors such as price increases, utilization of healthcare services, plan design, and technological developments.

Unfunded Actuarial Accrued Liability

The excess of the Actuarial Accrued Liability over the Actuarial Value of Assets.

Appendix E: Medical Plan Comparisons

Comparisons are from the following areas of the LACERA website:

https://www.lacera.com/sites/default/files/assets/documents/rhc/rhc_forms_pub/brochure_rate_tables/Plan_Comparison_2023.pdf

https://www.lacera.com/sites/default/files/assets/documents/rhc/rhc_forms_pub/brochure_rate_tables/Plan_Comparison_Out-of-Area_2023.pdf

https://www.lacera.com/sites/default/files/assets/documents/rhc/rhc_forms_pub/brochure_rate_tables/Plan_Comparison_Medicare_2023.pdf

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COMPARISON OF MEDICAL PLANS

Effective July 1, 2023

Indemnity Medical Plans

- Anthem Blue Cross I
- Anthem Blue Cross II
- Anthem Blue Cross Prudent Buyer Plan

Health Maintenance Organizations (HMOs)

- Cigna Network Model Plan (Arizona and California only)
- Kaiser Permanente (California only)
- UnitedHealthcare

This chart represents a summary of benefits only. Additional benefit information is provided by each insurance carrier. This chart does not replace or modify the official documents that legally govern each plan's operation.

The benefits offered by all LACERA-administered health plans change when an enrolled member permanently moves outside the provider network area. Moving to a location outside the coverage area can impact your plan's rates and coverage levels.

Indemnity Insurance Plans

Anthem Blue Cross I

Anthem Blue Cross II

Calendar Year Deductibles/Copayments	\$100 – individual; \$100 – family	\$500 – individual; \$1,500 – family
Annual Maximum Out-of-Pocket Expenses (for most services)	N/A	\$2,500, including deductible (Does not include amounts over allowable charges)
Lifetime Maximum Benefits	\$1,000,000	\$1,000,000
Hospital Benefits		
Room and Board	\$75 per day maximum ¹ ; \$150 per day maximum special care unit ¹	90% for PPO hospital ² ; 80% non-PPO for semi-private room; special care unit up to 2.5 times semi-private room rate
Surgical Services	80% ¹	80%
Hospital Services and Supplies	100% ¹	90% PPO hospital ² ; 80% non-PPO hospital
Hospital Admission Authorization Requirements	Preadmission authorization required in advance (on first business day following emergency admission) unless covered by Medicare Part A. \$200 deductible for unauthorized hospital admission or late notice	Preadmission authorization required in advance (on first business day following emergency admission) unless covered by Medicare Part A. \$200 deductible for unauthorized hospital admission or late notice
Nursing Benefits		
Skilled Nursing Facility Care	70% (in-network) or 50% (out-of-network) up to \$150 per day for up to 100 days per calendar year ¹	70% (in-network) or 50% (out-of-network) up to 100 days per calendar year ¹
Private Duty Nurses	80% in accordance with requirements	80% in accordance with requirements
Home Healthcare	100% in accordance with requirements ¹	100% in accordance with requirements ¹
Hospice Care	100% up to plan limitations, in accordance with requirements ¹	100% in accordance with requirements ¹
Emergency Benefits		
Inpatient	\$75 per day ¹ maximum; \$150 per day maximum special care unit ¹	90% PPO hospital ² ; 80% non-PPO hospital
Outpatient	100% at a hospital only ¹	80%
Ambulance	80% for transportation to first hospital where care is given	80% for transportation to first hospital where care is given
Outpatient Benefits		
Doctor's Office Visits	80%	80%
Preadmission X-Ray and Lab Tests	100% ¹	100% ¹
Routine Checkups, CA only		
—Adult	\$25 copay; covered in-network only; maximum of \$250	\$25 copay; covered in-network only; maximum of \$250
—Children Under 17	\$25 copay in-network; 80% out-of-network	\$25 copay in-network; 80% out-of-network
Immunizations	Not covered except for children under age 17	Not covered except for children under age 17
Outpatient Surgical Services	100% ¹	100% ¹ (80% hospital facility fees)
Physical Therapy	80% in accordance with requirements	80% in accordance with requirements
Speech Therapy	80% in accordance with requirements	80% in accordance with requirements
Maternity	80% in accordance with requirements	80% in accordance with requirements
Prescription Drug Benefits		
Prescription Drugs	Retail: 80% in-network; 60% out-of-network Mail order: \$10 generic/\$30 brand/\$50 non-preferred brand/ \$150 specialty copay for 90-day supply (Copay prorated for less than 90-day supply)	Retail: 80% in-network; 60% out-of-network Mail order: \$10 generic/\$30 brand/\$50 non-preferred brand/ \$150 specialty copay for 90-day supply (Copay prorated for less than 90-day supply)
Mental Health and Substance Abuse Benefits		
Inpatient	\$75 per day ¹ maximum; \$150 per day maximum intensive care ¹	90% PPO; 80% non-PPO
Outpatient	80% of covered expenses	80% of covered expenses
Vision Benefits		
Eye Exams	Covered after accident only ³	Covered after accident only ³
Lenses	Covered after accident ³ and after eye surgery	Covered after accident ³ and after eye surgery
Frames	Covered after accident ³ or eye surgery only	Covered after accident ³ or eye surgery only
Hearing Care Benefits		
Hearing Exams	Covered after accident only ³	Covered after accident only ³
Hearing Aids	Covered after accident only ³	Covered after accident only ³

Comparison of Medical Plans

	HMOs
Anthem Blue Cross Prudent Buyer Plan	Cigna Network Model Plan
\$100 – individual; \$200 – family	None
N/A	\$1,500 – individual; \$3,000 – family
\$1,000,000	Unlimited
80% Prudent Buyer; 70% non-Prudent Buyer with \$75 per day maximum; \$150 per day intensive care (for non-Prudent Buyer)	No charge
80% Prudent Buyer; 70% non-Prudent Buyer	No charge for inpatient or outpatient
80% Prudent Buyer; 70% non-Prudent Buyer (up to \$250 per day for non-Prudent Buyer)	No charge
Authorization by a Prudent Buyer physician required. Non-Prudent Buyer physicians must contact Anthem Blue Cross	Authorization by a Cigna HealthCare physician required within 48 hours in case of emergency outside service area
80% of semi-private room rate for up to 100 days per confinement period	No charge; CA limited to 100 days per contract year; AZ limited to 60 days per contract year
80% in accordance with requirements	No charge if authorized by a Cigna HealthCare physician (100 visits per contract year together with Home Healthcare)
100% in accordance with requirements	No charge; CA limited to 100 days per contract year; AZ limited to 60 days per contract year. Includes outpatient Private Duty Nursing subject to medical necessity.
100% up to plan limitations, in accordance with requirements ¹	No charge
80% Prudent Buyer; 70% non-Prudent Buyer	No charge
80% Prudent Buyer; 70% non-Prudent Buyer	\$50 copay; waived if admitted; \$25 copay for urgent care center
80%	No charge when true emergency authorized by a Cigna HealthCare physician
80% Prudent Buyer; 70% non-Prudent Buyer	\$5 copay
100% Prudent Buyer; 70% non-Prudent Buyer	No charge
\$25 copay; covered in-network only; maximum of \$250 \$25 copay in-network; out-of-network covered up to \$20	\$5 copay
Not covered except for children under age 17	No charge (after \$5 office visit copay, if applicable)
100% ¹ Prudent Buyer (Hospital facility fees: 80% Prudent Buyer; 70% non-Prudent Buyer)	No charge
80% Prudent Buyer; 70% non-Prudent Buyer	\$20 copay; limited 20 days for all therapies combined (unlimited days based on medical necessity for CA only)
80% in accordance with requirements	\$20 copay; limited 20 days for all therapies combined (unlimited days based on medical necessity for CA only)
80% Prudent Buyer; 70% Non-Prudent Buyer; in accordance with requirements	\$5 copay for initial visit to confirm pregnancy; no charge for subsequent maternity visits
Retail: 80% in-network; out-of network coverage may vary. Contact Anthem Blue Cross for more information. Mail order: \$10 generic/\$30 brand/\$50 non-preferred brand/ \$150 specialty for a 90-day supply /specialty copay prorated for less than 90-day supply	Retail: \$7 copay for 30-day supply; Mail order: \$14 copay for 90-day supply
80% Prudent Buyer; 70% non-Prudent Buyer	No charge for an unlimited number of days
80% Prudent Buyer; 70% non-Prudent Buyer	No charge for an unlimited number of visits
Not covered	\$10 copay; limit one exam every 12 months through Cigna Vision
One pair, after eye surgery	Covered after cataract surgery
Not covered	Not covered
Not covered	Not covered
Not covered	Not covered

Kaiser Permanente	UnitedHealthcare⁴
None	None
Maximum copays of \$1,500 per individual, \$3,000 per family	Maximum copays of \$2,000 per individual, \$6,000 per family
Unlimited	Unlimited
No charge	No charge
No charge for inpatient; \$5 copay for outpatient	No charge for inpatient or outpatient
No charge	No charge
Authorization by a Kaiser Permanente physician required within 24 hours or as soon as reasonably possible in case of emergency outside service area	Authorization by a participating UnitedHealthcare medical group or physician required. Within 24 hours in case of emergency
No charge; limit 100 days per benefit period	No charge; up to 100 days per benefit period
No charge if authorized by Kaiser Permanente physician	No charge (if medically necessary)
No charge (up to 100 visits per Accumulation Period)	No charge; 100 visits maximum per calendar year
No charge if authorized by Kaiser Permanente physician (up to 100 2-hour visits per calendar year)	No charge when authorized by a UnitedHealthcare participating physician or medical group. Prognosis of life expectancy of one year or less.
No charge	No charge
\$5 at Kaiser Permanente facility; waived if admitted directly to the hospital	\$50; waived on admission
No charge if emergency	No charge when medically necessary
\$5 copay	\$5 copay
No charge	No charge with an office visit
\$5 copay	\$5 copay; no charge for age 2 and under
No charge if generally available	\$5 copay; no charge for age 2 and under
\$5 copay	No charge
\$5 copay	Inpatient: no charge; outpatient: \$5 copay
\$5 copay	Inpatient: no charge; outpatient: \$5 copay
\$5 copay	No charge; office visit copays are waived after initial office visit copay
Generic and Brand Drugs: \$7 copay for 100-day supply Specialty Drugs: \$7 copay for 30-day supply	Retail: \$7 copay for 30-day supply; Mail order: \$7 copay for 90-day supply
No charge; for an unlimited number of days	No charge; for an unlimited number of days (both Mental Health and Substance Abuse)
\$5 copay per visit; for an unlimited number of visits	Mental Health: \$5 copay; for an unlimited number of visits, must be authorized through UnitedHealthcare Behavioral Health Substance Abuse: No charge; for an unlimited number of visits (Includes Partial Hospitalization/Day Treatment and Intensive Outpatient Treatment)
\$5 copay	\$5 copay through PCP ⁵
Not covered	Not covered
Not covered	Not covered
\$5 copay	\$5 copay
Not covered	\$5,000 annual benefit maximum per calendar year. Limited to one hearing aid (including repair and replacement) per hearing impaired ear every three years.

Carrier Notes:

Anthem Blue Cross Plans I, II, and Prudent Buyer

Coinsurance payment is the percentage of eligible charges after you meet the plan deductible, unless otherwise noted. **All plan reimbursements are based on negotiated rates or usual and customary charges.** Usual and Customary charges are the maximum amounts the plan will pay for a service based on what providers in that geographic area charge for similar services or supplies.

¹ Indicates deductible waived.

Anthem Blue Cross II

² For non-Medicare members only.

Anthem Blue Cross I and II

³ Treatment must be due to an accidental injury while insured and treatment must be received within two years of accident.

HMOs

Medical care must be received from HMO or contracted provider, physician or facility.

Mental Health Benefits for California Base Contracts: refer to evidence of coverage.

UnitedHealthcare

⁴ Refer to UnitedHealthcare HMO Schedule of Benefits and Evidence of Coverage for detailed plan information.

⁵ Your PCP is your Preferred Care Provider in the UnitedHealthcare HMO.

COMPARISON OF MEDICAL PLANS

Effective July 1, 2023

Health Maintenance Organizations (HMOs) and Medicare Advantage Prescription Drug (MA-PD) HMOs

- Kaiser Permanente – Colorado
- Kaiser Permanente – Georgia
- Kaiser Permanente – Hawaii
- Kaiser Permanente – Oregon
- Kaiser Permanente – Washington
- Cigna Preferred with Rx – Arizona (Service areas available in Maricopa, Apache Junction, and Pinal Counties)
- SCAN Desert Health Plan – Arizona (Service areas available in Maricopa, Pima, and Pinal Counties)
- SCAN Health Plan Nevada – Nevada (Service areas available in Clark and Nye Counties)

This chart represents a summary of benefits only. Additional benefit information is provided by each insurance carrier. This chart does not replace or modify the official documents, which legally govern each plan's operation.

The health plans and benefit designs available from the LACERA-administered options change when an enrolled member permanently moves outside the provider network area. Moving to a location outside the coverage area will impact your eligibility to be enrolled in the health plan, the benefit designs available and the rates you pay.

Note: The benefit levels contained in this booklet are subject to approval by the Centers for Medicare and Medicaid Services (CMS) and may be adjusted during the plan year.

BASIC (UNDER 65 OR OVER 65 WITHOUT MEDICARE COVERAGE) HMOs

	Kaiser Permanente – Colorado	Kaiser Permanente – Georgia
Calendar Year Deductible/Copayment	None	None
Annual Maximum Out-of-Pocket Expenses (for most services)	Individual – \$2,000 Family – \$4,500	Individual – \$2,000 Family – \$4,000
Lifetime Maximum Benefits	None	None
Hospital Benefits		
Room and Board	\$250 copay per admission	\$250 copay per admission
Surgical Services	Inpatient – no charge Outpatient – \$50 copay	Inpatient – no charge Outpatient – \$100 copay
Hospital Services and Supplies	Durable medical equipment covered at 80%	Durable medical equipment covered at 80%
Hospital Admission Authorization Requirements	No authorization needed when referred by a Kaiser Permanente physician	Authorization required for hospital admissions
Nursing Benefits		
Skilled Nursing Facility Care	No charge; 100 days per period	\$250 copay per admission; 100 days per year
Private Duty Nurses	No charge if in service area only and referred by a network provider	No charge if authorized
Home Health Care	No charge if authorized	No charge up to 120 visits per calendar year (private duty nursing excluded)
Hospice Care	No charge	No charge if authorized
Emergency Benefits		
Inpatient	\$100 copay (waived if admitted)	\$100 (waived if admitted)
Outpatient	\$100 copay	\$100 (waived if admitted)
Ambulance	20% copay; max. of \$500 per trip	\$100 copay
Outpatient Benefits		
Doctor's Office Visits	\$5 copay (\$25 copay for after-hours care; \$15 copay for specialist visit)	\$15 copay
Preadmission Diagnostic X-ray and Lab Tests	Included in office visit copay	No charge
Routine Checkups		
– Adults	No charge	No charge
– Children Under 17	No charge	No charge
Immunizations	\$5 copay; no charge if preventive	\$15 copay; no charge if preventive
Outpatient Surgical Services	\$50 copay	\$100 copay
Physical Therapy	\$250 copay inpatient; \$5 copay outpatient; limited to 20 visits per year	\$15 copay; limited to 20 visits per year; (physical and occupational therapy limited to 20 visits per year combined)
Speech Therapy	\$250 copay inpatient; \$5 copay outpatient; limited to 20 visits per year	\$15 copay; limited to 20 visits per year
Maternity	No charge	\$15 copay for 1st visit; no charge thereafter

Kaiser Permanente – Hawaii	Kaiser Permanente – Oregon	Kaiser Permanente – Washington
None	None	None
Individual – \$2,500 (including prescription drugs) Family (3 or more) – \$7,500 (including prescription drugs)	Individual – \$600 Family – \$1,200	Individual – \$1,500 Family – \$3,000
Unlimited	None	Unlimited
\$50/day	No charge	No charge
Inpatient - no charge Outpatient - \$15 copay	Inpatient – no charge Outpatient – \$5 copay	Inpatient – no charge Outpatient – \$10 copay
No charge	No charge	No charge
Authorization required by a Kaiser Permanente Medical Group physician	Authorization required by a Kaiser Permanente physician	Authorization required by a Kaiser Permanente physician
No charge; 120 days per accumulated period	No charge; 100 days per year	No charge; 100 days per year
Not covered	Not covered	Not covered
No charge if authorized	No charge if authorized; limited to 130 days	No charge up to 130 visits per calendar year
No charge if authorized	No charge	No charge
\$50/visit within service area; 20% copay outside of service area (waived if admitted)	\$75 copay (waived if admitted)	\$75 copay (waived if admitted)
\$50/visit within service area; 20% copay outside of service area	\$75 copay (waived if admitted)	\$75 copay (waived if admitted)
No charge	\$75 copay	No charge
\$15 copay	\$5 copay	\$10 copay
No charge	No charge for routine/preventive testing; \$50 per department visit for CT, MRI, and PET scans	No charge
No charge	No charge	No charge
No charge	No charge	No charge
No charge	No charge for routine care	No charge
\$15 copay	\$5 copay	\$10 copay
\$15 copay	\$5 copay; up to 20 visits per therapy, per calendar year	No charge inpatient, \$10 copay outpatient; limited to 60 inpatient days/60 outpatient visits per calendar year (physical and speech therapy combined)
\$15 copay	\$5 copay; up to 20 visits per therapy, per calendar year	
No charge (after confirmation of pregnancy)	Hospitalization – no charge; doctor’s office visit – no charge	No charge inpatient; \$10 copay outpatient; no charge for routine care

*When prescribed by a physician, services for serious mental illness will be provided in accordance with state law.

BASIC (UNDER 65 OR OVER 65 WITHOUT MEDICARE COVERAGE) HMOs

Kaiser Permanente – Colorado

Kaiser Permanente – Georgia

Prescription Drug Benefits

Prescription Drugs	\$10 copay for up to 60-day supply	\$15 generic/\$30 brand copay for up to 30-day supply at Kaiser Permanente
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Mental Health Benefits

Inpatient	\$250 per admission	\$250 copay
Outpatient	\$5 copay	\$15 copay

Substance Abuse Benefits

Inpatient	\$250 per admission	\$250 copay per admission (detox only)
Outpatient	\$5 copay	\$15 copay
Residential Day	\$250/admission	Not covered

Vision/Hearing Care Benefits

Eye Exams	\$5 copay	\$15 copay
Lenses	\$150 (adults) or 50% (children) credit toward lenses, contact lenses or frames combined every 2 years	\$100 credit toward lenses, contact lenses or frames combined every 2 years
Frames		
Hearing Exam	\$5 copay	\$15 copay (if exam copay applies)
Hearing Aids	Not covered	Not covered

Kaiser Permanente – Hawaii**Kaiser Permanente – Oregon****Kaiser Permanente – Washington**

\$10 copay for up to 30-day supply

\$5 copay for up to 30-day supply

\$10 copay for up to 30-day supply, preferred generic and/or brand

\$50/day*

No charge

No charge

\$15 copay*

\$5 copay

No charge

\$50/day

No charge

No charge

\$15 copay

\$5 copay

No charge

No charge

No charge

No charge

\$15 copay

\$5 copay

\$10 copay

Not covered

Not covered

Not covered

Not covered

Not covered

Not covered

\$15 copay

\$5 copay

\$10 copay

60% of applicable charges per ear, once every three years

Covered for children only

Not covered

*When prescribed by a physician, services for serious mental illness will be provided in accordance with state law.

RETIREE WITH MEDICARE MA-PD HMOs

	Kaiser Permanente – Colorado	Kaiser Permanente – Georgia
Calendar Year Deductible/Copayment	None	None
Annual Maximum Out-of-Pocket Expenses (for most services)	Individual – \$2,500	Individual – \$2,000
Lifetime Maximum Benefits	None	None
Hospital Benefits		
Room and Board	\$250 copay per admission	\$250 copay per admission
Surgical Services	Inpatient – no charge Outpatient – \$50 copay	Inpatient – no charge Outpatient – \$100 copay
Hospital Services and Supplies	Durable medical equipment covered at 80%	No charge
Hospital Admission Authorization Requirements	No authorization needed when referred by a Kaiser Permanente physician	Authorization required for hospital admissions
Nursing Benefits		
Skilled Nursing Facility Care	No charge; 100 days per period	\$250 copay per admission; 100 days per period
Private Duty Nurses	No charge in service area	No charge if authorized
Home Health Care	No charge in service area	No charge, unlimited visits (private duty nursing excluded)
Hospice Care	No charge (only home-based hospice care)	No charge
Emergency Benefits		
Inpatient	\$50 copay (waived if admitted)	\$50 copay (waived if admitted)
Outpatient	\$50 copay	\$50 copay (waived if admitted)
Ambulance	20% copay; max. of \$195 per trip	\$100 copay
Outpatient Benefits		
Doctor's Office Visits	\$5 copay (\$15 copay for specialist visit)*	\$15 copay
Preadmission Diagnostic X-ray and Lab Tests	Included in office visit copay	Copay varies
Routine Checkups	No charge	No charge
Immunizations	\$5 copay; no charge if preventive	\$15 copay; no charge if preventive
Outpatient Surgical Services	\$50 copay	\$100 copay
Physical Therapy	\$250 copay inpatient; \$5 copay outpatient	\$15 copay outpatient
Speech Therapy	\$250 copay inpatient; \$5 copay outpatient	\$15 copay outpatient
Maternity	No charge	No charge
Prescription Drug Benefits		
Prescription Drugs	\$10 copay for up to 60-day supply	\$15 generic/\$30 brand copay for up to 30-day supply at Kaiser Permanente
Mental Health Benefits		
Inpatient	\$250 per admission	\$250 per admission
Outpatient	\$5 copay	\$15 copay
Substance Abuse Benefits		
Inpatient	\$250 per admission	\$250 per admission; detox and rehab
Outpatient	\$5 copay	\$15 copay
Vision/Hearing Care Benefits		
Eye Exams	\$5 copay	\$15 copay
Lenses Frames	\$150 credit toward lenses, contact lenses or frames combined every 2 years	\$100 credit toward lenses and/or frames combined every 2 years
Hearing Exam	\$5 copay	\$15 copay
Hearing Aids	Not covered	Not covered

*All office-administered prescription drugs covered by Medicare Part B (except preventive immunizations and diagnostic drugs) will be subject to 20% coinsurance. This coinsurance will apply to the annual maximum out-of-pocket expenses.

Kaiser Permanente – Hawaii	Kaiser Permanente – Oregon	Kaiser Permanente – Washington
None	None	None
Individual – \$2,500	Individual – \$600	Individual – \$2,500
Unlimited	None	Unlimited
No charge	No charge	No charge
Inpatient – no charge Outpatient – \$15 copay	Inpatient - no charge Outpatient – \$5 copay	Inpatient – no charge Outpatient – \$10 copay
No charge	No charge	No Charge
Authorization required by a Kaiser Permanente Medical Group physician	Authorization required by a Kaiser Permanente physician	Authorization required by a Kaiser Permanente physician
No charge for days 1-20; \$50 copay per day for days 21-100 (per benefit period)	No charge; 100 days for Medicare benefits period	No charge; 100 days per Medicare benefit period
Not covered	Not covered	Not covered
No charge if authorized	No charge; unlimited visits	No charge
No charge if authorized	No charge	No charge
\$50 copay (waived if admitted)	\$50 copay (waived if admitted)	\$75 copay (waived if admitted)
\$50 per visit	\$50 copay (waived if admitted)	\$75 copay (waived if admitted)
No charge	\$50 copay	\$0 – \$150 per one-way trip
\$15 copay	\$5 copay	\$10 copay
No charge	No charge	No charge
No charge	No charge	No charge; annual routine physical exam/ annual wellness visit covered once every 12 months
No charge	No charge	No charge
\$15 copay	\$5 copay	\$10 copay
\$15 copay	\$5 copay; unlimited visits	\$10 copay
\$15 copay	\$5 copay; unlimited visits	\$10 copay
No charge (after confirmation of pregnancy)	No charge	Covered at applicable cost shares
\$10 copay for up to 30-day supply	\$5 copay for a 30-day supply	\$2 preferred generic/\$40 preferred brand copay for up to 30-day supply
\$50/day**	No charge	No charge
\$15 copay**	\$5 copay	\$10 copay
\$50/day	No charge	No charge
\$15 copay	\$5 copay	No charge
\$15 copay	\$5 copay	\$10 copay; one routine exam per calendar year
Not covered	\$150 credit toward the purchase of lenses, frames, and/or contact lenses every 24 months	\$250 combined allowance per calendar year
Not covered		
\$15 copay	\$5 copay (adults/children)	\$10 copay
60% of applicable charges per ear, once every three years	Not covered	\$1,000 combined allowance per calendar year

**When prescribed by a physician, services for serious mental illness will be provided in accordance with state law.

RETIREE WITH MEDICARE MA-PD HMOS

	SCAN Desert Health Plan – Arizona	SCAN Health Plan Nevada – Nevada
Calendar Year Deductible/Copayment	None	None
Annual Maximum Out-of-Pocket Expenses (for most services)	\$3,400	\$3,400
Lifetime Maximum Benefits	Unlimited	Unlimited
Hospital Benefits		
Room and Board	No charge	No charge
Surgical Services	No charge	No charge
Hospital Services and Supplies	No charge	No charge
Hospital Admission Authorization Requirements	No charge	No charge
Nursing Benefits		
Skilled Nursing Facility Care	No charge; 100 days per benefit period in a Medicare-certified facility	No charge; 100 days per benefit period in a Medicare-certified facility
Private Duty Nurses	No charge when medically necessary only, per Medicare guidelines	No charge when medically necessary only, per Medicare guidelines
Home Health Care	No charge for Medicare-covered Home Health	No charge for Medicare-covered Home Health
Hospice Care	No charge, provided care is in accordance with Medicare guidelines	No charge, provided care is in accordance with Medicare guidelines
Emergency Benefits		
Inpatient	No charge	No charge
Outpatient	\$25 copay (waived if admitted)	\$25 copay (waived if admitted)
Ambulance	No charge	No charge
Outpatient Benefits		
Doctor's Office Visits	\$5 copay	\$5 copay
Preadmission Diagnostic X-ray and Lab Tests	No charge	No charge
Routine Checkups	\$5 copay	\$5 copay
Immunizations	No charge	No charge
Outpatient Surgical Services	No charge	No charge
Physical Therapy	\$5 copay	\$5 copay
Speech Therapy	\$5 copay	\$5 copay
Maternity	Covered in accordance with Medicare guidelines	Covered in accordance with Medicare guidelines
Prescription Drug Benefits		
Prescription Drugs	Retail: \$7 generic/\$15 brand for 30-day supply; Mail order: \$7 generic/ \$15 brand for 100-day supply; Generic drug discounts at Preferred Network Pharmacies (CVS, Rite-Aid, Costco, Vons, Ralphs): \$2 Retail/\$4 Mail Order	Retail: \$7 generic/\$15 brand for 30-day supply; Mail order: \$7 generic/ \$15 brand for 100-day supply; Generic drug discounts at Preferred Network Pharmacies (CVS, Rite-Aid, Costco, Vons, Ralphs): \$2 Retail/\$4 Mail Order
Mental Health Benefits		
Inpatient	No charge; 90 days per benefit period. 190-day lifetime maximum in Medicare facility	No charge; 90 days per benefit period. 190-day lifetime maximum in Medicare facility
Outpatient	\$5 copay for each visit per calendar year. No charge for severe mental illness	\$5 copay for each visit per calendar year. No charge for severe mental illness
Substance Abuse Benefits		
Inpatient	No charge	No charge
Outpatient	\$5 copay; unlimited visits	\$5 copay; unlimited visits
Vision/Hearing Care Benefits		
Eye Exams	\$5 copay for Medicare-covered, medically-necessary eye exam	\$5 copay for Medicare-covered, medically-necessary eye exam
Lenses	Not covered	Not covered
Frames	Not covered	Not covered
Hearing Exam	\$5 copay	\$5 copay
Hearing Aids	\$600 allowance, every 24 months	\$600 allowance, every 24 months

* All office-administered prescription drugs covered by Medicare Part B (except preventive immunizations and diagnostic drugs) will be subject to 20% coinsurance. This coinsurance will apply to the annual maximum out-of-pocket expenses.

Cigna Preferred with Rx – Arizona

\$0

\$5,500 which applies to in network

None

\$0

\$0 for inpatient stays; outpatient surgery \$12

\$0

\$0

Authorization required

\$0 days 1 - 100; coverage limit of 100 days

Not covered

\$0

\$0; care must be provided by a Medicare-certified hospice program

\$90 (ER copay waived if admitted; \$25 copay for urgent care)

\$12

\$0

\$0

\$12

\$0

\$0

\$12

\$12

\$12

Covered in accordance with Medicare guidelines

Tier 1 preferred generic drugs \$0

Tier 2 generic drugs \$10

Tier 3 preferred brand drugs \$45

Tier 4 non-preferred drugs \$95

Tier 5 33%

Inpatient psychiatric \$0; partial hospitalization \$12

Mental health outpatient: individual/group therapy - \$0

\$0

\$12

Diabetic retinal exams \$0; all other Medicare-covered \$12

1 every year

1 every year

\$0 copay for 1 exam every year

\$700 per ear per device every 3 years

** When prescribed by a physician, services for serious mental illness will be provided in accordance with state law.

COMPARISON OF MEDICAL PLANS

For those enrolled in Medicare Parts A and B

Effective July 1, 2023

Medicare Supplement Plan

- **Anthem Blue Cross III**

Medicare Advantage Prescription Drug (MA-PD) HMOs

- **Kaiser Permanente Senior Advantage**
- **UnitedHealthcare Medicare Advantage HMO**
- **SCAN Health Plan**

This chart represents a summary of benefits only. Additional benefit information is provided by each insurance carrier. This chart does not replace or modify the official documents that legally govern each plan's operation. The benefits offered by all LACERA-administered health plans change when an enrolled member permanently moves outside the provider network area. Moving to a location outside the coverage area can impact your plan's rates and coverage levels.

Comparison of Medical Plans

(For Medicare-Eligible Members Enrolled in Medicare Parts A and B)

Medicare Supplement		Medicare Advantage Prescription Drug (MA-PD) HMOs		
Anthem Blue Cross III		Kaiser Permanente Senior Advantage ¹	SCAN ²	UnitedHealthcare Medicare Advantage HMO ³
Outpatient Benefits				
Doctor's Office Visit	20% of Medicare-approved charges	\$5 copay	\$5 copay	\$5 copay
Preadmission X-ray and Lab Tests	20% of Medicare-approved charges	No charge	No charge	No charge with an office visit copay
Routine Checkups	Not covered	No charge	\$5 copay	No charge
Immunizations	Not covered	No charge	No charge	No charge with an office visit copay
Outpatient Surgical Services	20% of Medicare-approved charges	\$5 copay per procedure	No charge	No charge
Physical Therapy	20% of Medicare-approved charges	\$5 copay	\$5 copay	No charge with an office visit copay
Speech Therapy	20% of Medicare-approved charges	\$5 copay	\$5 copay	No charge with an office visit copay
Maternity	Covered the same as an illness for services covered by Medicare	\$5 copay	Covered in accordance with Medicare guidelines	Covered in accordance with Medicare guidelines
Chiropractic Care	20% of Medicare-approved charges	\$5 copay for Medicare-covered services ⁴	\$5 copay for Medicare-covered services ⁴	\$5 copay for Medicare-covered services ⁴
Transportation	Not covered	Up to 24 one-way rides to lab visits, doctor appointments, and to pick up medications or medical equipment ¹	No charge for unlimited number of rides to medical or dental appointments	12 one-way rides to medically-related appointments, up to 30 days following discharge ³
Prescription Drug Benefits				
Prescription Drugs	Retail: 80% in-network, 60% out-of-network Mail order: \$10 generic/\$30 brand/\$50 non-preferred brand/\$150 specialty copay for mail order for 90-day supply ⁵	\$7 copay for up to 100-day supply; covers dental prescriptions	Retail: \$7 generic/\$15 brand for 30-day supply Mail order: \$7 generic/\$15 brand for 100-day supply Generic drug discounts at Preferred Network Pharmacies (CVS, Rite-Aid, Costco, Vons, Ralphs): \$2 Retail/\$4 Mail-Order	\$7 copay for 30-day supply (or for 90-day mail order supply for maintenance medications only)
Mental Health and Substance Abuse Benefits				
Inpatient	Plan pays all Medicare inpatient deductibles for approved Medicare days; 190-day lifetime maximum	No charge; for unlimited number of days	No charge; 90 days per benefit period. 190-day lifetime maximum in Medicare facility. ⁶	No charge; 190-day lifetime maximum if admitted to Medicare-approved psychiatric hospital
Outpatient	20% of Medicare-approved charges; up to 50 professional visits per year	\$5 copay for each visit per calendar year for an unlimited number of visits	\$5 copay for each visit per calendar year. No charge for severe mental illness	\$5 copay; unlimited visits
Substance Abuse	20% of Medicare-approved charges	Inpatient: No charge as per plan limitations; Outpatient: \$5 per individual visit; \$2 per group visit	\$5 copay; unlimited visits	Same as Mental Health Inpatient and Outpatient
Vision Benefits				
Eye Exams	Not covered	\$5 copay	\$5 copay for Medicare-covered, medically-necessary eye exam	\$5 copay
Lenses	Not covered unless 1st lens after eye surgery	Eyewear (frames/lenses/contacts) purchased from plan optical sales every 24 months; \$150 allowance	Not covered	Not covered
Frames	Not covered unless after eye surgery		Not covered	Not covered
Hearing Care Benefits				
Hearing Exams	One per calendar year; 80%	\$5 copay	\$5 copay	\$5 copay
Hearing Aids	50% up to \$300 lifetime maximum	Not covered	\$600 allowance, every 24 months	Not covered

Comparison of Medical Plans (For Medicare-Eligible Members Enrolled in Medicare Parts A and B)

	Medicare Supplement	Medicare Advantage Prescription Drug (MA-PD) HMOs		
	Anthem Blue Cross III	Kaiser Permanente Senior Advantage¹	SCAN²	UnitedHealthcare Medicare Advantage HMO³
Calendar Year Deductibles	None	None	None	None
Annual Maximum Out-Of-Pocket Expenses (for most services)	None	For maximum copayment of \$1,000 per calendar year for any one member	\$3,400	\$6,700
Lifetime Maximum Benefits	Unlimited	Unlimited	Unlimited	Unlimited
Hospital Benefits				
Room and Board	Plan pays all Medicare inpatient deductibles for approved Medicare days	No charge	No charge	No charge
Surgical Services	Plan pays all Medicare inpatient deductibles for approved Medicare days	No charge	No charge	No charge
Hospital Services and Supplies	Plan pays all Medicare inpatient deductibles for approved Medicare days	No charge	No charge	No charge
Nursing Benefits				
Skilled Nursing Facility Care	Plan pays Medicare daily deductible for days 21–100; no coverage beyond 100 days	No charge; 100 days per benefit period in a Medicare-certified facility	No charge; 100 days per benefit period in a Medicare-certified facility	No charge; 100 days per benefit period in a Medicare-certified facility
Private Duty Nurses	Not covered	No charge if authorized by a Kaiser Permanente physician	No charge when medically necessary only, per Medicare guidelines	No charge when medically necessary only, per Medicare guidelines
Home Healthcare	Plan pays nothing except 20% of the Medicare-approved amount for durable medical equipment only	No charge for Medicare-covered Home Health and no charge for part-time intermittent care if authorized by a Kaiser Permanente physician	No charge for Medicare-covered Home Health. See (!) below for expanded coverage info	No charge when medically necessary only, per Medicare guidelines
Hospice Care	100% of all remaining costs not covered by Medicare	No charge if authorized by a Kaiser Permanente physician	No charge, provided care is in accordance with Medicare guidelines	No charge, provided care is in accordance with Medicare guidelines
Emergency Benefits				
Inpatient	Plan pays all Medicare inpatient deductibles for approved Medicare days	\$5 copay; waived if admitted	No charge	No charge
Outpatient	20% of Medicare-approved charges	\$5 copay; waived if admitted	\$25 copay; waived if admitted	\$50 copay; waived if admitted
Ambulance	20% of Medicare-approved charges	No charge for emergency	No charge	No charge (if medically necessary)

¹ Kaiser Senior Advantage Supplement Benefits Included:

- Silver & Fit: Healthy Aging & Exercise Program (contact Kaiser at (877) 750-2746 for questions)
- Transportation benefit: up to 24 one-way rides to:
 - Lab visits
 - Doctor appointments
 - Pick up medications or medical equipment
- Meal Delivery: After an inpatient stay at a hospital or skilled nursing facility, benefit includes:
 - 3 dietitian-designed meals a day, for up to 4 weeks — a total of 84 meals
 - More than 70 entrée options, including heart-healthy, diabetic-friendly, and gluten-free meals
- Over the Counter (OTC) Benefit: quarterly benefit limit to get common OTC products from KP's online catalog shipped directly to your home:
 - Pain relievers and fever reducers
 - First aid kits, joint supports, and absorbency products
 - Blood pressure monitors and thermometers

Contact Kaiser at (833) 569-2360 for questions about OTC Benefit or visit kp.org/otc/ca

(Continued on back page)

² SCAN includes expanded coverage for Independent Living Power™ services, which are only available in Los Angeles, Orange, Riverside, San Bernardino, and San Diego Counties. Qualifying members are eligible for up to \$850 per month of these additional services.

- No charge for personal care coordination via phone
- No copay for emergency response system
- \$15 copay per visit for alternative caregiver visit to a member's home when his or her regular caregiver is not available
- \$15 copay per visit for adult day care to provide relief for regular caregiver
- No copay for up to five days in a facility when regular caregiver is unavailable
- \$15 copay per visit for transportation escort to medical, dental, optometric or other necessary appointments
- \$15 copay per visit for personal care such as assistance with bathing, dressing, eating, getting in and out of bed, moving about/walking and grooming
- \$15 copay per visit for homemaker services such as light cleaning, grocery shopping, laundry and meal preparation
- No copay for bathroom durable medical equipment
- No copay for home-delivered meals
- No copay for inpatient custodial care up to 5 days in a facility. Medicare will not pay for a stay in a facility if the services received are primarily for those purposes.
- SilverSneakers by Tivity Health Fitness Program available at no extra cost.

³ UnitedHealthcare's Healthy at Home program includes 28 home-delivered meals, 12 one-way rides to medically-related appointments and pharmacy, and 6 hours of in-home personal care for up to 30 days following discharge from inpatient and skilled nursing facilities. Referral is required. UnitedHealthcare also includes the Renew Active® fitness program (which replaces Silver Sneakers), and PERS.

⁴ Manual manipulation of the spine to correct subluxation that can be demonstrated by X-ray, when the manipulation is prescribed by plan physician and performed by plan provider.

⁵ Copayment for specialty drugs will be prorated if you receive less than a 90-day supply.

⁶ Note: Visit or day limits do not apply to certain mental healthcare described in the evidence of coverage.



Appendix F: Firefighters Local 1014 Medical Plan

The description of the Firefighters Local 1014 Medical Plan is from selected pages of the following website:

<https://www.local1014medical.org/docs/SPD%202019.pdf>

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Medical Benefits at a Glance

The “*Benefits at a Glance*” chart below is an outline of what the **Plan** covers and how costs are shared for covered services. Coverage for services by an **out-of-network** provider is limited to **Reasonable and Customary charges** as determined by Local 1014. For more detailed information about what the **Plan** does and does not cover, refer to the sections of this SPD: **What the Medical Plan Covers** and **What the Medical Plan Does Not Cover**.

Covered Expense	In-Network	Out-of-Network
Lifetime plan maximum	Unlimited	
Annual deductible	First \$200 of allowable expenses per person; \$600 maximum per family	
Coinsurance	Once you meet the annual deductible, the Plan pays 90% and you pay 10% of most allowable expenses , up to the annual out-of-pocket limit. Once the annual out-of-pocket limit is reached, the Plan generally pays 100% of allowable expenses .	Once you meet the annual deductible, the Plan pays 70% and you pay 30% of most allowable expenses , up to the annual out-of-pocket limit. Once the annual out-of-pocket limit is reached, the Plan generally pays 100% of allowable expenses . You also remain responsible for all amounts that exceed Reasonable and Customary charges .
Annual Out-of-Pocket Limit The combined In-Network and Out-of-Network limit is \$1,500. (Does not include annual deductibles, prescription drug or other copayments , non-covered expenses and amounts that exceed Reasonable and Customary)	\$1,000 per person or family per year (after you pay the deductible)	\$1,500 per person or family per year ¹ (after you pay the deductible). You remain responsible for all amounts that exceed Reasonable and Customary charges after the out-of-pocket limit is met.

¹ **Allowable expenses** for **out-of-network** services are limited to **Reasonable and Customary charges**, which are defined as the fees and charges customarily accepted as payment for **Medically Necessary** health care services and supplies in a specific geographical area.





Covered Expense	In-Network	Out-of-Network
Well-baby care (up to age 2, including immunizations)	100%; deductible does not apply	100%; deductible does not apply ¹
Immunizations (age 2 and older)	100%; deductible does not apply	100%; deductible does not apply ¹
Wellness benefit (age 2 and older)	100%; annual preventive exam and screenings, including “fit for life” exam, and immunizations; deductible does not apply	100%; annual preventive exam and screenings, including “fit for life” exam, and immunizations; deductible does not apply ¹
Cancer screenings	100% for Pap smear, mammogram, PSA test and colonoscopy covered according to American Cancer Society guidelines; deductible does not apply	100% for Pap smear, mammogram, PSA test and colonoscopy covered according to American Cancer Society guidelines; deductible does not apply ¹
Accidents	100% of allowable expenses for the first \$5,000 incurred within 180 days of the accident ¹ (deductible and emergency room copay do not apply)	
Ambulance	90% after deductible ¹	
Doctor’s office visits	90% after deductible	70% after deductible ¹
Emergency room	90% after deductible and \$50 copay per visit (copay waived in certain circumstances)	70% after deductible ¹ and \$50 copay per visit (copay waived in certain circumstances)
Hospital care (Providers must request pre-authorization from Anthem Blue Cross)	90% after deductible	70% after deductible ¹
Maternity (No pre-authorization required for uncomplicated obstetrical care)	90% after deductible	70% after deductible ¹

¹ Allowable expenses for out-of-network services are limited to Reasonable and Customary charges, which are defined as the fees and charges customarily accepted as payment for Medically Necessary health care services and supplies in a specific geographical area.

Photo by Dave Mills





Covered Expense	In-Network	Out-of-Network
Surgery [Providers must request pre-authorization from Anthem Blue Cross for all <i>inpatient</i> surgery and any outpatient procedure that might be considered experimental, investigational or cosmetic. Organ and tissue transplants, and weight loss surgery are covered only when performed at an Anthem Blue Cross Center of Expertise (COE)].	90% after deductible	70% after deductible ¹
X-rays and lab tests (excludes periodic preventive exams)	90% after deductible	70% after deductible ¹
Mental health/substance abuse care		
<ul style="list-style-type: none"> • Outpatient care (All day or partial day treatment requires pre-authorization from Anthem Blue Cross) 	90% after deductible	70% after deductible ¹
<ul style="list-style-type: none"> • Inpatient care (All <i>inpatient care</i> requires pre-authorization from Anthem Blue Cross) 	90% after deductible	70% after deductible ¹
Acupuncture	90% after deductible (up to 30 visits per year)	70% after deductible (up to 30 visits per year)
Chiropractic care	90% after deductible (up to 30 visits per year)	70% after deductible (up to 30 visits per year)
Physical therapy (Requires referral by a <i>physician</i> ; additional visits require prior approval by Local 1014's Patient Care Coordinator)	90% after deductible (up to 30 visits per year)	70% after deductible (up to 30 visits per year) ¹

¹ **Allowable expenses** for *out-of-network* services are limited to **Reasonable and Customary charges**, which are defined as the fees and charges customarily accepted as payment for **Medically Necessary** health care services and supplies in a specific geographical area.

Photo by Juan Guerra





Covered Expense	In-Network	Out-of-Network
Occupational therapy (Requires referral by a <i>physician</i> ; additional visits require prior approval by Local 1014's Patient Care Coordinator)	90% after deductible (up to 12 visits per year)	70% after deductible (up to 12 visits per year) ¹
Home health care (Requires pre-authorization by Local 1014's Patient Care Coordinator)	90% after deductible (up to 100 visits per year) ¹	
Hospice care (Requires pre-authorization by Local 1014's Patient Care Coordinator)	90% after deductible ¹	
Extended care facility (Providers must request pre-authorization from Anthem Blue Cross)	90% after deductible (up to 70 days per occurrence) ¹	
Transitional nursing benefit (Requires pre-authorization by Local 1014's Patient Care Coordinator)	90% after deductible (up to 400 hours per lifetime)	70% after deductible (up to \$100 per hour; up to 400 hours per lifetime) ¹
Diabetes self care (Requires pre-authorization by Local 1014's Patient Care Coordinator)	90% after deductible	70% after deductible ¹
Infertility (includes only diagnostic tests and office visits to determine the existence and underlying cause of <i>Infertility</i>)	90% after deductible (benefit limited to \$3,000 per lifetime)	70% after deductible (benefit limited to \$3,000 per lifetime) ¹
Intrauterine Insemination (IUI) (Requires pre-authorization by Local 1014's Patient Care Coordinator)	90% after deductible (benefit limited to \$10,000 per lifetime)	70% after deductible (benefit limited to \$10,000 per lifetime) ¹
Intrauterine Insemination (IUI) Pharmacy (Requires pre-authorization by Local 1014's Patient Care Coordinator)	100% (benefit limited to \$10,000 per lifetime)	
Temporomandibular Joint (TMJ) Disorders	90% after deductible (benefit for non-surgical treatment limited to \$4,000 per lifetime; this limit does not apply to surgical treatment)	70% after deductible ¹ (benefit for non-surgical treatment limited to \$4,000 per lifetime; this limit does not apply to surgical treatment)
Refractive eye surgery (e.g., radial keratotomy, LASIK)	90% after deductible (benefit limited to \$1,500 per eye, \$3,000 per lifetime)	70% after deductible ¹ (benefit limited to \$1,500 per eye, \$3,000 per lifetime)
Medical weight loss program	90% after deductible	70% after deductible ¹
Shoe orthotics	90% after deductible (benefit limited to \$4,000 per lifetime)	70% after deductible ¹ (benefit limited to 4,000 per lifetime)
LiveHealth Online®	100% after \$15 <i>copayment</i>	Not covered
Preventive Body Scan	100% for one scan of the torso region by BSI Scan (not affiliated with Anthem Blue Cross). Repeat preventive body scans are covered no more frequently than once every two years; deductible does not apply	Not covered

¹ **Allowable expenses for out-of-network services are limited to Reasonable and Customary charges, which are defined as the fees and charges customarily accepted as payment for Medically Necessary health care services and supplies in a specific geographical area.**

Appendix G: Dental and Vision Plan Description

The dental and vision plan description is from the following area of the LACERA website:

https://www.lacera.com/sites/default/files/assets/documents/rhc/rhc_forms_pub/brochure_rate_tables/Dental_Vision_Chart_2023.pdf

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Effective July 1, 2023

DENTAL PLAN

	Cigna Indemnity Dental	Cigna Dental HMO
Individual annual deductible	\$25	None
Family annual deductible	\$50	None
Individual annual maximum benefit	\$1,500	Unlimited
Exams & Cleanings:		
Two exams and cleanings per year, not subject to the plan deductible	20%	\$0**
Additional two cleanings are subject to the plan deductible/co-pay	20%*	\$45**
Amalgam – 1 surface, permanent	20%*	\$0**
Amalgam – 2 surface, permanent	20%*	\$0**
Amalgam – 3 surface, permanent	20%*	\$0**
Amalgam – 4 surface, permanent	20%*	\$0**
Resin or composite – anterior	20%*	\$0**
Anterior root canal – permanent	20%*	\$10**
Scaling/root planing – per quad	20%*	\$35**
Simple extraction	20%*	\$10**
Surgical extraction	20%*	\$15 – \$50**
Crown – porcelain to high noble metal	20%*	\$220**
Crown – stainless steel	20%*	\$10**
Post – prefab or crown buildup	20%*	\$40/\$55/\$65**
Orthodontic therapy – child	Not covered	\$2,240**
Orthodontic therapy – adult	Not covered	\$2,840**

* Cigna network dentists are reimbursed according to a Fee Schedule or Discount Schedule. For non-network dentist, plan will reimburse according to the Maximum Reimbursable Charge for the procedure, in the geographic area. The dentist may balance bill up to their usual fees. Procedure with high noble metal are covered at 50%. Services are subject to the plan deductible and plan maximum.

** Member pays this amount, plus additional charges specified in the plan brochure. For post/crown buildup work, the copay amounts apply to different steps in the procedure.

VISION PLAN

Benefit	In-Network Benefits	Out-of-Network Benefits
Spectacle exam*** (Once every 12 months)	\$20 copay; then covered in full. For contact lens fitting and professional services, member pays additional charges	\$25 reimbursement maximum
Lenses (Once every 12 months)		
■ Single vision	\$40 copay; then covered in full	\$35 reimbursement maximum
■ Bifocal	\$40 copay; then covered in full	\$45 reimbursement maximum
■ Trifocal	\$40 copay; then covered in full	\$70 reimbursement maximum
■ Lenticular	\$40 copay; then covered in full	\$130 reimbursement maximum
■ Progressive	\$40 copay; then up to \$70 allowance	\$70 reimbursement maximum
Frames (Once every 24 months)	\$50 allowance	\$35 reimbursement maximum
Contact lenses (one pair or single purchase up to allowed amount with one lifetime maximum)		
■ Hard lenses	\$180 allowance	\$150 reimbursement maximum
■ Soft lenses	\$230 allowance	\$225 reimbursement maximum
*** Spectacle exam includes routine exam, including dilation and refraction.		

Appendix H: Medicare Part B Reimbursement Plan Description

The Medicare Part B reimbursement plan description is from the following area of the LACERA website:

<https://www.lacera.com/program-basics/parts-and-b>

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Medicare Parts A and B

Program Basics

Healthcare Eligibility

Paying for Coverage

Manage Your Enrollment

Medicare

Eligibility and Enrollment

▶ Parts A and B

Premium

Reimbursement

Part D Solicitations

Healthcare Resources

Healthcare Legislation

Part A: Hospital Coverage, Cost, and Eligibility

Medicare Part A is hospital insurance. It covers inpatient hospital care and surgery as well as skilled nursing facility, hospice, and home healthcare.

Medicare Part A is free to any person age 65 or older who is either:

- Eligible to receive a monthly Social Security benefit, or
- Eligible based on wages in which sufficient Medicare payroll taxes were paid.

You automatically apply for Medicare Part A when you apply for Social Security benefits. Your spouse may also qualify for Part A coverage at age 65, based on your eligibility for Social Security. If you are not eligible for free Part A coverage, you may purchase it.

For those not eligible for free coverage, the 2024 Medicare Part A premium amount is \$505 per month, depending on credits. See [current income limits and premium amounts](#) on the Medicare website.

Medicare Part A is free to any person under age 65 who is disabled and has either:

- Received Social Security disability benefits for 24 months as a worker, surviving spouse, or adult child of a retired, disabled, or deceased worker; or
- Accumulated a sufficient number of Social Security credits to be insured for Medicare and meets the requirements of the Social Security disability program.

For questions about eligibility for enrollment in Medicare Part A, [contact Social Security](#) directly.

Part B: Healthcare Coverage and Premium Structure

Part B Supplemental Medicare Insurance covers physician, lab, testing, and other costs. When you enroll in Medicare Part A, you are automatically enrolled in Medicare Part B unless you decline it. This rule applies to people age 65 or older and to those who are disabled under age 65.

If you pay a premium for Plan A, you must enroll in Part B if you also desire that coverage. Part B coverage is ordinarily deducted from your Social Security benefit.

The standard Medicare Part B monthly premium amount for 2024 is \$174.70.

If you select a LACERA-administered Medicare plan, the County may reimburse you for the Part B premium amount. This [reimbursement program](#) is subject to annual review by the Board of Supervisors.

If your modified adjusted gross income (MAGI) as reported on your IRS tax return from the previous two years is above a certain amount, you'll pay the standard premium amount plus an income-related monthly adjustment amount (IRMAA), an extra charge added to your premium. See a chart with [current income limits and premium amounts](#) on the Medicare website to see if you are subject to an IRMAA, or [contact Social Security](#) for more information.

Combination Coverage

If you are currently enrolled in Medicare Part A and Part B and your dependent is not, or vice versa, you will need to enroll in corresponding LACERA-administered health plans. See more below.

Medicare Advantage Prescription Drug Plans (MA-PD)

LACERA-Administered Medicare Plan	Corresponding Non-Medicare Plan
Cigna Preferred Medicare with Rx (available in Maricopa County and Apache Junction, Pinal County, Arizona only)	Cigna Network Model Plan
Kaiser Senior Advantage	Kaiser
UnitedHealthcare Medicare Advantage	UnitedHealthcare
SCAN Health Plan	NONE

Medicare Supplement Plan

Anthem Blue Cross Plan III

Anthem Blue Cross Plan I OR

Anthem Blue Cross Plan II

 Appointment Reservations



Los Angeles County Employees
Retirement Association

MEMBER SERVICE CENTER

M-F, 7 a.m.-5 p.m. PT

Available by appointment only

[Holiday Schedule](#)

300 N. Lake Ave.
Pasadena, CA 91101

[Contact Us](#)

MEMBER SERVICES CALL CENTER

M-F, 7 a.m.-5:30 p.m. PT

800-786-6464

RETIREE HEALTHCARE

800-786-6464

BUSINESS

M-F, 8 a.m.-5 p.m. PT

PO Box 7060
Pasadena, CA 91109-7060

Phone 626-564-6000

Fax 626-564-6155

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Healthcare

Operating Hours: M-F, 7
a.m.-5:30 p.m.

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Mondays and Fridays
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Thursday.

Appendix I: Historical Information

This section presents historical statistical information on LACERA's membership, liabilities, assets, and costs. There is also a history of changes.

Table I-1: Membership Data

Valuation Date (July 1)	Membership			Payroll (Millions)
	Actives	Vested Terminateds	Retirees and Survivors with Medical	
2006	88,581	7,450	39,078	\$5,307.2
2008	94,415	8,074	40,444	\$6,259.2
2010	94,343	7,917	41,786	\$6,732.7
2012	91,898	7,835	43,897	\$6,630.0
2014	92,393	8,069	45,825	\$6,764.0
2016	95,295	8,207	47,903	\$7,268.6
2017	97,149	8,302	49,109	\$7,743.0
2018	98,415	8,434	50,271	\$7,880.3
2019	99,128	8,593	51,499	\$8,215.4
2020	100,051	8,631	52,589	\$8,682.2
2021	99,044	8,752	53,529	\$8,981.7
2022	96,490	9,222	54,795	\$8,939.4
2023	96,857	9,586	55,735	\$9,441.8

**Table I-2: Liabilities, Assets, and Costs
 (All Dollar Amounts in Millions)**

Valuation Year	Actuarial Accrued Liability	Assets	Unfunded Actuarial Accrued Liability	ARC/ADC ¹	Funded Ratio	ARC/ADC as a % of Pay
2006	\$ 21,215.8	\$ -	\$ 21,215.8	\$ 1,630.7	0.00%	30.73%
2008	\$ 21,863.6	\$ -	\$ 21,863.6	\$ 1,737.0	0.00%	27.75%
2010	\$ 24,031.0	\$ -	\$ 24,031.0	\$ 1,938.4	0.00%	28.79%
2012	\$ 26,952.7	\$ -	\$ 26,952.7	\$ 2,126.1	0.00%	32.07%
2014	\$ 28,546.6	\$ 483.8	\$ 28,062.8	\$ 2,152.3	1.69%	31.82%
2016	\$ 25,912.6	\$ 560.8	\$ 25,351.8	\$ 1,964.4	2.16%	27.03%
2017	\$ 26,300.8	\$ 742.9	\$ 25,557.9	\$ 1,979.8	2.82%	25.57%
2018	\$ 21,066.8	\$ 941.0	\$ 20,125.8	\$ 1,620.2	4.47%	20.56%
2019	\$ 20,752.6	\$ 1,238.5	\$ 19,514.1	\$ 1,551.0	5.97%	18.87%
2020	\$ 21,302.7	\$ 1,492.6	\$ 19,810.1	\$ 1,578.6	7.01%	18.18%
2021	\$ 21,157.4	\$ 2,306.8	\$ 18,850.6	\$ 1,505.1	10.90%	16.76%
2022	\$ 23,097.8	\$ 2,394.1	\$ 20,703.7	\$ 1,633.4	10.37%	18.27%
2023	\$ 23,459.7	\$ 3,091.8	\$ 20,367.9	\$ 1,614.9	13.18%	17.10%

¹ Annual Required Contribution (ARC) through 2017 and Actuarially Determined Contribution (ADC) thereafter.

Table I-3: Change History

Valuation Year	Investment Return Assumption		Changes
	Prefunding Agents	Outside Districts	
2006	5.00%	5.00%	Initial OPEB Valuation and Segal actuarial review
2008	5.00%	5.00%	Investigation of Experience Study
2010	5.00%	5.00%	Investigation of Experience Study and Segal actuarial review
2012	4.35%	4.35%	2013 Investigation of Experience Study
2014	3.75%	3.75%	Initial Valuation with OPEB Trust assets
2016	4.50%	4.50%	Initial Valuation reflecting Tier 2, Investigation of Experience Study and Segal actuarial review
2017	4.50%	4.50%	Beginning of annual valuations
2018	6.00%	3.69%	Initial agent Valuation, 2018 Investigation of Experience Study and Cavanaugh Macdonald actuarial review
2019	6.00%	3.69%	ACA Excise Tax and Health Insurer Fee repealed
2020	6.00%	2.30%	2020 Investigation of Experience Study and Cavanaugh Macdonald actuarial review
2021	6.00%	2.30%	There were no changes in this valuation year
2022	6.00%	2.30%	There were no changes in this valuation year
2023	6.25%	3.50%	2023 Investigation of Experience Study and Cavanaugh Macdonald actuarial review

Appendix J: OPEB Tier 2 Savings for Los Angeles County

The following analysis shows the financial impact of introducing the Retiree Healthcare Tier 2 for Los Angeles County ("County").

- The estimated cash flow savings that the County has already realized between July 1, 2014 and July 1, 2023 due to Tier 2 retirements is \$0.1 million.
- The estimated savings due to Tier 2 on the July 1, 2023 Actuarial Accrued Liability, which consists of future cash flows, is \$454.5 million. Specifically, the Actuarial Accrued Liability is the present value of the accrued portion of future projected cash flows.

Since Tier 2 consists of members with a date of hire on or after July 1, 2014 and it can take decades for these members to retire and receive OPEB benefits, this illustrates that the Tier 2 savings are initially low and will gradually increase.

Prior Savings

For each retiree that was in Tier 2 as of July 1, 2023, we assessed the Tier 2 savings by estimating what LACERA's Medical and Dental portion of the healthcare premium and the Part B reimbursement would have been if they were in Tier 1. For this hypothetical, we assumed the retirees would have still selected the same medical and dental plans as their actual selection, and, for members without spouse coverage, we added spouse coverage at rates consistent with the valuation assumptions. The 2023 difference between the expected cost if they were in Tier 1 and the actual cost in Tier 2 was then applied across all years of retirement for each current Tier 2 retiree. Based on this methodology, we estimate the prior savings from the implementation of Tier 2 to be about \$0.1 million. Note, however, that if these retirees had been eligible for Tier 1, they may have selected different plans or had other differences in behavior which would result in savings amounts different than estimated herein.

July 1, 2023 OPEB Valuation Impacts

To estimate the impact of the implementation of Tier 2 on the July 1, 2023 funding valuation results, we treated each future Tier 2 retiree as if they were in Tier 1. We also adjusted the future payments to current Tier 2 retirees to reflect a similar change as was seen in our analysis of future retirees. The County's projected impact of this change on results from our July 1, 2023 valuation is shown below.

OPEB Benefit Liabilities and Costs¹
Summary of Tier 2 Savings based on the July 1, 2023 Valuation
 (all dollar amounts are in millions)

	Study Results with All Members as Tier 1	Valuation Results with Members' Current Tier Designation as 1 or 2	Tier 2 Savings Estimate
1. Present Value of Future Benefits	\$ 31,670.3	\$ 29,321.9	\$ 2,348.4
2. Present Value of Future Normal Costs	8,866.4	6,972.5	1,893.9
3. Actuarial Accrued Liability (1-2)	\$ 22,803.9	\$ 22,349.4	\$ 454.5
4. Assets	3,009.3	3,009.3	-
5. Unfunded Actuarial Accrued Liability (3-4)	\$ 19,794.6	\$ 19,340.1	\$ 454.5
6. ADC ²	\$ 1,669.3	\$ 1,540.0	\$ 129.3
7. ADC expressed as a percentage of payroll			
Normal Cost	7.75%	6.57%	1.18%
UAAL payment	10.74%	10.49%	0.25%
Total	18.49%	17.06%	1.43%

¹ Net of retiree paid premiums

² Normal cost and 30-year level percentage of payroll amortization of the Unfunded Actuarial Accrued Liability (UAAL)

In the table below, we show the County's projected impact to benefit payments net of retiree contributions for the first ten years and then at an interval of every ten years through Fiscal Year Ending June 30, 2063. The impact is minimal in the short term and becomes increasingly significant as more Tier 2 participants are expected to retire.

Projected County Paid Benefits
Summary of Tier 2 Savings based on the July 1, 2023 Valuation
 (all dollar amounts are in millions)

Fiscal Year Ending	Study Results with All Members as Tier 1	Valuation Results with Members' Current Tier Designation as 1 or 2	Tier 2 Savings Estimate
6/30/2024	\$ 779.8	\$ 779.7	\$ 0.1
6/30/2025	864.5	864.2	0.3
6/30/2026	941.0	940.4	0.6
6/30/2027	1,014.5	1,013.5	1.0
6/30/2028	1,087.3	1,085.7	1.6
6/30/2029	1,162.4	1,160.2	2.2
6/30/2030	1,240.5	1,237.5	3.0
6/30/2031	1,314.4	1,310.4	4.0
6/30/2032	1,396.8	1,391.4	5.4
6/30/2033	1,482.9	1,475.8	7.1
6/30/2043	2,474.1	2,399.3	74.8
6/30/2053	3,656.7	3,227.5	429.2
6/30/2063	4,009.4	3,224.7	784.7

All assumptions are met
 No future members are reflected

Actual Versus Expected Analysis

In the table below, we show a comparison of the July 1, 2022 Tier 2 savings estimates, the expected July 1, 2023 estimates based on a roll forward of the 2022 analysis, and the actual July 1, 2023 estimates.

**Comparison of Actual and Expected Tier 2 Savings
 Based on the July 1, 2023 Valuation**
 (all dollar amounts are in millions)

	July 1, 2022 Estimates	Expected July 1, 2023 Estimates Based on 2022 Analysis	Actual July 1, 2023 Estimates	Difference Between Actual and Expected July 1, 2023 Estimates
Valuation date	7/1/2022	7/1/2022	7/1/2023	
Measurement date	7/1/2022	7/1/2023	7/1/2023	
Discount rate	6.00%	6.00%	6.25%	
Prior savings	less than \$0.1	\$ 0.1	\$ 0.1	\$ 0.0
Actuarial Accrued Liability savings	\$ 363.7	\$ 489.9	\$ 454.5	\$ (35.4)
Tier 2 member counts ¹				
Active	32,332	30,892 ²	35,770	4,878
Vested terminated	776	965	1,143	178
Retired (with Medical)	11	52	25	(27)
Projected County paid benefits savings (FYE)				
6/30/2023	\$ 0.1	N/A	N/A	N/A
6/30/2024	0.2	\$ 0.2	\$ 0.1	\$ (0.1)
6/30/2025	0.4	0.4	0.3	(0.1)
6/30/2026	0.7	0.7	0.6	(0.1)
6/30/2027	1.1	1.1	1.0	(0.1)
6/30/2028	1.6	1.6	1.5	(0.1)
6/30/2029	2.2	2.2	2.2	0.0
6/30/2030	3.0	3.0	3.0	0.0
6/30/2031	4.0	4.0	4.0	0.0
6/30/2032	5.4	5.4	5.4	0.0
6/30/2042	56.5	56.5	59.7	3.2
6/30/2052	363.1	363.1	380.4	17.3
6/30/2062	682.9	682.9	762.4	79.5

¹ Medical benefits only and excluding spouses

² Consistent with actuarial valuations, this does not include an assumption of future members hired after the July 1, 2022 valuation date.

Commentary:

- Prior savings came in lower than expected, but the savings amounts are so small that both round to \$0.1 million.
- The Actuarial Accrued Liability savings decreased from expected primarily due to the increase in the discount rate used to measure liabilities from 6.00% to 6.25% as part of the 2023 OPEB Investigation of Experience.
- July 1, 2023 active Tier 2 member counts were higher than the expected July 1, 2023 counts due to the addition of the new members hired in the fiscal year ending June 30, 2023.
- More Tier 2 active members left employment during fiscal year ending June 30, 2023 than anticipated by our July 1, 2022 actuarial assumptions. In addition, more of these terminating members left their contributions in the pension plan and remained eligible for future OPEB benefits than anticipated. These both resulted in more Tier 2 vested terminated members in the 2023 valuation than expected.
- There were fewer retirees than expected due to fewer Tier 2 members retiring and electing medical benefits in the fiscal year ending June 30, 2023 than anticipated by our July 1, 2022 actuarial assumptions.
- Projected County paid benefits savings in the first few years were lower than expected due to fewer Tier 2 members retiring and electing medical benefits in the fiscal year ending June 30, 2023 than anticipated by our July 1, 2022 actuarial assumptions.
- Projected County paid benefits savings in the later years are higher than the expected County paid benefits savings due to the addition of the new members hired in the fiscal year ending June 30, 2023.

Attachment II

**Milliman's Experience Study Report as of
July 1, 2023 - Final**



Los Angeles County Other Postemployment Benefits Program

2023 Investigation of Experience for Other Postemployment Benefits Assumptions

Prepared by:

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Principal and Consulting Actuary

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August 16, 2024

Board of Retirement
Los Angeles County Employees Retirement Association
300 North Lake Avenue, Suite 820
Pasadena, CA 91101

Dear Trustees of the Board:

It is a pleasure to submit this report of our investigation of the experience of the Los Angeles County Employees Retirement Association (LACERA) Other Postemployment Benefits (OPEB) Program for the period ending June 30, 2023. It has been three years since the last 2020 OPEB experience study. The results of this investigation are the basis for recommended changes in OPEB related actuarial assumptions for the actuarial valuation to be performed as of July 1, 2023.

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

We have provided financial information showing the estimated hypothetical impact of the recommended assumptions if they had been used in the July 1, 2022 actuarial OPEB valuation. We believe the recommended assumptions provide a reasonable estimate of anticipated experience affecting LACERA. Nevertheless, the emerging costs will vary from those presented in this report to the extent that actual experience differs from that projected by the actuarial assumptions.

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

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

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

In preparing this report, we relied without audit on information (some oral and some in writing) supplied by the County, the Superior Court, LACERA's staff; Segal, LACERA's Health Care Benefits Consultant; and Meketa Investment Group, LACERA's general investment consultant. This information includes, but is not limited to benefit descriptions, membership data, and financial information. We used LACERA's benefit provisions as summarized in our July 1, 2022 OPEB Actuarial Valuation Report. In some cases, where the census data was incomplete, we made assumptions as noted in Table C-10 of Appendix C of the July 1, 2022 OPEB Actuarial Valuation Report. In our examination, after discussion with LACERA and making certain adjustments, we have found the data to be reasonably consistent and comparable with data used for other purposes. Since the experience study results are dependent on the integrity of the data supplied, the results can be expected to differ if the underlying data is incomplete or missing. It should be noted that if any data or other information is inaccurate or incomplete, our determinations might need to be revised.

In developing these recommendations, we have reflected an estimate of fees associated with the Affordable Care Act (ACA), which was signed into law in March 2010 and subsequent regulations and acts. The OPEB assumptions will reflect changes in future valuations as regulations are released. The trend will be updated for the July 1, 2023 valuation to reflect the July 1, 2024 final annual medical and dental plan rate renewals and adjustments from the Inflation Reduction Act.

We certify that the assumptions developed in this report satisfy Actuarial Standards Board (ASB) Standards of Practice, in particular, No. 6 (Measuring Retiree Group Benefit Obligations). The assumptions used in this OPEB Investigation of Experience are derived from a combination of assumptions identified during the 2022 LACERA Investigation of Experience for Retirement Benefit Assumptions and collaboration among a group of stakeholder representatives. Demographic assumptions from the latest 2022 Retirement Benefit Investigation of Experience, conducted by Milliman and approved by LACERA's Board of Investments, are integrated into the OPEB Investigation of Experience where they are appropriate for OPEB benefits. Assumptions unique to OPEB are identified, evaluated, and agreed upon collaboratively by the actuaries and consultants representing the OPEB program stakeholders including: Milliman, LACERA's actuary; Cavanaugh Macdonald, LACERA's reviewing actuary; Segal, LACERA's Health Care Benefits Consultant; Cheiron, Los Angeles County's actuary; and Rael & Letson, actuary for SEIU Local 721. Types of OPEB specific assumptions include: initial enrollment, plan and tier selection, spouse age difference, and re-enrollment assumptions. The claim cost assumptions and final trend rates reflecting the July 1, 2024 annual medical and dental plan rate renewals will be developed and agreed upon collaboratively with the same LACERA stakeholders during the July 1, 2023 valuation.

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

The assumptions from this July 1, 2023 OPEB Investigation of Experience Report will be used in the forthcoming OPEB funding valuation reports. The funding goals serve as a basis for the separate Government Accounting Standards Board (GASB) Statement Number 75 disclosure report. Actuarial computations under GASB Statement Numbers 74 and 75 are for the purposes of fulfilling financial accounting requirements for LACERA, Los Angeles County, the Superior Court, and SCAQMD (the agents) respectively. The GASB 75 disclosure report needs to meet the requirements of these standards which include but are not limited to a different discount rate and actuarial cost methodology. Determinations for purposes other than meeting these financial accounting requirements may be significantly different from the results contained in this valuation report. Accordingly, additional determinations may be needed for other purposes.

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

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

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

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

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

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

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

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

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

Sincerely,

A handwritten signature in black ink, appearing to read "Robert L. Schmidt".

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

RLS/JOJ/bh

A handwritten signature in red ink, appearing to read "Janet Jennings".

Janet O. Jennings, ASA, MAAA
Consulting Actuary

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Section 1 Executive Summary and Recommendations

Overview



This is a study of the OPEB related assumptions of the Los Angeles County OPEB Program for the period ending June 30, 2023. It includes a discussion of the OPEB-related economic and demographic actuarial assumptions. These assumptions were set initially for the July 1, 2006 inaugural OPEB valuation. An Investigation of Experience was conducted in 2008 for the July 1, 2008 OPEB valuation; in 2010 for the July 1, 2010 and July 1, 2012 OPEB valuations; in 2013 for the July 1, 2014 OPEB Valuation; in 2016 for the July 1, 2016 and July 1, 2017 OPEB valuations; in 2018 for the July 1, 2018 and July 1, 2019 OPEB valuations; and in 2020 for the July 1, 2020, July 1, 2021, and July 1, 2022 OPEB valuations. Now that three additional years have passed since the 2020 Investigation of Experience, we have more information with which to test the validity of the assumptions of the program. In addition, the retirement benefit related assumptions used for pension benefits were studied in 2022. Some of those assumptions are also used in the OPEB valuations. For consistency, changes to those assumptions will continue to be made in future OPEB valuations. The next OPEB investigation of experience study is scheduled for 2026.

The OPEB funding valuations starting with the July 1, 2018 report have been under an agent structure with results shown by agent. This 2023 OPEB Investigation of Experience Study reviews experience for all OPEB program participants (members) combined regardless of agency. Assumptions are also studied and considered on a combined basis.

This report recommends several assumption changes that result in an Actuarially Determined Contribution (ADC) rate decrease of 0.71% of payroll. Where the recommended assumptions are different from the current assumptions, the recommended assumptions are highlighted in **yellow**.

Summary

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

The five-year period ending June 30, 2023 for retirement of vested terminated members and the three-year period ending June 30, 2023 for all other assumptions overlapped with the COVID pandemic. Results for this triennial period were reviewed with experience from prior studies and we decided to consider the prior six year of experience for the initial enrollment in part, due to COVID. The 2022 Retirement Benefit Investigation of Experience also considered COVID impacts.

Healthcare Tier

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

Section 2 Introduction

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

understand the sensitivity of the actuarial calculations to the underlying assumptions.

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

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

Section 3 Initial Enrollment

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

We saw some short term fluctuations in the most recent three year period, which may be temporary, due to a variety of factors including the COVID-19 pandemic. For this 2023 study, we considered the prior six years of enrollment for the initial enrollment assumptions.

Section 4 Plan and Tier Selections

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

Section 5 Retirement of Vested Terminated Members

Section 5 discusses the assumption for retirement of vested terminated members. For all groups including General Plans A, B, C, D, and G, General Plan E, and Safety Plans A, B, and C, the actual retirements have been generally lower than current assumptions, and we recommend changes to these assumptions to bring them closer to actual experience. Experience from the five-year period ended June 30, 2023 was used. We recommend the same assumptions for both Tier 1 and Tier 2.

Section 6 Other OPEB Demographic Assumptions

Section 6 discusses the following other OPEB demographic assumptions:

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

We recommend no changes to the age difference assumptions for male and female spouses. We are recommending no change to our Medicare enrollment assumption. For our survivor enrollment assumptions, we have quantified the impact and determined analysis is not necessary this experience study. We recommend applying loads based on the 2020 assumptions for Tier 1 and Tier 2.

Section 7 OPEB Economic Assumptions

Section 7 discusses the investment earnings and health cost trend assumptions. We will continue to use the inflation and general wage increases of 2.75% and 3.25% respectively based on the 2022 Retirement Benefit Investigation of

Experience. These assumptions are the same as the July 1, 2023 retirement funding valuation.

There are two investment return assumptions based on whether an agent prefunds into the OPEB Trust. The agents that prefund through the OPEB Trust are the County, Superior Court, and LACERA. We recommend increasing the investment return assumption for these agents from 6.00% to 6.25%. This is based on a review of Meketa, Horizon, and Milliman's capital market assumptions.

For agents that are not prefunding through the OPEB Trust, known as the Outside Districts, we recommend an investment earnings assumption of 3.50%, based on the County's general fund expected return. This is an increase compared to the current assumption of 2.30%.

For the health cost trend rates, we utilized the updated version of the Getzen trend model sponsored by the Society of Actuaries. Based on this information, we are recommending changes to the trend assumptions. The first-year trend assumptions will be updated in the July 1, 2023 OPEB valuation to reflect the final July 1, 2024 annual medical and dental plan rate renewals. The July 1, 2023 OPEB valuation trends will also have updates to the short term trends based on impacts from the Inflation Reduction Act.

Future Amortization Considerations

The commitment to prefunding is based on the following:

- June 22, 2015 County budget policy,
- November 20, 2015 LACERA funding policy and June 23, 2023 LACERA Surplus Memo
- Superior Court funding policy communicated to LACERA on October 23, 2023

The County's policy is to increase the OPEB Trust contributions by \$56 million each year. The OPEB Trust contributions are capped at the ADC less the County's portion of the premiums and death benefit, also known as Pay as You Go (PAYG).

The funded ratio is expected to increase gradually over time. However, the UAAL is expected to continue to increase due to the open 30-year amortization not paying down the principal.

The ADC is expected to increase over time as part of the funding policy and as a result of contributing less than the ADC in the initial phase-in period. The ADC would have been considerably higher if there had been no prefunding.

Milliman has been discussing the options for amortization changes with the County, LACERA, and the stakeholders. Possible considerations include the following:

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

The chart below illustrates the impact on the July 1, 2022 ADC with different open amortization periods on a level percent of pay basis.

Open Amortization Period	30-year	25-year	20-year	15-year	10-year
Actuarially Determined Contribution (ADC)					
1. Normal Cost	\$ 649.0	\$ 649.0	\$ 649.0	\$ 649.0	\$ 649.0
2. UAAL payment	984.4	1,115.2	1,313.6	1,648.3	2,323.5
3. Total	\$ 1,633.4	\$ 1,764.2	\$ 1,962.6	\$ 2,297.3	\$ 2,972.5
ADC expressed as a percentage of payroll					
1. Normal Cost	7.26%	7.26%	7.26%	7.26%	7.26%
2. UAAL payment	11.01%	12.48%	14.69%	18.44%	25.99%
3. Total	18.27%	19.74%	21.95%	25.70%	33.25%

If a change in amortization method is made sometime in the future, a methodology to transition from the current 30-year open amortization period to the new method will be evaluated. We recommend ongoing discussions about the funded status goals and choosing an amortization period and method that are in alignment.

Financial Impact

The assumption changes in total are projected to decrease the Actuarial Accrued Liability (AAL) by 3.98%, decrease the Normal Cost Rate by 0.54% of payroll, and decrease the Actuarially Determined Contribution (ADC) by 0.71% of payroll.

Exhibit 1-1 summarizes the financial impact of the assumption changes. It shows the impact on the Actuarial Accrued Liability, Normal Cost Rate, and Actuarially Determined Contribution of each individual assumption change. This is based solely on the impact the new assumptions would have had on the July 1, 2022 OPEB valuation results. Note that the relative impact of the various assumption changes by component is somewhat dependent on the order in which they are evaluated. For this study, the impact from the 2022 retirement demographic assumption changes are not applicable because the assumptions based on the 2022 Retirement Benefit Investigation of Experience for LACERA have already been reflected in the July 1, 2022 OPEB valuation results.

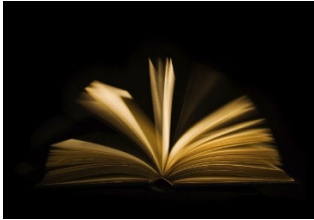
Exhibit 1-1
Hypothetical Results of July 1, 2022 Valuation
with Proposed Assumptions

	Actuarial Accrued Liability ⁽¹⁾	(Assets) ⁽¹⁾	Unfunded Actuarial Accrued Liability ⁽¹⁾	Normal Cost Rate ⁽²⁾	ADC Percentage ⁽²⁾
July 1, 2022 Valuation	\$ 23,097.8	\$ (2,394.1)	\$ 20,703.7	7.26%	18.27%
Assumption Changes					
Initial Enrollment	(63.0)	-	(63.0)	(0.01%)	(0.04%)
Plan and Tier Selection	(41.1)	-	(41.1)	(0.03%)	(0.05%)
Vested Terminated Commencement	(7.6)	-	(7.6)	0.00%	(0.01%)
Trend - Without 1st Year Renewal Adjustment	(9.8)	-	(9.8)	(0.02%)	(0.02%)
Remarriage	(0.6)	-	(0.6)	0.00%	0.00%
Discount Rate	(796.4)	-	(796.4)	(0.48%)	(0.59%)
Total Assumption Changes	\$ (918.5)	\$ -	\$ (918.5)	(0.54%)	(0.71%)
July 1, 2022 Valuation with Assumption Changes	\$ 22,179.3	\$ (2,394.1)	\$ 19,785.2	6.72%	17.56%

(1) In millions of dollars

(2) Expressed as a percentage of payroll

Section 2 Introduction



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

OPEB actuarial assumptions can be broken into three broad groups:

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

The Retirement Benefit Related Assumptions were studied in Milliman's 2022 Retirement Benefit Investigation of Experience for LACERA. The focus of this study is the OPEB Demographic Assumptions. This section, however, encompasses all three types of assumptions and provides an overview of the process and importance of setting actuarial assumptions.

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

Year	Assumptions Studied
2006, 2008, and 2010	OPEB Demographic and Economic Assumptions
2013	OPEB Demographic Assumptions
2014	OPEB Economic Assumptions
2016	OPEB Demographic and Economic Assumptions
2017	OPEB Economic Assumptions
2018	OPEB Demographic and Economic Assumptions
2019	OPEB Economic Assumptions
2020	OPEB Demographic and Economic Assumptions
2021 and 2022	OPEB Economic Assumptions
2023	OPEB Demographic and Economic Assumptions

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

Funding and Valuation Principles and “Actuarial Risk”

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

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

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

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

The retirement benefit related assumptions are based on the recommendations from the LACERA 2022 Investigation of Experience as developed under Actuarial Standards of Practice (ASOP) Numbers 27 and 35.

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

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

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

Overview

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

Throughout this report, we refer to “expected” and “proposed” actuarial assumptions. The “expected” assumptions are those used for our actuarial valuation of the County OPEB program dated July 1, 2022. They may also be referred to as the “current” or “old” assumptions. The “proposed” or “recommended” assumptions are those we recommend for use in the OPEB valuation dated July 1, 2023 and for subsequent valuations until further changes are made.

The assumptions used in this OPEB Investigation of Experience are derived from a combination of assumptions identified during the 2022 LACERA Investigation of Experience for Retirement Benefit Related Assumptions and collaboration among a group of stakeholder representatives. Economic and demographic assumptions from the Retirement Benefit Investigation of Experience, conducted by Milliman and approved by LACERA’s Board of Investments, are integrated into the OPEB Investigation of Experience. Assumptions unique to OPEB are identified, evaluated, and agreed upon collaboratively by the actuaries and consultants representing the OPEB program stakeholders including: Milliman, LACERA’s actuary; Cavanaugh Macdonald, LACERA’s reviewing actuary; Segal, LACERA’s Healthcare Benefits Consultant; Cheiron, Los Angeles County’s actuary; and Rael & Letson, actuary for SEIU Local 721. Types of OPEB specific assumptions include: initial enrollment, plan and tier selection, spouse age difference, and re-enrollment assumptions. The OPEB Investigation of Experience is reviewed in conjunction with the approval of the OPEB Valuation by LACERA’s Board of Retirement.

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

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

For the graphical exhibits, the actual rates in this 2023 study and actual rates from the prior 2020 study are shown as bars on the graphs on either a years-of-service basis, or, in the case of retirement rates, on an age-by-age basis. The current, or “expected” rates used in the July 1, 2022 OPEB valuation and the new proposed assumptions are shown as lines on the graphs. Therefore, the assumption changes we are proposing are illustrated by the difference between the two lines in each exhibit.

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

Each year, we review impacts from COVID, legislation such as the ACA and the Inflation Reduction Act (IRA), and relevant regulations when setting assumptions.

Our Philosophy

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

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

Actuarial Standard of Practice No. 6

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

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

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

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

ASOP No. 35 Steps

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

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

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

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

ASOP 35 General Considerations and Application

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

Actuarial Standard of Practice No. 27

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

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

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

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

- It is appropriate for the purpose of the measurement.

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

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

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

Section 3 Initial Enrollment



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

Exhibits 3-1 and 3-2 show a comparison of actual medical enrollees to assumed enrollees for the three-year period ending June 30, 2023 separately for males and females. The results show those who both enrolled at the time of retirement and those who enrolled sometime after retirement.

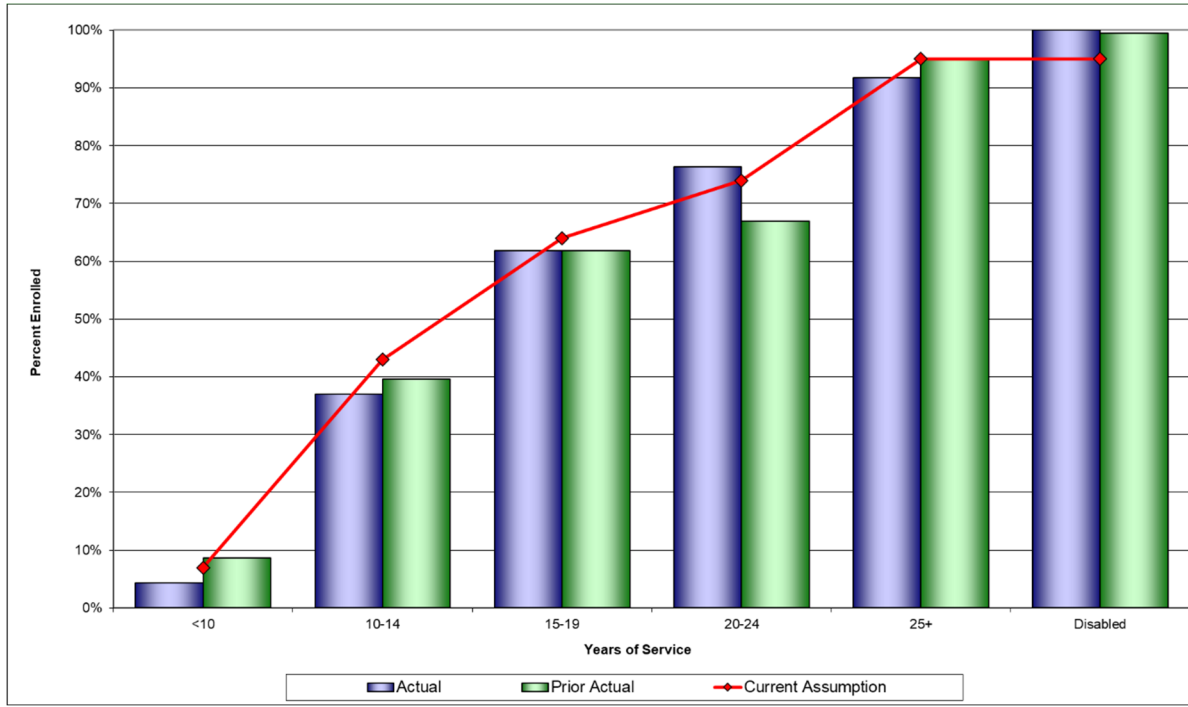
The exhibits show that patterns for males and females are similar. Therefore, we recommend using combined male/female assumptions.

Exhibit 3-3 shows the combined male and female experience, along with the current and proposed assumptions. We saw some of the short term fluctuations in the most recent three year period which may be temporary, due to a variety of factors including the COVID-19 pandemic. For this reason, we considered the prior six years of experience with the proposed assumptions resulting in an overall actual-to-expected ratio similar to the 2020 experience study.

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

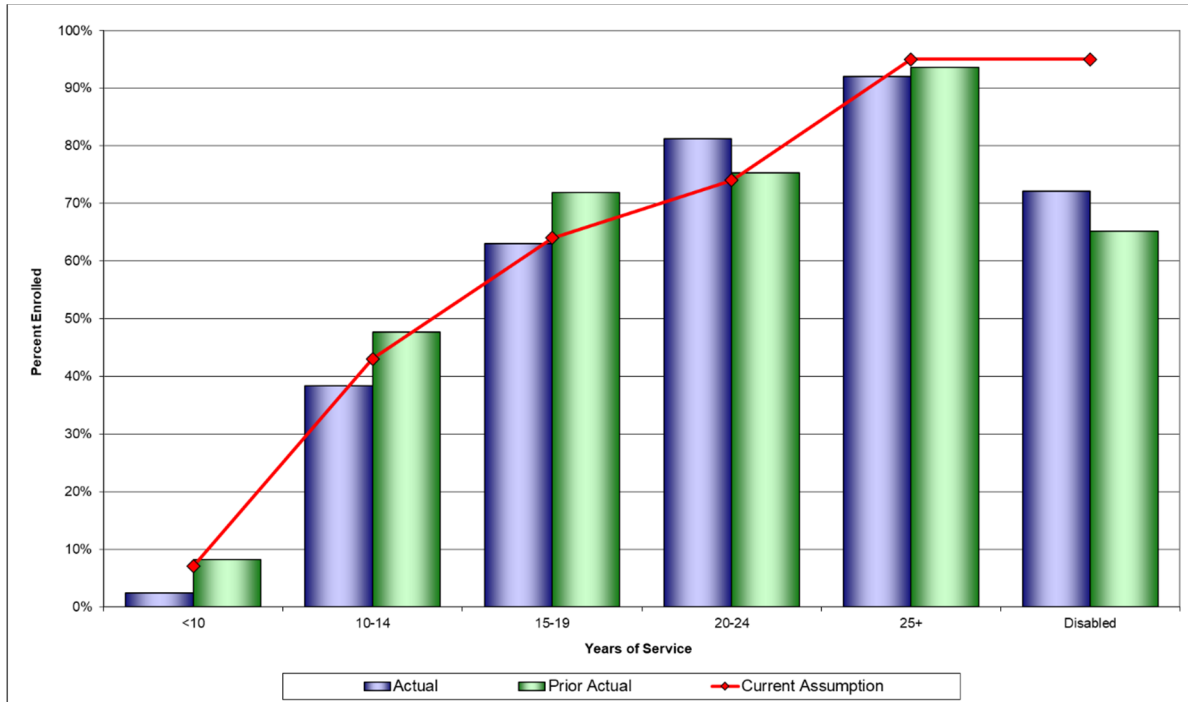
Due to lack of credible experience with respect to Tier 2 enrollees, we recommend the same initial enrollment assumptions for Tier 1 and Tier 2 enrollees. We will monitor Tier 2 as experience develops.

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



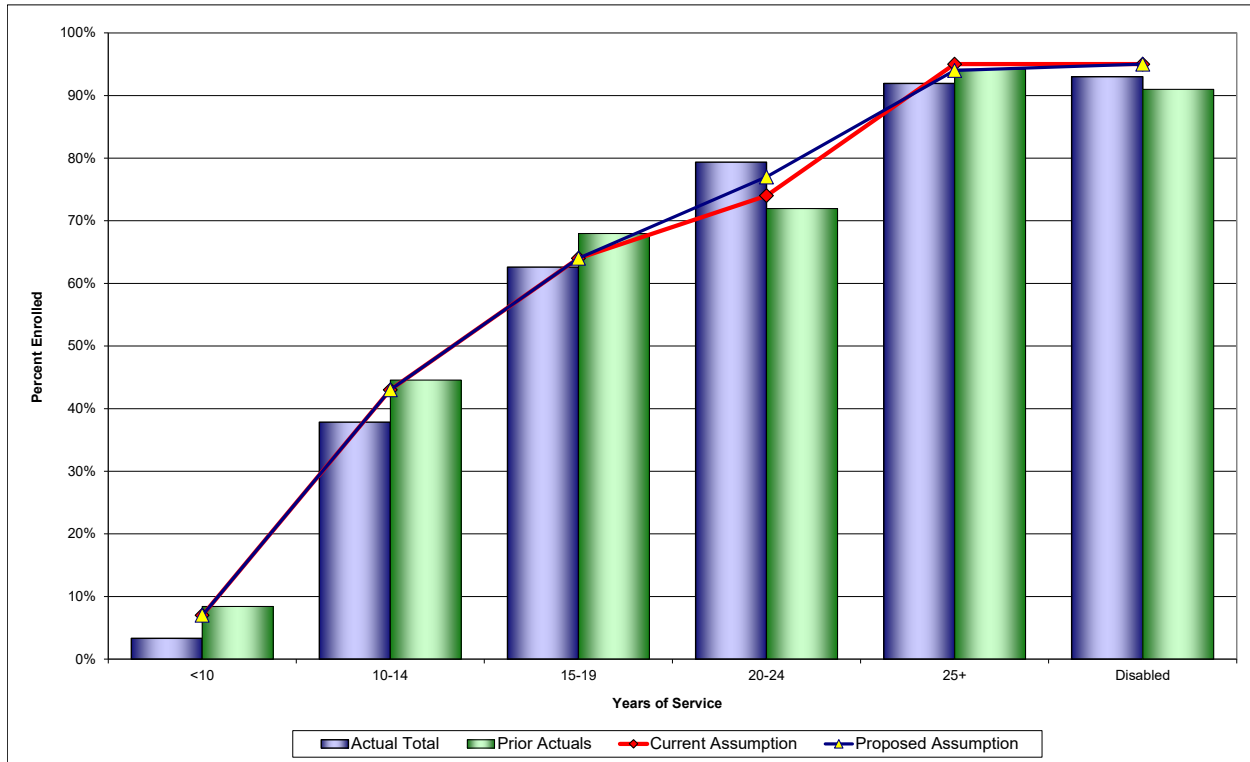
All Enrollees	Current Assumption	Actual
Total Count	3,585	3,508
Actual / Expected	98%	

Exhibit 3-2
Initial Medical Enrollment – Females



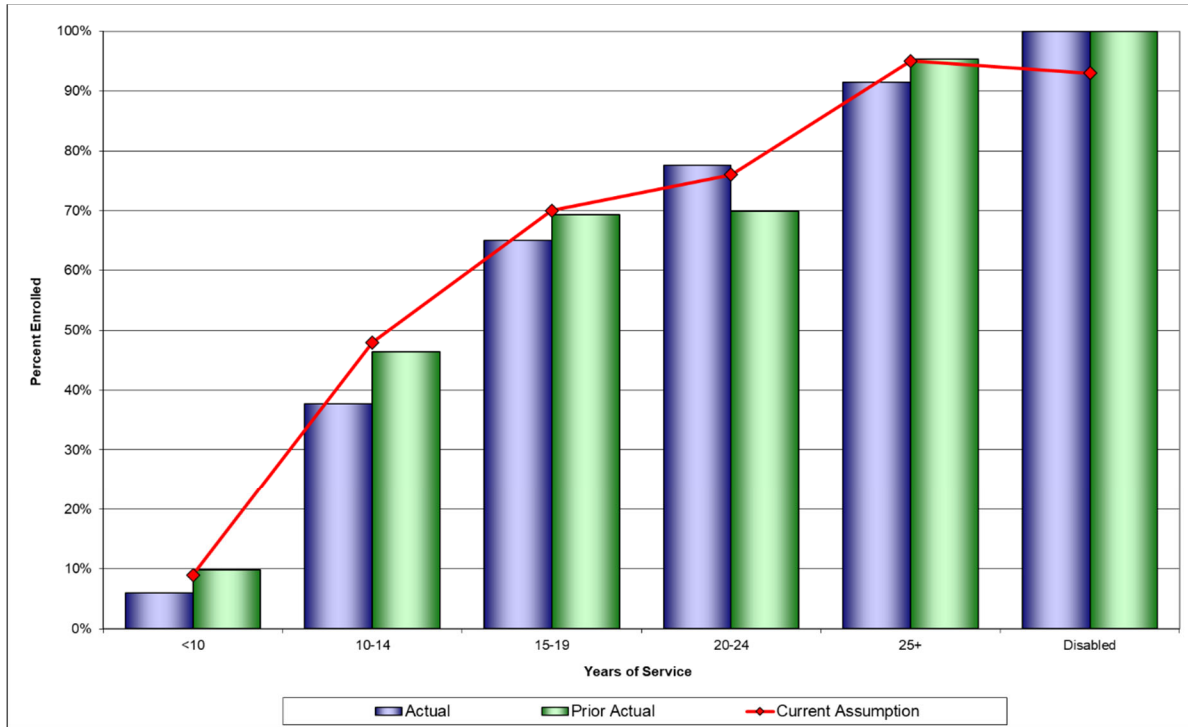
All Enrollees	Current Assumption	Actual
Total Count	4,859	4,728
Actual / Expected	97%	

Exhibit 3-3
Initial Medical Enrollment – Males and Females



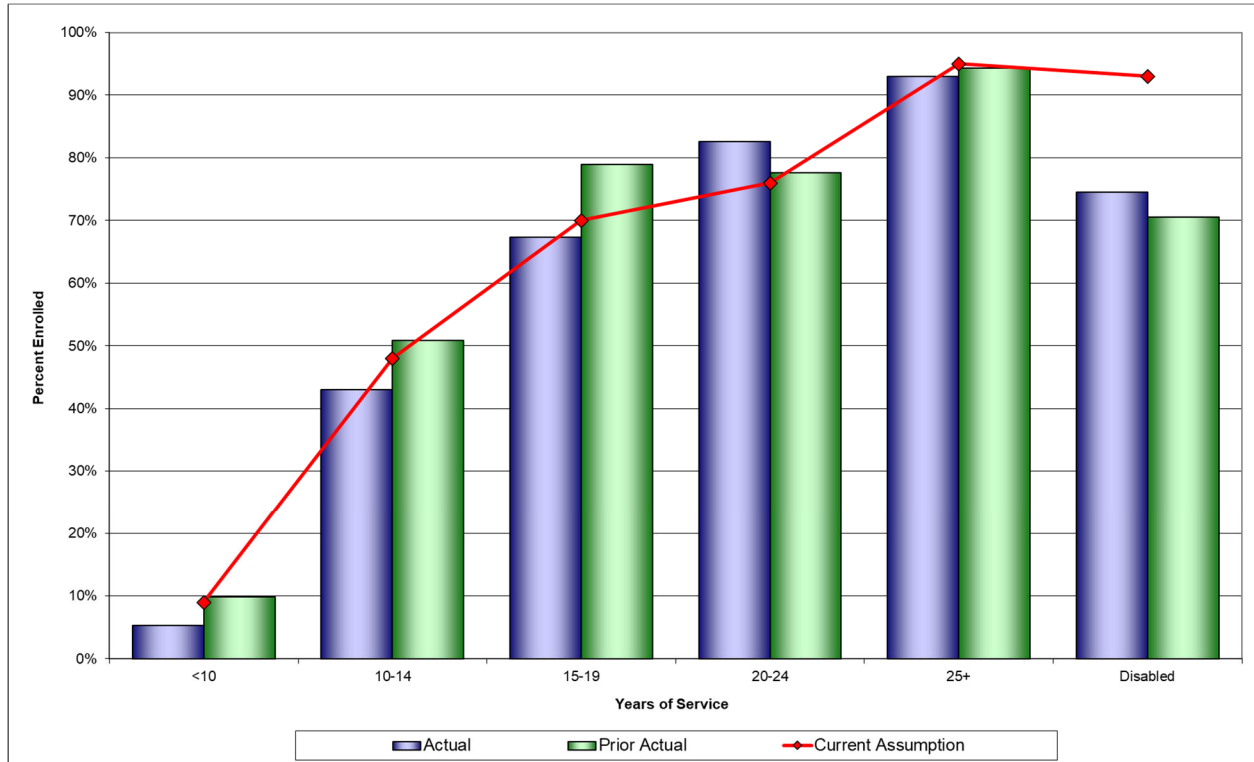
All Enrollees	Current Assumption	Actual	Proposed Assumption
Total Count	8,444	8,236	8,419
Actual / Expected	98%		98%

Exhibit 3-4
Initial Dental/Vision Enrollment – Males



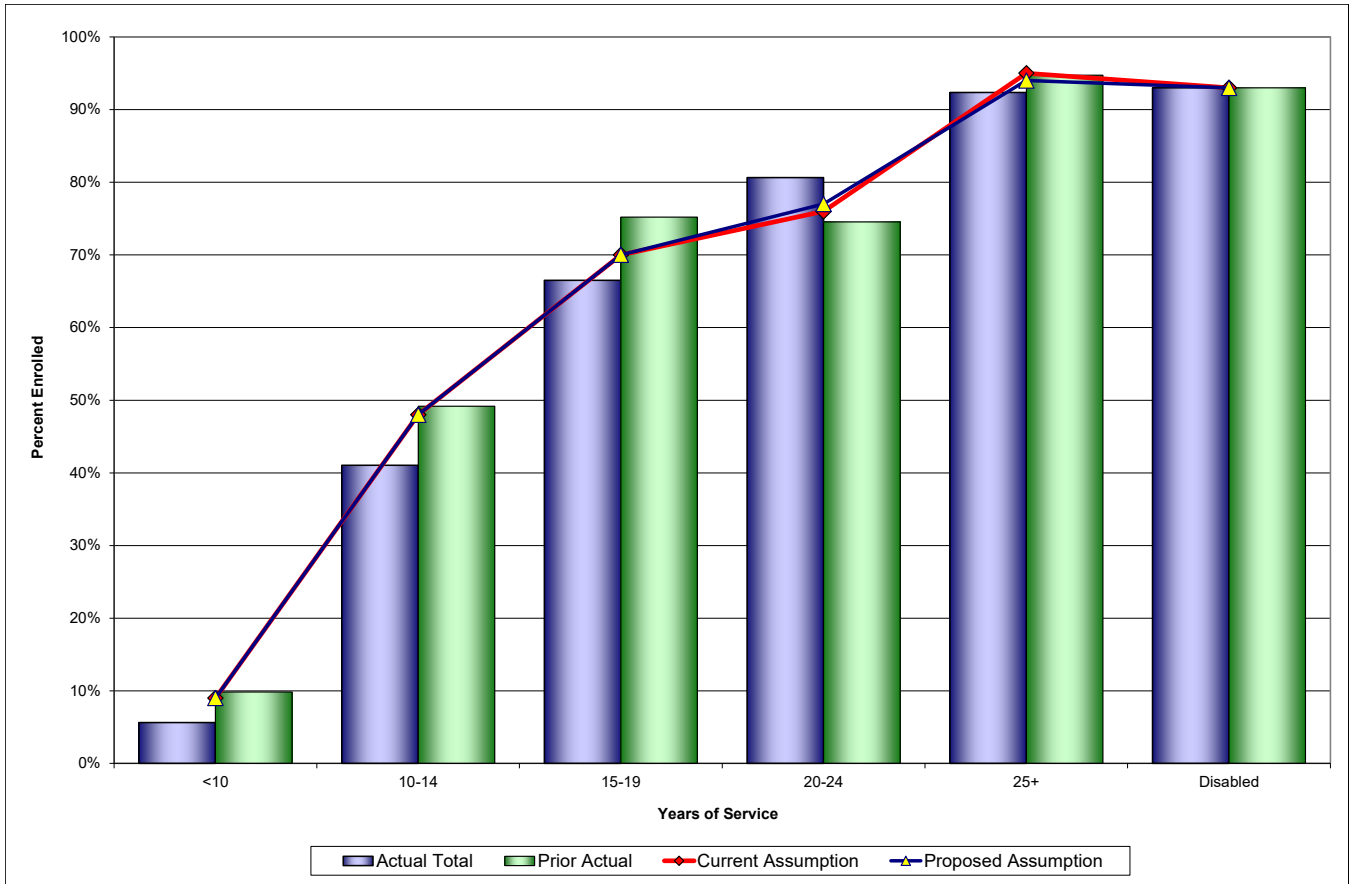
All Enrollees	Current Assumption	Actual
Total Count	3,625	3,522
Actual / Expected	97%	

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



All Enrollees	Current Assumption	Actual
Total Count	4,939	4,833
Actual / Expected	98%	

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



All Enrollees	Current Assumption	Actual	Proposed Assumption
Total Count	8,564	8,355	8,515
Actual / Expected	98%		98%

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Section 4 Plan and Tier Selection



The plan and tier selection assumptions are used to model the range of possible selections for new enrollees. In our July 1, 2022 OPEB valuation, the selections were indexed by deduction code and gender separately for pre-65 and post-65 enrollees. We include only Tier 1 members in this evaluation since there is not yet sufficient experience for Tier 2 members. To determine Tier 2 member's plan and tier selection, we considered the fact that the Tier 2 benchmark is based on the Blue Cross III retiree only premium for Medicare-eligible retirees and that it is possible that more retirees could enroll in lower cost plans such as Kaiser or United Healthcare. We also considered the fact that the benchmarks are based on Blue Cross I and Blue Cross II premiums for all retirees of Tier 1 and non-Medicare eligible retirees of Tier 2. The Tier 2 benchmark is for the retiree-only tier and the Tier 1 benchmark is for the tier that the member selects.

Medical Selection Upon Enrollment

Exhibits 4-1 and 4-2 examine the medical plan and tier selection separately for males and females who enrolled before age 65, on July 1, 2021, July 1, 2022, and July 1, 2023. The plan and tier options were constant throughout the study period. The actual experience is compared to the expected results, along with new proposed assumptions. When the proposed assumptions differ from the current assumptions, changes are highlighted in yellow. At the bottom of the exhibits, the total enrollment for the non-single tiers is totaled. This represents the probability of enrolling at least one dependent.

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

Basing election assumptions on the initial elections of recent retiring members, rather than the average elections of the entire retiree group better reflects anticipated future enrollment. While people could change plans after enrollment, there is a low likelihood this would occur except at age 65.

Dental/Vision Selection Upon Enrollment

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

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

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

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

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

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only	0.3%	0.3%	0.2%	0.8%	0.6%	0.6%
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse	0.3%	0.3%	0.1%	0.8%	0.6%	0.6%
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family	0.9%	0.9%	0.6%	1.4%	1.2%	1.2%
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children			0.1%	0.3%	0.1%	0.1%
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor						
211	Anthem Blue Cross I	Retiree Only	0.5%	0.5%	0.1%	0.7%	0.6%	0.6%
212	Anthem Blue Cross I	Retiree and Spouse			0.2%	1.4%	0.5%	0.5%
213	Anthem Blue Cross I	Retiree, Spouse and Children	0.5%	0.5%	0.4%	1.4%	0.9%	0.9%
214	Anthem Blue Cross I	Retiree and Children			0.1%	0.1%		
215	Anthem Blue Cross I	Minor Survivor						
221	Anthem Blue Cross II	Retiree Only	4.5%	4.5%	4.5%	5.0%	4.8%	4.8%
222	Anthem Blue Cross II	Retiree and Spouse	12.5%	12.5%	11.8%	10.4%	11.4%	11.4%
223	Anthem Blue Cross II	Retiree, Spouse and Children	14.9%	14.9%	16.9%	17.4%	17.2%	17.2%
224	Anthem Blue Cross II	Retiree and Children	1.5%	1.5%	1.9%	1.1%	1.3%	1.3%
225	Anthem Blue Cross II	Minor Survivor						
240	Anthem Blue Cross III	One Medicare			0.1%	0.1%		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare			0.1%			
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare						
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare						
244	Anthem Blue Cross III	Retiree and Children 1 Medicare						
245	Anthem Blue Cross III	Retiree and Children 1 Medicare						
246	Anthem Blue Cross III	Retiree and Family 1 Medicare						
247	Anthem Blue Cross III	Retiree and Family 1 Medicare			0.1%	0.2%	0.1%	0.1%
248	Anthem Blue Cross III	Retiree and Family 2 Medicare						
249	Anthem Blue Cross III	Retiree and Family 2 Medicare						
250	Anthem Blue Cross III	Retiree and Family 3 Medicare						
301	Cigna Network Model Plan	Retiree Only	0.1%	0.1%		0.2%	0.1%	0.1%
302	Cigna Network Model Plan	Retiree and Spouse	0.2%	0.2%	0.1%	0.3%	0.2%	0.2%
303	Cigna Network Model Plan	Retiree and Family	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%
304	Cigna Network Model Plan	Retiree and Children						
305	Cigna Network Model Plan	Minor Survivor						
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only						
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse						
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)						
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children						
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)						
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)						
393	Kaiser (WA)	Retiree and Family						
394	Kaiser (WA)	Retiree and Family						
395	Kaiser (WA)	Retiree and Family						
396	Kaiser (WA)	Retiree and Family						
397	Kaiser (WA)	Retiree and Family						
398	Kaiser (WA)	Retiree and Family						
399	Kaiser (WA)	Retiree and Family						
400	Kaiser (WA)	Retiree and Family						
401	Kaiser (CA)	Retiree Basic (Under 65)	11.0%	11.0%	10.0%	9.8%	10.2%	10.2%
403	Kaiser (CA)	Retiree Risk (Senior Advantage)			0.2%	0.1%		
404	Kaiser (CA)	Retiree Excess I						
405	Kaiser (CA)	Retiree Excess II - Part B						
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)						
411	Kaiser (CA)	Family Basic	33.0%	33.0%	29.5%	27.4%	30.8%	30.8%
413	Kaiser (CA)	One Advantage, Others Basic			2.0%	1.7%		
414	Kaiser (CA)	One Excess I, Others Basic						
418	Kaiser (CA)	Two+ Advantage			0.1%			
419	Kaiser (CA)	One Excess I, One Advantage						
420	Kaiser (CA)	Two+ Excess I						
421	Kaiser (CA)	Survivor						
422	Kaiser (CA)	One Excess II - Part B, One Basic			0.1%			
423	Kaiser (CA)	One Excess III (MNP), One Basic						
426	Kaiser (CA)	One Risk, One Excess II - Part B						
427	Kaiser (CA)	One Risk, One Excess III (MNP)						
428	Kaiser (CA)	One Excess I, One Excess II - Part B						
429	Kaiser (CA)	One Excess I, One Excess III (MNP)						
430	Kaiser (CA)	Two Excess II - Part B						
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)						
432	Kaiser (CA)	Two Excess III - Both (MNP)						

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

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
450	Kaiser - Colorado Basic	Retiree Basic						
451	Kaiser - Colorado	Retiree Risk						
453	Kaiser - Colorado	Retiree Basic (Two Party)			0.1%	0.1%		
454	Kaiser - Colorado	Retiree Basic Family			0.1%			
455	Kaiser - Colorado	One Risk, One Basic						
457	Kaiser - Colorado	Two Retiree Risk						
458	Kaiser - Colorado	One Risk, Two or More Dependents						
459	Kaiser - Colorado	Two Risk, Two or More Dependents						
440	Kaiser - Georgia	One Medicare Member with Part B only						
441	Kaiser - Georgia	One Medicare Member with Part A only						
442	Kaiser - Georgia	One Member without Medicare Part A&B						
443	Kaiser - Georgia	One Medicare Member (Renal Failure)						
444	Kaiser - Georgia	One Medicare + One Medicare with Part B only						
445	Kaiser - Georgia	One Medicare + One Medicare with Part A only						
446	Kaiser - Georgia	One Medicare + One Medicare without Part A&B						
461	Kaiser - Georgia Basic	Basic						
462	Kaiser - Georgia	Retiree Risk						
463	Kaiser - Georgia	Retiree (Two Party)			0.1%			
464	Kaiser - Georgia	Retiree Basic Family						
465	Kaiser - Georgia	One Retiree Risk, One Basic						
466	Kaiser - Georgia	Two Retiree Risk						
467	Kaiser - Georgia	One Retiree Risk, Two Retiree Basic						
468	Kaiser - Georgia	Two Retiree Risk, One Basic						
469	Kaiser - Georgia	Three Retiree Risk, One Basic						
470	Kaiser - Georgia	Any other Family, at least one Retiree Risk						
471	Kaiser - Hawaii	Retiree Basic (Under 65)				0.1%		
472	Kaiser - Hawaii	Retiree Risk						
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B						
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)			0.1%			
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)						
476	Kaiser - Hawaii	One Retiree Risk, One Basic						
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic						
478	Kaiser - Hawaii	Two Retiree Risk						
479	Kaiser - Hawaii	One Risk, One Over 65 without Medicare A&B						
481	Kaiser - Oregon	Retiree Basic (Under 65)						
482	Kaiser - Oregon	Retiree Risk						
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B						
484	Kaiser - Oregon	Retiree Basic (Two Party)			0.1%			
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)						
486	Kaiser - Oregon	One Retiree Risk, One Basic						
488	Kaiser - Oregon	Two Retiree Risk						
489	Kaiser - Oregon	Retiree w/ Part A only						
490	Kaiser - Oregon	Retiree w/ Part B only						
491	Kaiser - Oregon	One Risk, One Medicare Part A only						
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare						
493	Kaiser - Oregon	One Risk, Two Basic						
494	Kaiser - Oregon	Two Risk, One Basic						
495	Kaiser - Oregon	Two Over 65 unassigned Medicare						
496	Kaiser - Oregon	Two Medicare Part A only						
497	Kaiser - Oregon	One Basic, One Medicare Part A only						
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B						
611	SCAN Health Plan	Retiree Only						
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)						
620	SCAN Health Plan (AZ)	Arizona - Retiree Only						
621	SCAN Health Plan (AZ)	Arizona - Retiree & 1 Dependent (2 Medicare)						
622	SCAN Health Plan (NV)	Nevada - Retiree Only						
623	SCAN Health Plan (NV)	Nevada - Retiree & 1 Dependent (2 Medicare)						
701	United Healthcare Medicare Advantage	Retiree Only						
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	0.6%	0.6%	0.6%	0.4%	0.5%	0.5%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)						
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)	0.1%	0.1%	0.3%			
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)						
706	United Healthcare Medicare Advantage	Minor Survivor						
707	United Healthcare	Single	3.5%	3.5%	3.5%	4.3%	3.8%	3.8%
708	United Healthcare	Two-Party	7.0%	7.0%	6.3%	6.1%	6.7%	6.7%
709	United Healthcare	Family	8.5%	8.5%	9.5%	8.2%	8.3%	8.3%
Total			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent	80.1%	80.1%	81.3%	78.9%	79.9%	79.9%
Total New Enrollees			1,920	2,051		

* May not total to 100% due to rounding.

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

Firefighters Local 1014 Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
801	Firefighters Local 1014	Med-Member under 65	6.5%	6.5%	5.9%	7.8%	7.2%	7.2%
802	Firefighters Local 1014	Med-Member +1 under 65	35.0%	35.0%	30.9%	27.0%	30.8%	30.8%
803	Firefighters Local 1014	Med-Member +2 under 65	58.5%	58.5%	62.9%	65.2%	62.0%	62.0%
804	Firefighters Local 1014	Med-Member with Medicare						
805	Firefighters Local 1014	Med-Member +1; 1 MDC			0.3%			
806	Firefighters Local 1014	Med-Member +1; 2 MDC						
807	Firefighters Local 1014	Med-Member +2; 1 MDC						
808	Firefighters Local 1014	Med-Member +2; 2 MDC						
809	Firefighters Local 1014	Med-Surv. Sp. Under 65						
810	Firefighters Local 1014	Med-Surv. Sp. +1 Under 65						
811	Firefighters Local 1014	Med-Surv. Sp. +2 Under 65						
812	Firefighters Local 1014	Med-Surv. Sp. With MDC						
813	Firefighters Local 1014	Med-Surv. Sp. +1 1 MDC						
814	Firefighters Local 1014	Med-Surv. Sp. +2; 1 MDC						
815	Firefighters Local 1014	Med-Surv. Sp. +1; 2 MDC						
Total			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Probability of enrolling at least one dependent			93.5%	93.5%	94.1%	92.2%	92.8%	92.8%
Total New Enrollees					304	337		

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

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only	0.5%	0.5%	0.5%	0.6%	0.6%	0.6%
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse	0.1%	0.1%	0.1%	0.5%	0.3%	0.3%
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family	0.1%	0.1%	0.1%	0.4%	0.3%	0.3%
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor						
211	Anthem Blue Cross I	Retiree Only	0.4%	0.4%	0.3%	1.0%	0.7%	0.7%
212	Anthem Blue Cross I	Retiree and Spouse	0.3%	0.3%	0.3%	0.6%	0.5%	0.5%
213	Anthem Blue Cross I	Retiree, Spouse and Children	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%
214	Anthem Blue Cross I	Retiree and Children	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
215	Anthem Blue Cross I	Minor Survivor						
221	Anthem Blue Cross II	Retiree Only	7.7%	7.7%	7.8%	8.4%	8.1%	8.1%
222	Anthem Blue Cross II	Retiree and Spouse	7.0%	7.0%	7.4%	5.2%	6.1%	6.1%
223	Anthem Blue Cross II	Retiree, Spouse and Children	3.0%	3.0%	3.5%	2.7%	2.8%	2.8%
224	Anthem Blue Cross II	Retiree and Children	1.3%	1.3%	1.2%	1.7%	1.5%	1.5%
225	Anthem Blue Cross II	Minor Survivor						
240	Anthem Blue Cross III	One Medicare	0.3%	0.3%	0.2%	0.1%	0.2%	0.2%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	0.1%	0.1%	0.1%		0.1%	0.1%
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare						
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare	0.2%	0.2%	0.3%		0.1%	0.1%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare						
245	Anthem Blue Cross III	Retiree and Children 1 Medicare						
246	Anthem Blue Cross III	Retiree and Family 1 Medicare						
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	0.3%	0.3%	0.4%	0.5%	0.4%	0.4%
248	Anthem Blue Cross III	Retiree and Family 2 Medicare						
249	Anthem Blue Cross III	Retiree and Family 2 Medicare						
250	Anthem Blue Cross III	Retiree and Family 3 Medicare						
301	Cigna Network Model Plan	Retiree Only						
302	Cigna Network Model Plan	Retiree and Spouse						
303	Cigna Network Model Plan	Retiree and Family						
304	Cigna Network Model Plan	Retiree and Children				0.1%		
305	Cigna Network Model Plan	Minor Survivor						
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only						
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse						
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)						
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children						
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)						
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)						
393	Kaiser (WA)	Retiree and Family				0.1%		
394	Kaiser (WA)	Retiree and Family						
395	Kaiser (WA)	Retiree and Family						
396	Kaiser (WA)	Retiree and Family						
397	Kaiser (WA)	Retiree and Family						
398	Kaiser (WA)	Retiree and Family						
399	Kaiser (WA)	Retiree and Family						
400	Kaiser (WA)	Retiree and Family						
401	Kaiser (CA)	Retiree Basic (Under 65)	26.2%	26.2%	24.8%	26.3%	26.3%	26.3%
403	Kaiser (CA)	Retiree Risk (Senior Advantage)	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%
404	Kaiser (CA)	Retiree Excess I						
405	Kaiser (CA)	Retiree Excess II - Part B				0.1%		
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)						
411	Kaiser (CA)	Family Basic	32.0%	32.0%	23.7%	22.9%	31.1%	31.1%
413	Kaiser (CA)	One Advantage, Others Basic			8.2%	7.5%		
414	Kaiser (CA)	One Excess I, Others Basic			0.1%			
418	Kaiser (CA)	Two+ Advantage			0.2%	0.3%		
419	Kaiser (CA)	One Excess I, One Advantage						
420	Kaiser (CA)	Two+ Excess I						
421	Kaiser (CA)	Survivor						
422	Kaiser (CA)	One Excess II - Part B, One Basic			0.2%			
423	Kaiser (CA)	One Excess III (MNP), One Basic						
426	Kaiser (CA)	One Risk, One Excess II - Part B						
427	Kaiser (CA)	One Risk, One Excess III (MNP)						
428	Kaiser (CA)	One Excess I, One Excess II - Part B						
429	Kaiser (CA)	One Excess I, One Excess III (MNP)						
430	Kaiser (CA)	Two Excess II - Part B						
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)						
432	Kaiser (CA)	Two Excess III - Both (MNP)						

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

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
450	Kaiser - Colorado Basic	Retiree Basic			0.1%	0.1%		
451	Kaiser - Colorado	Retiree Risk						
453	Kaiser - Colorado	Retiree Basic (Two Party)						
454	Kaiser - Colorado	Retiree Basic Family						
455	Kaiser - Colorado	One Risk, One Basic						
457	Kaiser - Colorado	Two Retiree Risk						
458	Kaiser - Colorado	One Risk, Two or More Dependents						
459	Kaiser - Colorado	Two Risk, Two or More Dependents						
440	Kaiser - Georgia	One Medicare Member with Part B only						
441	Kaiser - Georgia	One Medicare Member with Part A only						
442	Kaiser - Georgia	One Member without Medicare Part A&B						
443	Kaiser - Georgia	One Medicare Member (Renal Failure)						
444	Kaiser - Georgia	One Medicare + One Medicare with Part B only						
445	Kaiser - Georgia	One Medicare + One Medicare with Part A only						
446	Kaiser - Georgia	One Medicare + One Medicare without Part A&B						
461	Kaiser - Georgia Basic	Basic			0.1%	0.1%		
462	Kaiser - Georgia	Retiree Risk						
463	Kaiser - Georgia	Retiree (Two Party)						
464	Kaiser - Georgia	Retiree Basic Family						
465	Kaiser - Georgia	One Retiree Risk, One Basic						
466	Kaiser - Georgia	Two Retiree Risk						
467	Kaiser - Georgia	One Retiree Risk, Two Retiree Basic						
468	Kaiser - Georgia	Two Retiree Risk, One Basic						
469	Kaiser - Georgia	Three Retiree Risk, One Basic						
470	Kaiser - Georgia	Any other Family, at least one Retiree Risk						
471	Kaiser - Hawaii	Retiree Basic (Under 65)						
472	Kaiser - Hawaii	Retiree Risk						
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B						
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)						
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)				0.1%		
476	Kaiser - Hawaii	One Retiree Risk, One Basic						
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic						
478	Kaiser - Hawaii	Two Retiree Risk						
479	Kaiser - Hawaii	One Risk, One Over 65 without Medicare A&B						
481	Kaiser - Oregon	Retiree Basic (Under 65)						
482	Kaiser - Oregon	Retiree Risk						
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B						
484	Kaiser - Oregon	Retiree Basic (Two Party)						
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)						
486	Kaiser - Oregon	One Retiree Risk, One Basic						
488	Kaiser - Oregon	Two Retiree Risk						
489	Kaiser - Oregon	Retiree w/ Part A only						
490	Kaiser - Oregon	Retiree w/ Part B only						
491	Kaiser - Oregon	One Risk, One Medicare Part A only						
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare						
493	Kaiser - Oregon	One Risk, Two Basic						
494	Kaiser - Oregon	Two Risk, One Basic						
495	Kaiser - Oregon	Two Over 65 unassigned Medicare						
496	Kaiser - Oregon	Two Medicare Part A only						
497	Kaiser - Oregon	One Basic, One Medicare Part A only						
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B						
611	SCAN Health Plan	Retiree Only						
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)						
620	SCAN Health Plan (AZ)	Arizona - Retiree Only						
621	SCAN Health Plan (AZ)	Arizona - Retiree & 1 Dependent (2 Medicare)						
622	SCAN Health Plan (NV)	Nevada - Retiree Only						
623	SCAN Health Plan (NV)	Nevada - Retiree & 1 Dependent (2 Medicare)						
701	United Healthcare Medicare Advantage	Retiree Only	0.2%	0.2%	0.3%	0.2%	0.2%	0.2%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	2.0%	2.0%	1.9%	2.5%	2.3%	2.3%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)			0.1%			
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)	0.5%	0.5%	0.4%	0.5%	0.5%	0.5%
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)						
706	United Healthcare Medicare Advantage	Minor Survivor						
707	United Healthcare	Single	8.6%	8.6%	8.1%	8.3%	8.5%	8.5%
708	United Healthcare	Two-Party	5.5%	5.5%	5.6%	5.4%	5.5%	5.5%
709	United Healthcare	Family	2.7%	2.7%	3.1%	2.8%	2.8%	2.8%
Total			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent	55.5%	55.5%	57.2%	54.1%	54.8%	54.8%
Total New Enrollees			2,082	2,355		

* May not total to 100% due to rounding.

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

Firefighters Local 1014 Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
801	Firefighters Local 1014	Med-Member under 65	6.5%	6.5%	60.0%	41.7%	7.2%	7.2%
802	Firefighters Local 1014	Med-Member +1 under 65	35.0%	35.0%		16.7%	30.8%	30.8%
803	Firefighters Local 1014	Med-Member +2 under 65	58.5%	58.5%	40.0%	41.7%	62.0%	62.0%
804	Firefighters Local 1014	Med-Member with Medicare						
805	Firefighters Local 1014	Med-Member +1; 1 MDC						
806	Firefighters Local 1014	Med-Member +1; 2 MDC						
807	Firefighters Local 1014	Med-Member +2; 1 MDC						
808	Firefighters Local 1014	Med-Member +2; 2 MDC						
809	Firefighters Local 1014	Med-Surv. Sp. Under 65						
810	Firefighters Local 1014	Med-Surv. Sp. +1 Under 65						
811	Firefighters Local 1014	Med-Surv. Sp. +2 Under 65						
812	Firefighters Local 1014	Med-Surv. Sp. With MDC						
813	Firefighters Local 1014	Med-Surv. Sp. +1 1 MDC						
814	Firefighters Local 1014	Med-Surv. Sp. +2; 1 MDC						
815	Firefighters Local 1014	Med-Surv. Sp. +1; 2 MDC						
Total			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent	93.5%	93.5%	40.0%	58.3%	92.8%	92.8%
Total New Enrollees			5	13		

* May not total to 100% due to rounding.

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

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only				0.3%	0.2%	
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse			0.1%	0.3%	0.2%	
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family						
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children						
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor						
211	Anthem Blue Cross I	Retiree Only	0.3%		0.1%	0.3%	0.3%	
212	Anthem Blue Cross I	Retiree and Spouse				0.6%	0.3%	
213	Anthem Blue Cross I	Retiree, Spouse and Children			0.1%			
214	Anthem Blue Cross I	Retiree and Children						
215	Anthem Blue Cross I	Minor Survivor						
221	Anthem Blue Cross II	Retiree Only	0.8%		0.6%	1.3%	1.1%	
222	Anthem Blue Cross II	Retiree and Spouse	2.3%		2.0%	2.3%	2.3%	
223	Anthem Blue Cross II	Retiree, Spouse and Children	0.8%		0.6%	1.0%	0.9%	
224	Anthem Blue Cross II	Retiree and Children	0.3%		0.1%		0.2%	
225	Anthem Blue Cross II	Minor Survivor						
240	Anthem Blue Cross III	One Medicare	7.1%	8.2%	7.3%	7.5%	7.3%	8.9%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	0.2%	0.2%	0.3%	0.5%	0.4%	0.4%
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	5.5%	7.8%	5.6%	3.5%	4.5%	7.3%
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare	7.1%	7.1%	7.3%	8.4%	7.9%	7.9%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare						
245	Anthem Blue Cross III	Retiree and Children 1 Medicare	0.4%	0.7%	0.3%	0.1%	0.3%	0.5%
246	Anthem Blue Cross III	Retiree and Family 1 Medicare						
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	1.3%	2.1%	1.7%	1.2%	1.3%	2.2%
248	Anthem Blue Cross III	Retiree and Family 2 Medicare			0.1%			
249	Anthem Blue Cross III	Retiree and Family 2 Medicare	0.6%	0.6%	0.7%		0.3%	0.3%
250	Anthem Blue Cross III	Retiree and Family 3 Medicare	0.3%	0.3%	0.1%		0.2%	0.2%
301	Cigna Network Model Plan	Retiree Only			0.1%	0.4%	0.2%	0.2%
302	Cigna Network Model Plan	Retiree and Spouse				0.2%	0.1%	0.1%
303	Cigna Network Model Plan	Retiree and Family						
304	Cigna Network Model Plan	Retiree and Children						
305	Cigna Network Model Plan	Minor Survivor						
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only						
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse			0.1%			
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)						
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children						
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)						
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)						
393	Kaiser (WA)	Retiree and Family						
394	Kaiser (WA)	Retiree and Family						
395	Kaiser (WA)	Retiree and Family						
396	Kaiser (WA)	Retiree and Family				0.1%		
397	Kaiser (WA)	Retiree and Family						
398	Kaiser (WA)	Retiree and Family						
399	Kaiser (WA)	Retiree and Family						
400	Kaiser (WA)	Retiree and Family						
401	Kaiser (CA)	Retiree Basic (Under 65)			1.4%	1.9%		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)	18.0%	19.7%	16.5%	15.6%	17.4%	19.0%
404	Kaiser (CA)	Retiree Excess I	0.4%		0.4%		0.2%	
405	Kaiser (CA)	Retiree Excess II - Part B	1.3%		1.6%	1.4%	1.4%	
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)			0.1%			
411	Kaiser (CA)	Family Basic			2.2%	1.7%		
413	Kaiser (CA)	One Advantage, Others Basic	20.8%	22.6%	18.3%	17.3%	19.5%	21.1%
414	Kaiser (CA)	One Excess I, Others Basic	0.5%		0.2%		0.3%	
418	Kaiser (CA)	Two+ Advantage	15.9%	16.1%	15.8%	16.2%	16.2%	16.6%
419	Kaiser (CA)	One Excess I, One Advantage	0.2%		0.3%		0.1%	
420	Kaiser (CA)	Two+ Excess I						
421	Kaiser (CA)	Survivor						
422	Kaiser (CA)	One Excess II - Part B, One Basic	1.2%		1.3%	1.3%	1.3%	
423	Kaiser (CA)	One Excess III (MNP), One Basic						
426	Kaiser (CA)	One Risk, One Excess II - Part B				0.1%	0.1%	
427	Kaiser (CA)	One Risk, One Excess III (MNP)						
428	Kaiser (CA)	One Excess I, One Excess II - Part B						
429	Kaiser (CA)	One Excess I, One Excess III (MNP)						
430	Kaiser (CA)	Two Excess II - Part B			0.2%	0.3%	0.2%	
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)	0.1%					
432	Kaiser (CA)	Two Excess III - Both (MNP)						

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

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
450	Kaiser - Colorado Basic	Retiree Basic						
451	Kaiser - Colorado	Retiree Risk						
453	Kaiser - Colorado	Retiree Basic (Two Party)						
454	Kaiser - Colorado	Retiree Basic Family						
455	Kaiser - Colorado	One Risk, One Basic						
457	Kaiser - Colorado	Two Retiree Risk						
458	Kaiser - Colorado	One Risk, Two or More Dependents						
459	Kaiser - Colorado	Two Risk, Two or More Dependents						
440	Kaiser - Georgia	One Medicare Member with Part B only						
441	Kaiser - Georgia	One Medicare Member with Part A only						
442	Kaiser - Georgia	One Member without Medicare Part A&B						
443	Kaiser - Georgia	One Medicare Member (Renal Failure)						
444	Kaiser - Georgia	One Medicare + One Medicare with Part B only						
445	Kaiser - Georgia	One Medicare + One Medicare with Part A only						
446	Kaiser - Georgia	One Medicare + One Medicare without Part A&B						
461	Kaiser - Georgia Basic	Basic						
462	Kaiser - Georgia	Retiree Risk						
463	Kaiser - Georgia	Retiree (Two Party)						
464	Kaiser - Georgia	Retiree Basic Family						
465	Kaiser - Georgia	One Retiree Risk, One Basic						
466	Kaiser - Georgia	Two Retiree Risk						
467	Kaiser - Georgia	One Retiree Risk, Two Retiree Basic			0.1%			
468	Kaiser - Georgia	Two Retiree Risk, One Basic						
469	Kaiser - Georgia	Three Retiree Risk, One Basic						
470	Kaiser - Georgia	Any other Family, at least one Retiree Risk						
471	Kaiser - Hawaii	Retiree Basic (Under 65)						
472	Kaiser - Hawaii	Retiree Risk						
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B						
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)						
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)						
476	Kaiser - Hawaii	One Retiree Risk, One Basic						
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic						
478	Kaiser - Hawaii	Two Retiree Risk						
479	Kaiser - Hawaii	One Risk, One Over 65 without Medicare A&B						
481	Kaiser - Oregon	Retiree Basic (Under 65)						
482	Kaiser - Oregon	Retiree Risk				0.2%		
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B						
484	Kaiser - Oregon	Retiree Basic (Two Party)						
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)						
486	Kaiser - Oregon	One Retiree Risk, One Basic						
488	Kaiser - Oregon	Two Retiree Risk				0.1%		
489	Kaiser - Oregon	Retiree w/ Part A only						
490	Kaiser - Oregon	Retiree w/ Part B only						
491	Kaiser - Oregon	One Risk, One Medicare Part A only						
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare						
493	Kaiser - Oregon	One Risk, Two Basic						
494	Kaiser - Oregon	Two Risk, One Basic						
495	Kaiser - Oregon	Two Over 65 unassigned Medicare						
496	Kaiser - Oregon	Two Medicare Part A only						
497	Kaiser - Oregon	One Basic, One Medicare Part A only						
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B						
611	SCAN Health Plan	Retiree Only	0.5%	0.5%	0.5%	0.3%	0.4%	0.4%
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
620	SCAN Health Plan (AZ)	Arizona - Retiree Only						
621	SCAN Health Plan (AZ)	Arizona - Retiree & 1 Dependent (2 Medicare)						
622	SCAN Health Plan (NV)	Nevada - Retiree Only						
623	SCAN Health Plan (NV)	Nevada - Retiree & 1 Dependent (2 Medicare)						
701	United Healthcare Medicare Advantage	Retiree Only	3.8%	3.8%	3.6%	4.4%	4.2%	4.2%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	3.9%	3.9%	3.2%	3.8%	3.9%	3.9%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)	3.7%	3.7%	4.2%	4.9%	4.4%	4.4%
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)	1.7%	1.7%	1.9%	1.5%	1.6%	1.6%
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)	0.5%	0.5%	0.4%	0.1%	0.3%	0.3%
706	United Healthcare Medicare Advantage	Minor Survivor						
707	United Healthcare	Single				0.1%		
708	United Healthcare	Two-Party			0.1%	0.2%		
709	United Healthcare	Family				0.1%		
Total			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent	67.8%	67.8%	67.8%	66.1%	67.3%	67.3%
Total New Enrollees			1,108	1,107		

* May not total to 100% due to rounding.

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

Firefighters Local 1014 Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
801	Firefighters Local 1014	Med-Member under 65			16.7%			
802	Firefighters Local 1014	Med-Member +1 under 65				7.7%		
803	Firefighters Local 1014	Med-Member +2 under 65						
804	Firefighters Local 1014	Med-Member with Medicare	12.0%	12.0%			6.0%	6.0%
805	Firefighters Local 1014	Med-Member +1; 1 MDC			16.7%	30.8%		
806	Firefighters Local 1014	Med-Member +1; 2 MDC	28.0%	28.0%		23.1%	44.0%	44.0%
807	Firefighters Local 1014	Med-Member +2; 1 MDC			50.0%	38.5%		
808	Firefighters Local 1014	Med-Member +2; 2 MDC	60.0%	60.0%	16.7%		50.0%	50.0%
809	Firefighters Local 1014	Med-Surv. Sp. Under 65						
810	Firefighters Local 1014	Med-Surv. Sp. +1 Under 65						
811	Firefighters Local 1014	Med-Surv. Sp. +2 Under 65						
812	Firefighters Local 1014	Med-Surv. Sp. With MDC						
813	Firefighters Local 1014	Med-Surv. Sp. +1 1 MDC						
814	Firefighters Local 1014	Med-Surv. Sp. +2; 1 MDC						
815	Firefighters Local 1014	Med-Surv. Sp. +1; 2 MDC						
Total			100.0%	100.0%	100.1%	100.1%	100.0%	100.0%
Probability of enrolling at least one dependent			88.0%	88.0%	83.4%	100.1%	94.0%	94.0%
Total New Enrollees					6	13		

* May not total to 100% due to rounding.

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

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only			0.1%	0.2%	0.1%	
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse				0.2%	0.1%	
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family						
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children						
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor						
211	Anthem Blue Cross I	Retiree Only	0.2%		0.4%	0.8%	0.5%	
212	Anthem Blue Cross I	Retiree and Spouse				0.3%	0.1%	
213	Anthem Blue Cross I	Retiree, Spouse and Children						
214	Anthem Blue Cross I	Retiree and Children						
215	Anthem Blue Cross I	Minor Survivor						
221	Anthem Blue Cross II	Retiree Only	1.3%		1.2%	1.6%	1.5%	
222	Anthem Blue Cross II	Retiree and Spouse	0.9%		0.6%	0.6%	0.7%	
223	Anthem Blue Cross II	Retiree, Spouse and Children			0.2%	0.1%		
224	Anthem Blue Cross II	Retiree and Children				0.1%	0.1%	
225	Anthem Blue Cross II	Minor Survivor						
240	Anthem Blue Cross III	One Medicare	11.5%	13.0%	11.5%	11.1%	11.3%	13.5%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare			0.3%	0.2%	0.1%	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	1.0%	1.9%	1.0%	1.4%	1.2%	2.1%
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare	5.1%	5.1%	5.7%	5.7%	5.4%	5.4%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare				0.2%	0.1%	0.2%
245	Anthem Blue Cross III	Retiree and Children 1 Medicare	0.1%	0.1%	0.3%	0.2%	0.2%	0.2%
246	Anthem Blue Cross III	Retiree and Family 1 Medicare						
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	0.1%	0.1%	0.2%	0.3%	0.2%	0.2%
248	Anthem Blue Cross III	Retiree and Family 2 Medicare						
249	Anthem Blue Cross III	Retiree and Family 2 Medicare	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%
250	Anthem Blue Cross III	Retiree and Family 3 Medicare						
301	Cigna Network Model Plan	Retiree Only				0.1%	0.1%	0.1%
302	Cigna Network Model Plan	Retiree and Spouse						
303	Cigna Network Model Plan	Retiree and Family						
304	Cigna Network Model Plan	Retiree and Children						
305	Cigna Network Model Plan	Minor Survivor						
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only						
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse						
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)						
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children						
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)						
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)						
393	Kaiser (WA)	Retiree and Family						
394	Kaiser (WA)	Retiree and Family						
395	Kaiser (WA)	Retiree and Family						
396	Kaiser (WA)	Retiree and Family						
397	Kaiser (WA)	Retiree and Family						
398	Kaiser (WA)	Retiree and Family						
399	Kaiser (WA)	Retiree and Family						
400	Kaiser (WA)	Retiree and Family						
401	Kaiser (CA)	Retiree Basic (Under 65)			2.7%	3.0%		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)	38.2%	41.7%	33.3%	32.3%	36.0%	40.2%
404	Kaiser (CA)	Retiree Excess I	1.0%		0.9%		0.8%	
405	Kaiser (CA)	Retiree Excess II - Part B	2.5%		3.5%	4.0%	3.4%	
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)						
411	Kaiser (CA)	Family Basic			0.8%	0.7%		
413	Kaiser (CA)	One Advantage, Others Basic	5.0%	5.5%	5.0%	4.2%	4.8%	5.3%
414	Kaiser (CA)	One Excess I, Others Basic			0.1%			
418	Kaiser (CA)	Two+ Advantage	16.5%	16.9%	16.0%	14.9%	15.9%	16.4%
419	Kaiser (CA)	One Excess I, One Advantage			0.2%			
420	Kaiser (CA)	Two+ Excess I						
421	Kaiser (CA)	Survivor						
422	Kaiser (CA)	One Excess II - Part B, One Basic	0.5%		0.3%	0.4%	0.5%	
423	Kaiser (CA)	One Excess III (MNP), One Basic						
426	Kaiser (CA)	One Risk, One Excess II - Part B	0.4%		0.2%	0.3%	0.4%	
427	Kaiser (CA)	One Risk, One Excess III (MNP)						
428	Kaiser (CA)	One Excess I, One Excess III (MNP)			0.1%			
429	Kaiser (CA)	One Excess I, One Excess III (MNP)						
430	Kaiser (CA)	Two Excess II - Part B				0.1%	0.1%	
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)						
432	Kaiser (CA)	Two Excess III - Both (MNP)						

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

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
450	Kaiser - Colorado Basic	Retiree Basic						
451	Kaiser - Colorado	Retiree Risk						
453	Kaiser - Colorado	Retiree Basic (Two Party)						
454	Kaiser - Colorado	Retiree Basic Family						
455	Kaiser - Colorado	One Risk, One Basic						
457	Kaiser - Colorado	Two Retiree Risk						
458	Kaiser - Colorado	One Risk, Two or More Dependents						
459	Kaiser - Colorado	Two Risk, Two or More Dependents						
440	Kaiser - Georgia	One Medicare Member with Part B only						
441	Kaiser - Georgia	One Medicare Member with Part A only			0.1%			
442	Kaiser - Georgia	One Member without Medicare Part A&B						
443	Kaiser - Georgia	One Medicare Member (Renal Failure)						
444	Kaiser - Georgia	One Medicare + One Medicare with Part B only						
445	Kaiser - Georgia	One Medicare + One Medicare with Part A only						
446	Kaiser - Georgia	One Medicare + One Medicare without Part A&B						
461	Kaiser - Georgia Basic	Basic						
462	Kaiser - Georgia	Retiree Risk			0.1%	0.1%		
463	Kaiser - Georgia	Retiree (Two Party)						
464	Kaiser - Georgia	Retiree Basic Family						
465	Kaiser - Georgia	One Retiree Risk, One Basic						
466	Kaiser - Georgia	Two Retiree Risk						
467	Kaiser - Georgia	One Retiree Risk, Two Retiree Basic						
468	Kaiser - Georgia	Two Retiree Risk, One Basic						
469	Kaiser - Georgia	Three Retiree Risk, One Basic						
470	Kaiser - Georgia	Any other Family, at least one Retiree Risk						
471	Kaiser - Hawaii	Retiree Basic (Under 65)						
472	Kaiser - Hawaii	Retiree Risk						
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B						
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)						
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)						
476	Kaiser - Hawaii	One Retiree Risk, One Basic						
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic						
478	Kaiser - Hawaii	Two Retiree Risk						
479	Kaiser - Hawaii	One Risk, One Over 65 without Medicare A&B						
481	Kaiser - Oregon	Retiree Basic (Under 65)						
482	Kaiser - Oregon	Retiree Risk						
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B						
484	Kaiser - Oregon	Retiree Basic (Two Party)						
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)						
486	Kaiser - Oregon	One Retiree Risk, One Basic						
488	Kaiser - Oregon	Two Retiree Risk						
489	Kaiser - Oregon	Retiree w/ Part A only						
490	Kaiser - Oregon	Retiree w/ Part B only						
491	Kaiser - Oregon	One Risk, One Medicare Part A only						
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare						
493	Kaiser - Oregon	One Risk, Two Basic						
494	Kaiser - Oregon	Two Risk, One Basic						
495	Kaiser - Oregon	Two Over 65 unassigned Medicare						
496	Kaiser - Oregon	Two Medicare Part A only						
497	Kaiser - Oregon	One Basic, One Medicare Part A only						
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B						
611	SCAN Health Plan	Retiree Only	0.8%	0.8%	0.6%	0.8%	0.8%	0.8%
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)	0.4%	0.4%	0.3%	0.4%	0.4%	0.4%
620	SCAN Health Plan (AZ)	Arizona - Retiree Only						
621	SCAN Health Plan (AZ)	Arizona - Retiree & 1 Dependent (2 Medicare)						
622	SCAN Health Plan (NV)	Nevada - Retiree Only						
623	SCAN Health Plan (NV)	Nevada - Retiree & 1 Dependent (2 Medicare)						
701	United Healthcare Medicare Advantage	Retiree Only	9.2%	9.2%	8.8%	8.7%	9.0%	9.0%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	1.0%	1.0%	0.9%	1.1%	1.1%	1.1%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)	4.1%	4.1%	4.1%	4.7%	4.4%	4.4%
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)	0.1%	0.1%	0.2%	0.4%	0.3%	0.3%
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)			0.1%	0.3%	0.2%	0.2%
706	United Healthcare Medicare Advantage	Minor Survivor						
707	United Healthcare	Single				0.2%		
708	United Healthcare	Two-Party				0.1%		
709	United Healthcare	Family						
Total			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent	35.3%	35.3%	36.8%	37.1%	36.5%	36.4%
Total New Enrollees			2,167	2,359		

* May not total to 100% due to rounding.

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

Firefighters Local 1014 Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
801	Firefighters Local 1014	Med-Member under 65						
802	Firefighters Local 1014	Med-Member +1 under 65						
803	Firefighters Local 1014	Med-Member +2 under 65						
804	Firefighters Local 1014	Med-Member with Medicare	12.0%	12.0%			6.0%	6.0%
805	Firefighters Local 1014	Med-Member +1; 1 MDC						
806	Firefighters Local 1014	Med-Member +1; 2 MDC	28.0%	28.0%		100.0%	44.0%	44.0%
807	Firefighters Local 1014	Med-Member +2; 1 MDC						
808	Firefighters Local 1014	Med-Member +2; 2 MDC	60.0%	60.0%			50.0%	50.0%
809	Firefighters Local 1014	Med-Surv. Sp. Under 65						
810	Firefighters Local 1014	Med-Surv. Sp. +1 Under 65						
811	Firefighters Local 1014	Med-Surv. Sp. +2 Under 65						
812	Firefighters Local 1014	Med-Surv. Sp. With MDC						
813	Firefighters Local 1014	Med-Surv. Sp. +1 1 MDC						
814	Firefighters Local 1014	Med-Surv. Sp. +2; 1 MDC						
815	Firefighters Local 1014	Med-Surv. Sp. +1; 2 MDC						
Total			100.0%	100.0%	0.0%	100.0%	100.0%	100.0%
Probability of enrolling at least one dependent			88.0%	88.0%	0.0%	100.0%	94.0%	94.0%
Total New Enrollees					0	1		

* May not total to 100% due to rounding.

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

Tier Deduction Code	Cigna Indemnity Dental/Vision			Cigna HMO Dental/Vision		
	Retiree Only	Retiree and Dependents	Survivor	Retiree Only	Retiree and Dependents	Survivor
	501	502	503	901	902	903
Current Assumption Percentage:						
Males	18.5%	70.5%	0.0%	3.0%	8.0%	0.0%
Females	45.0%	42.7%	0.0%	7.5%	4.8%	0.0%

Prior Actual:

Tier Deduction Code	Cigna Indemnity Dental/Vision			Cigna HMO Dental/Vision		
	Retiree Only	Retiree and Dependents	Survivor	Retiree Only	Retiree and Dependents	Survivor
	501	502	503	901	902	903
Male						
Count	621	2,425	0	101	264	0
Percentage	18.2%	71.1%	0.0%	3.0%	7.7%	0.0%
Female						
Count	1,940	1,918	0	298	197	0
Percentage	44.7%	44.0%	0.0%	6.8%	4.5%	0.0%

Actual:

Tier Deduction Code	Cigna Indemnity Dental/Vision			Cigna HMO Dental/Vision		
	Retiree Only	Retiree and Dependents	Survivor	Retiree Only	Retiree and Dependents	Survivor
	501	502	503	901	902	903
Male						
Count	567	2,099	0	244	632	0
Percentage	16.0%	59.3%	0.0%	6.9%	17.8%	0.0%
Female						
Count	1,856	1,790	0	706	509	0
Percentage	38.2%	36.8%	0.0%	14.5%	10.5%	0.0%

Proposed Assumption Percentage:

Tier Deduction Code	Cigna Indemnity Dental/Vision			Cigna HMO Dental/Vision		
	Retiree Only	Retiree and Dependents	Survivor	Retiree Only	Retiree and Dependents	Survivor
	501	502	503	901	902	903
Male	17.3%	64.9%	0.0%	4.9%	12.9%	0.0%
Female	41.6%	39.8%	0.0%	11.0%	7.6%	0.0%

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

Pre-Medicare Elig Plan	Count	Post-Medicare Elig Plan	Tier 1				Tier 2	
			Current Assumptions	Prior Actual	Actual	Proposed Assumptions	Current Assumptions	Proposed Assumptions Tier 2
Blue Cross I	32	Blue Cross I	45.0%	47.4%	53.3%	49.0%	0.0%	0.0%
	1	Blue Cross II	0.0%	0.0%	1.7%	0.0%	0.0%	0.0%
	26	Blue Cross III	55.0%	50.8%	43.3%	51.0%	100.0%	100.0%
	1	Other	0.0%	1.8%	1.7%	0.0%	0.0%	0.0%
	60	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Blue Cross II	0	Blue Cross I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	415	Blue Cross II	44.0%	41.8%	46.8%	45.0%	0.0%	0.0%
	464	Blue Cross III	56.0%	56.5%	52.3%	55.0%	100.0%	100.0%
	2	UnitedHealthcare	0.0%	0.1%	0.2%	0.0%	0.0%	0.0%
	0	Excess I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0	Kaiser Family Basic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	6	Other	0.0%	1.6%	0.7%	0.0%	0.0%	0.0%
	887	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Blue Cross Prudent Buyer Plan	0	Blue Cross I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2	Blue Cross II	4.0%	4.4%	2.8%	4.0%	0.0%	0.0%
	36	Blue Cross III	49.0%	48.3%	50.7%	50.0%	100.0%	100.0%
	30	Blue Cross Prudent Buyer Plan	47.0%	45.1%	42.3%	46.0%	0.0%	0.0%
	3	Other	0.0%	2.2%	4.2%	0.0%	0.0%	0.0%
	71	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Cigna Network Model Plan	0	Blue Cross I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0	Blue Cross II	2.5%	4.8%	0.0%	1.0%	0.0%	0.0%
	1	Blue Cross III	25.0%	28.6%	5.0%	15.0%	25.0%	25.0%
	0	Cigna Healthcare for Seniors	6.0%	4.8%	0.0%	3.0%	0.0%	0.0%
	15	Cigna Network Model Plan	36.5%	28.5%	75.0%	55.0%	0.0%	0.0%
	2	UnitedHealthcare	18.0%	19.0%	10.0%	14.0%	75.0%	75.0%
	1	Senior Advantage	2.0%	0.0%	5.0%	4.0%	0.0%	0.0%
	0	One Advantage, Others Basic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	1	SCAN Health Plan	10.0%	11.9%	5.0%	8.0%	0.0%	0.0%
	0	Other	0.0%	2.4%	0.0%	0.0%	0.0%	0.0%
	20	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
UnitedHealthcare	494	UnitedHealthcare	80.0%	78.6%	80.3%	80.0%	81.0%	81.0%
	0	Cigna Network Model Plan	1.0%	0.0%	-0.1%	1.0%	0.0%	0.0%
	3	Blue Cross I	0.0%	0.4%	0.5%	0.0%	0.0%	0.0%
	28	Blue Cross II	2.0%	2.4%	4.6%	3.0%	0.0%	0.0%
	54	Blue Cross III	9.0%	9.8%	8.7%	9.0%	11.0%	12.0%
	3	SCAN Health Plan	2.0%	1.5%	0.5%	1.0%	2.0%	1.0%
	3	Senior Advantage	2.0%	2.2%	0.5%	2.0%	6.0%	6.0%
	1	One Advantage, Others Basic	0.0%	0.2%	0.2%	0.0%	0.0%	0.0%
	0	One Advantage, One Excess II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	17	Excess II	3.0%	2.2%	2.8%	3.0%	0.0%	0.0%
	9	One Excess II, One Basic	1.0%	0.7%	1.5%	1.0%	0.0%	0.0%
	0	One Excess III (MNP), One Basic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	3	Other	0.0%	2.0%	0.5%	0.0%	0.0%	0.0%
	615	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Kaiser Retiree Basic	572	Senior Advantage	77.5%	73.2%	67.9%	76.0%	98.0%	98.0%
	0	Excess I	3.0%	2.5%	0.0%	2.0%	0.0%	0.0%
	169	Excess II	14.5%	17.0%	20.0%	20.0%	0.0%	0.0%
	0	Excess III (MNP)	3.0%	2.2%	0.0%	0.0%	0.0%	0.0%
	2	Blue Cross I	0.0%	0.1%	0.2%	0.0%	0.0%	0.0%
	22	Blue Cross III	2.0%	2.8%	2.6%	2.0%	2.0%	2.0%
	5	UnitedHealthcare	0.0%	0.2%	0.6%	0.0%	0.0%	0.0%
	45	Kaiser Retiree Basic	0.0%	0.0%	5.3%	0.0%	0.0%	0.0%
	3	One Advantage, Others Basic	0.0%	0.4%	0.4%	0.0%	0.0%	0.0%
	0	One Excess III (MNP), One Basic	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
	25	Other	0.0%	1.5%	3.0%	0.0%	0.0%	0.0%
	843	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Kaiser Family Basic	83	2+ Advantage	80.0%	12.5%	12.6%	85.0%	99.0%	98.0%
	5	One Advantage, One Excess II	9.0%	0.5%	0.8%	11.0%	0.0%	0.0%
	0	One Advantage, One Excess III (MNP)	3.1%	0.7%	0.1%	0.0%	0.0%	0.0%
	378	One Advantage, Others Basic	0.0%	52.7%	57.8%	0.0%	0.0%	0.0%
	0	One Excess I, One Advantage	4.1%	0.0%	0.0%	2.0%	0.0%	0.0%
	0	One Excess I, Others Basic	0.0%	4.4%	0.0%	0.0%	0.0%	0.0%
	0	One Excess I, Others Excess II	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%
	112	One Excess II, One Basic	0.0%	13.6%	17.1%	0.0%	0.0%	0.0%
	0	One Excess II, Others Excess III (MNP)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0	One Excess III (MNP), One Basic	0.0%	2.5%	0.0%	0.0%	0.0%	0.0%
	1	Two+ Excess II- Part B	0.5%	0.8%	0.2%	0.0%	0.0%	0.0%
	0	Cigna Network Model Plan	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0	Excess I	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%
	0	Excess III (MNP)	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%
	14	Blue Cross III	1.6%	1.9%	2.1%	2.0%	1.0%	2.0%
	0	UnitedHealthcare	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
	33	Senior Advantage	1.5%	3.1%	5.0%	0.0%	0.0%	0.0%
	17	Kaiser Family Basic	0.0%	3.8%	2.6%	0.0%	0.0%	0.0%
	11	Other	0.0%	1.9%	1.7%	0.0%	0.0%	0.0%
	654	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
One Advantage, Others Basic	10	Senior Advantage	0.0%	1.1%	2.8%	0.0%	0.0%	0.0%
	294	2+ Advantage	0.0%	78.7%	80.9%	0.0%	0.0%	0.0%
	10	One Advantage, One Excess II	0.0%	1.1%	2.8%	0.0%	0.0%	0.0%
	0	One Advantage, One Excess III (MNP)	0.0%	2.1%	0.0%	0.0%	0.0%	0.0%
	44	One Advantage, Others Basic	0.0%	13.3%	12.1%	0.0%	0.0%	0.0%
	0	One Excess I, One Advantage	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%
	5	Blue Cross III	0.0%	2.4%	1.4%	0.0%	0.0%	0.0%
	0	Blue Cross I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0	Blue Cross II	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%
	0	Excess III (MNP)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0	One Excess III (MNP), One Basic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0	Other	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%
	363	Total	0.0%	100.0%	100.0%	0.0%	0.0%	0.0%
Firefighters Local 1014	254	Firefighters Local 1014	100.0%	100.0%	99.2%	100.0%	100.0%	100.0%
	0	Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	254	Total	100.0%	100.0%	99.2%	100.0%	100.0%	100.0%

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

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Section 5 Retirement of Vested Terminated Members



The exhibits in this section present comparisons of actual retirements from vested terminated status during the five-year period ending June 30, 2023 with those expected to retire according to the actuarial assumptions used in our 2022 OPEB valuation.

Assumption Format

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

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

Results and Recommendations

Over the five-year period ended June 30, 2023, retirements from vested terminated status were generally slightly lower than our assumptions. In addition, there has been some variation in the retirement patterns by age compared to our assumptions. Based on this, we are recommending adjustments to the age based rates to bring the actual to expected ratios closer to 100%. The table below summarizes the results without the certain retirement age which are presented by age on Exhibits 5-1, 5-2, and 5-3.

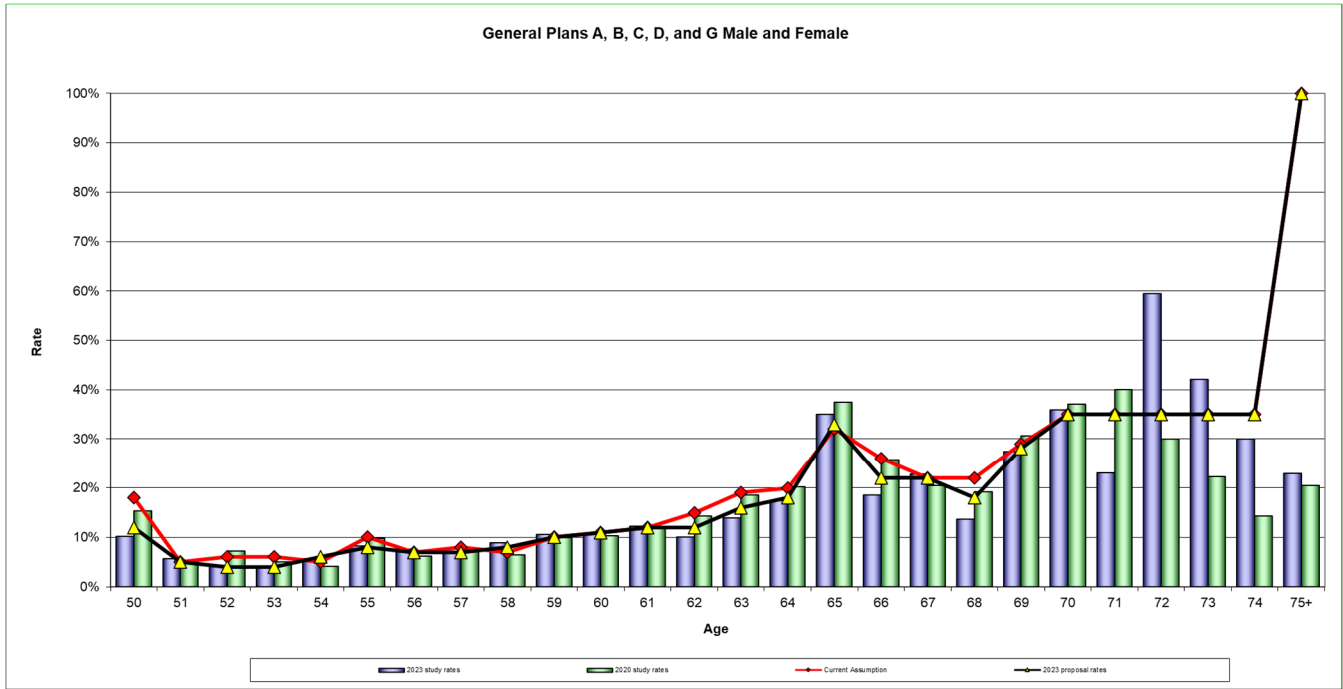
We recommend these assumptions be the same for Tier 1 and Tier 2.

Retirement of Vested Terminated Members

Class of Members	Number of Retirements				Actual / Expected	
	Current Assumption	Prior Actual	Actual	Proposed	Current	Proposed
General A,B,C,D,G	1,166	726	985	1,009	84%	98%
General E	1,238	878	1,288	1,265	104%	102%
Safety A,B,C	134	84	106	110	79%	96%
Total	2,538	1,688	2,379	2,384	94%	100%

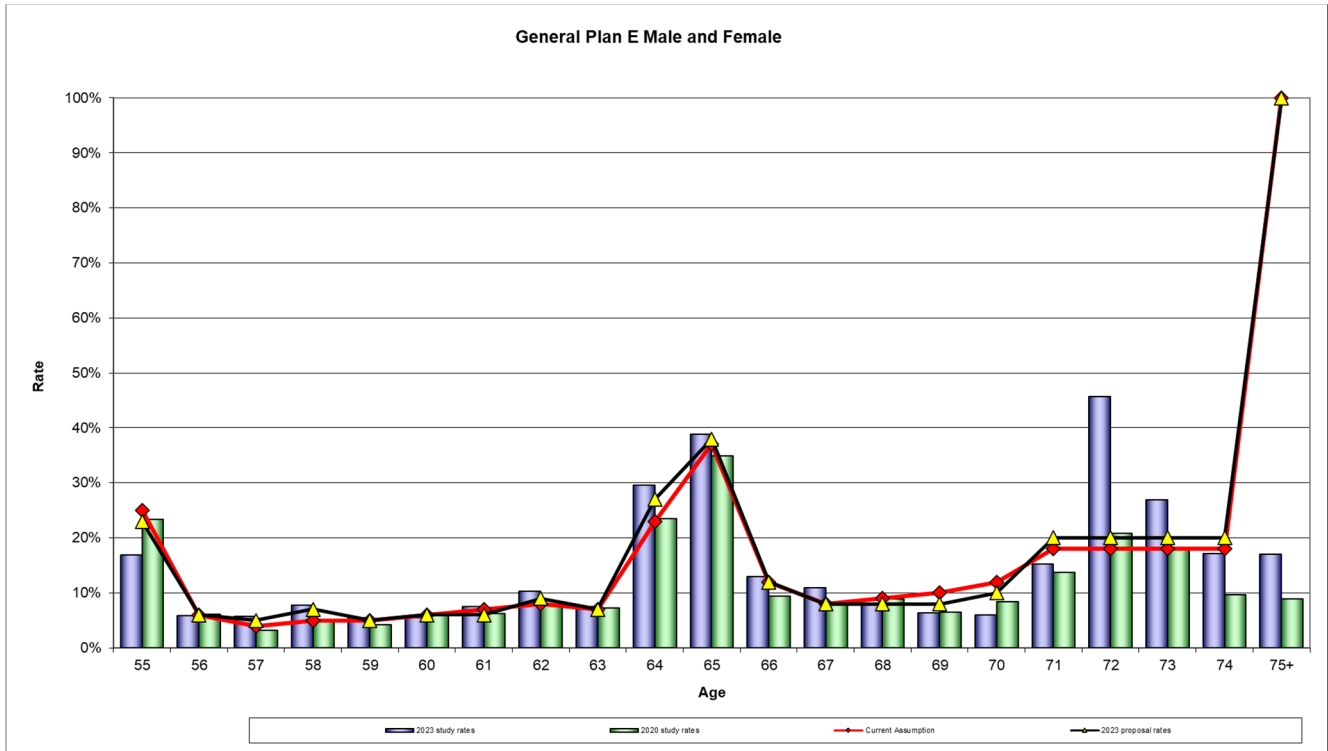
The charts in Exhibits 5-1, 5-2, and 5-3 include results for ages below the assumed certain retirement age, since a considerable number of vested terminated members retire later than that.

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



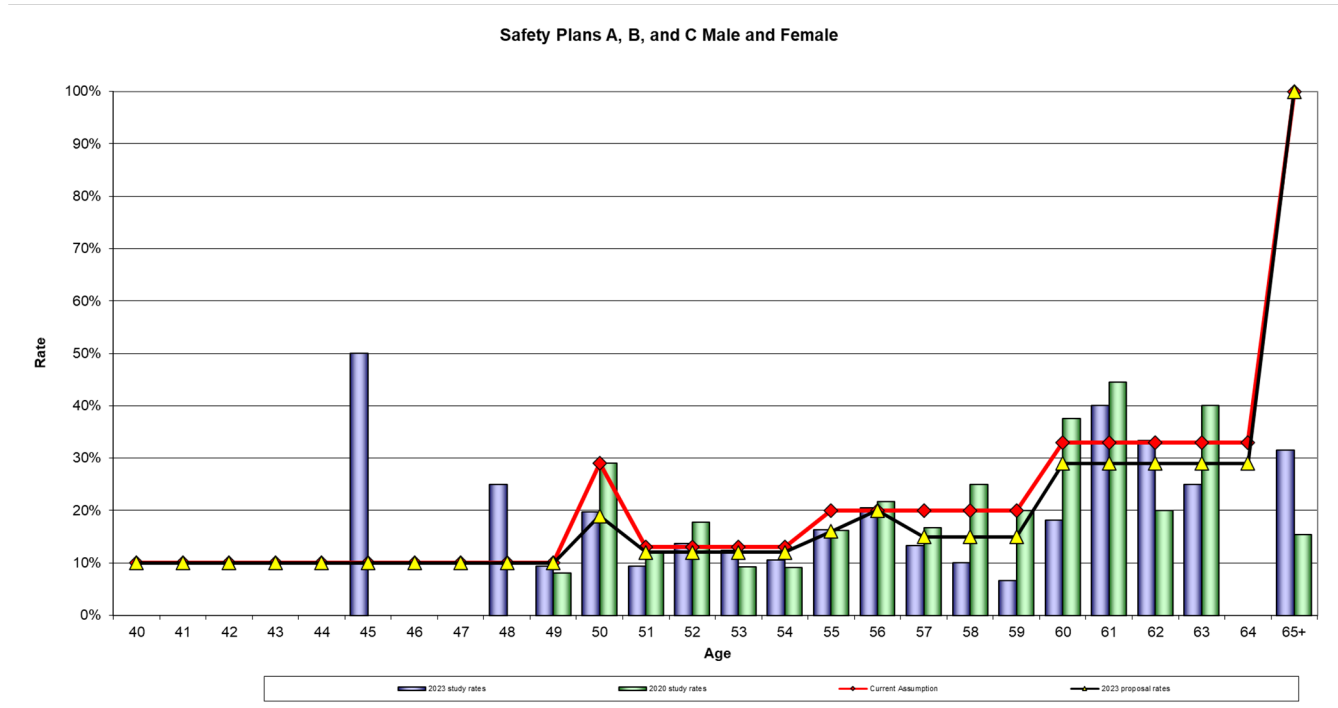
All Eligible VTs	Current Assumption	Prior Actual	Actual	2023 Proposal
Total Count	1,227	736	999	1,070
Actual / Expected	81%			93%
Total Count w/o 75+	1166	726	985	1,009
Actual / Expected w/o 75+	84%			98%

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



All Eligible VTs	Current Assumption	Prior Actual	Actual	2023 Proposal
Total Count	1,450	888	1,324	1,477
Actual / Expected	91%			90%
Total Count w/o 75+	1,238	878	1,288	1,265
Actual / Expected w/o 75+	104%			102%

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



All Eligible VTs	Current Assumption	Prior Actual	Actual	2023 Proposal
Total Count	153	86	112	129
Actual / Expected	73%			87%
Total Count w/o 65+	134	84	106	110
Actual / Expected w/o 65+	79%			96%
Total Count 50 - 65	129	81	100	101
Actual / Expected 50 - 65	78%			99%

Section 6 Other OPEB Demographic Assumptions



This section discusses the following OPEB demographic assumptions:

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

Age Difference for Enrolled Spouses

The age difference for enrolled spouses is used for the valuation of current active members projected to retire and enroll a spouse in the future. In our July 1, 2022 OPEB valuation, we assumed that future male retirees will be four years older than their female spouse. Furthermore, we assumed that future female retirees will be one year younger than their male spouses.

Results and Recommendation

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

- Group 1: All current retirees
- Group 2: Recent retirees (6 years)

The table below shows the results by group based on the July 1, 2021, 2022, and 2023 OPEB valuation data along with our recommended assumption. Note that our valuation system is designed to utilize whole year age differences.

Class of Retirees with Spouses	Male Retirees		Female Retirees	
	Number	Male Age less Female Age	Number	Male Age less Female Age
Current Assumption		4.0 years		1.0 year
Prior Actual Experience				
All Retirees	17,711	4.5 years	9,799	1.3 years
Recent Retirees	4,121	3.5 Years	3,195	1.4 years
Actual Experience				
All Retirees	18,316	4.1 years	10,780	1.4 years
Recent Retirees	4,429	3.2 years	3,472	1.6 years
Recommended Assumption (Tier 1 and Tier 2)		4.0 years		1.0 year

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

Our July 1, 2022 OPEB valuation assumed that members in Blue Cross I, II, and Prudent Buyer were not eligible for Medicare Part B premium reimbursement. We checked the validity of this assumption based on July 1, 2021, 2022, and 2023 enrollment information. Medicare Part A information from LACERA for both inactives and actives was incomplete, so we relied on the Medicare Part B indicator. There were not any members in the Blue Cross I, II, and Prudent Buyer plans who were in Medicare Part B. We recommend continuing with the current assumption for Tier 1. We will assume Tier 2 members will enroll in Medicare Parts A and B.

Survivor and New Dependent Enrollment

There are three scenarios that we incorporated into our July 1, 2022 OPEB valuation:

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

Results and Recommendations

Our previous 2020 OPEB Investigation of Experience Study had developed the recommendations shown in the table below. Although actual experience from these assumptions is somewhat difficult to track, we were able to develop approximate results for Scenarios 1 and 2. We did not study Scenario 3 since it is based on LACERA policy. LACERA staff will consider how to track this experience in the future.

Scenario	2020 Spouse/Domestic Partner Enrollment	2020 Dependent Enrollment
Scenario 1		
Recommended Assumption	1.0%	2.5%
Scenario 2		
Recommended Assumption	2.0%	2.5%

The impact on the July 1, 2022 OPEB valuation of including these assumptions was as follows:

- Active and Vested Terminated Members 0.38%
- Retired Members 0.52%

Since these percentages are small, we have decided to not investigate these assumptions in this 2023 OPEB Experience Study. Rather than use our remarriage valuation coding, we will apply these loads to our valuation results. We will periodically review this assumption in future OPEB Experience Studies.

This is consistent with ASOP 35 Sections 3.10.1 and 3.10.2 noting that there should be considerations of the balance between refined assumptions and materiality. In particular, more refined assumptions are not needed when their use is not expected to produce materially different results.

Section 7 OPEB Economic Assumptions



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

Investment Earnings

With respect to the investment earnings assumption, ASOP No. 6 references ASOP No. 27, Selection of Economic Assumptions for Measuring Pension Obligations, which provides guidance to actuaries giving advice on selecting economic assumptions for measuring obligations under defined benefit plans. For more details of ASOP No. 27, refer to Milliman's 2022 Investigation of Experience for Retirement Benefit Assumptions dated January 6, 2023.

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

OPEB Trust Investment Earnings

The County, Superior Court, and LACERA are contributing to the OPEB Trust for the purposes of prefunding future OPEB costs. The expected investment return on the OPEB Trust is based on the OPEB Trust asset allocation approved in the April 10, 2024 Board of Investments meeting.

The investment return assumption for agents that have been prefunding the OPEB Trust have been rounded to the nearest 0.25% since 2014 which was the initial valuation with OPEB Trust assets. The LACERA retirement investment return assumption has also been rounded to the nearest 0.25%. We will continue with this rounding approach for agents that are prefunding through the OPEB Trust. Beginning with this 2023 OPEB Experience Study, we will also round the investment return assumption for agents that are not prefunding the OPEB trust to the nearest 0.25%. The funding policies are structured such that contributions will exceed benefit payments by a significant amount until the contribution reaches the Actuarially Determined Contribution (ADC). After that point, benefits are projected to be payable out of Trust assets for the foreseeable future.

To estimate the expected investment return for the prefunding agents, we have looked at capital market assumptions from three sources: Milliman, Meketa (LACERA's external investment consultant), and a survey of other investment consulting firms (Horizon Survey of Capital Market Assumptions). We have combined these capital market assumptions with LACERA's target asset allocation. The target asset allocation is summarized in the following table:

Class	Target Allocation
Global Equity	40%
Private Equity	5%
High Yield Bonds	4%
Bank Loans	5%
Private Debt	7%
Short Term TIPs	4%
Core Private Real Estate	5%
Natural Resources (Private)	2%
Infrastructure (Core Private)	2%
Investment Grade Bonds	19%
Long-Term Government Bonds	5%
Cash Equivalents	2%

Combining the capital market assumptions with LACERA's target asset allocation policy, we calculated both the 10- and 20-year expected returns for each of the three sources. These expected returns have been reduced for administrative and investment expenses, as discussed later, and are the median expected return on a geometric basis for LACERA's assets. Meketa provided returns based on a three-year average of their 2022, 2023, and 2024 capital market assumptions. Milliman and Horizon's returns are based on a three year average of 2021, 2022, and 2023 capital market assumptions. 2024 Capital Market assumptions for Milliman and Horizon are not yet available. Note that we have included the associated three-year average inflation assumptions. A higher inflation will generally lead to a higher expected return.

2024 Beginning of Year	Meketa	Milliman	Horizon
Based on 10-Year Assumptions			
Median Annualized Return	6.5%	6.0%	6.0%
Assumed Inflation	2.5%	2.4%	2.4%
Based on 20-Year Assumptions			
Median Annualized Return	7.3%	6.5%	6.6%
Assumed Inflation	2.5%	2.3%	2.4%

Notes:

1. Returns are net of assumed expenses of 0.05% of assets.
2. The Horizon Survey reports a limited number of asset classes. In cases where there was not a corresponding asset class in the survey, Milliman's assumptions for the corresponding time horizon were used.
3. Horizon 10-year assumptions include some consultants with less than 10 years. Horizon 20-year assumptions include some consultants with more than 20 years and are based on a subgroup of less than half of the full group.

When actuaries recommend the investment return assumption, they generally consider the long-term time horizon. The OPEB Trust assets are currently increasing because benefits will not be paid out of the OPEB Trust until prefunding and benefit contributions reach the ADC. Additionally, more than half the value of accrued liabilities are expected to be paid in the next 15 years. So, we have considered the 10-year and 20-year time horizons in making our recommendation.

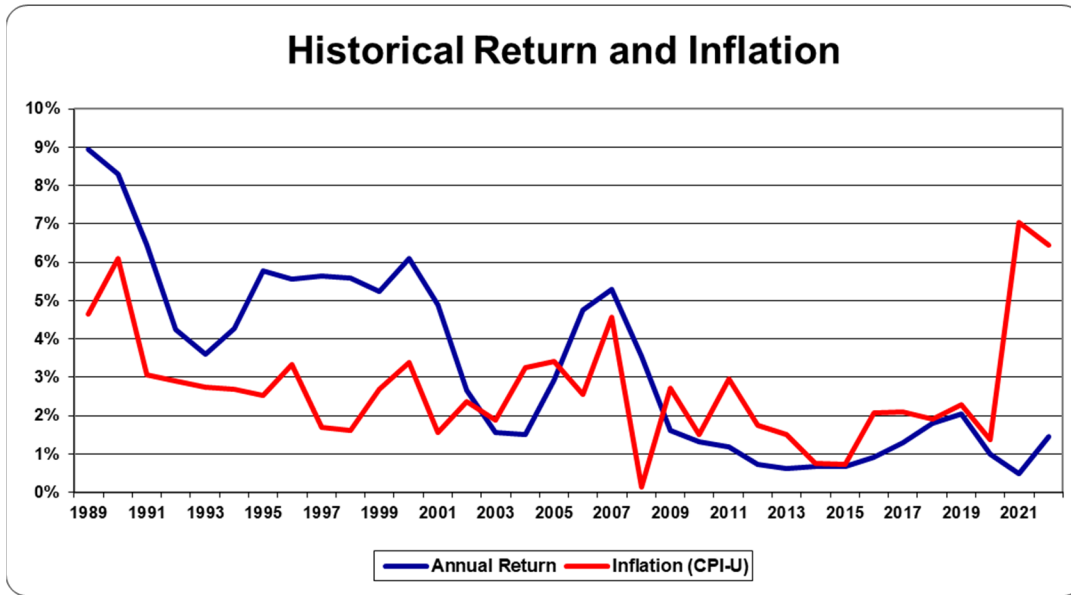
The real return is the investment return that can be achieved above national price inflation. For example, Milliman's 10-year expected return reflecting the capital market assumptions is 6.0% with an underlying price inflation assumption of 2.4%. Therefore, using a building block approach, the real return is 3.6% (6.0% less 2.4%). In theory, if actual inflation is consistent with the proposed assumption of 2.75%, the expected return would be 0.35% higher at 6.35% (3.6% real return plus 2.75% inflation). But if inflation is higher than the underlying assumption, there is generally an offsetting impact in the short-term as higher inflation typically results in lower fixed-income values. We have considered the difference in the inflation assumptions used in our analysis, but our primary consideration is on the nominal investment return when making our recommendations.

The investment return used for the valuation is assumed to be net of most administrative and investment-related expenses. Most asset classes in the Milliman capital market assumptions are effectively net of investment expenses. It is our understanding that this is also true for Meketa and the investment consultants included in the Horizon survey. Asset classes that are readily marketable, such as global equity and fixed income, do not reflect expenses in the expected return assumption. For these classes, we assume investment fees based on the cost of indexing, as it is unlikely LACERA would pay active managers unless it was expected the net return could at least match the index return. Additionally, we adjust for other investment-related expenses, such as custodian bank fees and outside consultants. Our assumption is that investment and administrative expenses will be 0.05% of assets. We do not adjust for \$8 per contract per month operational administration fee because this is included in the liabilities.

Based on a three-year average of the latest capital market assumptions for 10- and 20-year time frames, we are recommending raising the investment return for prefunding agents to **6.25%**.

General Fund Investment Earnings

In setting the investment earnings assumption for the General Fund, we use a "building block" approach, which involves an estimate of inflation plus an assumed real return. In reviewing the real return assumption, we looked at historical information from the County, combined with our estimate of long-term expectations for short-term high-quality fixed income investments. The following chart compares historical County returns to the rate of inflation from 1989 through 2022. Over this period, the geometric averages of the annual return and the rate of inflation were 3.3% and 2.7%, respectively, resulting in a real return over the period of approximately 0.6% per year.



**General Fund
 Investment Earnings
 (continued)**

Based on our discussions with the County and our review of asset class returns over this period, the returns are consistent with those of a fixed income investment portfolio concentrated in short-term U.S. Government investments with maturities of three years or less. Recent projections of returns for these investments indicate that the historical 0.6% real return may be lower than what is achievable in the future. Current projections are for real returns in the 0.82% to 0.87% range for these investments.

The 2022 retirement benefit experience study analyzed the rate of price inflation and wage inflation. The price inflation assumption remained at 2.75% and was approved by the Board of Investments. To be consistent with the retirement benefit program, we propose using 2.75% for the price inflation assumption used for the OPEB valuation.

Using the building block approach to combine assumed real return and assumed inflation, the preceding discussion yields a range from which to choose the assumed investment return of the general assets. This range is between 3.57% and 3.62% (2.75% inflation plus assumed real return between 0.82% and 0.87%).

Milliman used our current capital market assumptions and investment forecast model to develop an expected return on general assets rounded to the nearest 0.25% of **3.50%**. We incorporated the County’s general fund balance sheet as of June 30, 2023 to develop this result, as shown in the chart below. Note that this rounded estimate is close to the range derived from the building block approach described above.

Asset Class	Expected Arithmetic Nominal Return (30 yrs)	Asset Allocation
Cash	3.26%	30.52%
Short-term U.S. Bonds	3.71%	69.48%
Expected Arithmetic Return (30 yrs) ⁽¹⁾		3.57%
Expected Geometric Return (30 yrs) ⁽²⁾		3.55%

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

Investment Earnings

The investment earnings assumptions will vary by Agent. The County, LACERA, and Superior Courts will have an investment earnings assumption based on the OPEB Trust expected return of 6.25%. The agents that are not prefunding through the OPEB Trust will have an investment earnings assumption of the County’s general funds expected return of 3.50%.

Assumption	Current OPEB	Proposed OPEB
Price Inflation (CPI)	2.75%	2.75%
Wage Inflation	3.25%	3.25%
Investment Earnings		
Agents prefunding in the OPEB Trust	6.00%	6.25%
Agents not prefunding	2.30%	3.50%

**Health Cost Trend
 General Discussion**

In our July 1, 2022 OPEB valuation, we developed trend rates for the following three benefit types:

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

We have examined these assumptions and are recommending modifications as discussed below. The first-year trends will be modified to reflect the July 1, 2024 final annual medical and dental plan rate renewals which will be reflected in the July 1, 2023 OPEB valuation.

Medical Trend

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

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

- *Initial trends.* These trends are based on our review of the July 1, 2023 annual medical and dental plan rate renewals and summaries provided by Segal taking into account drug percentage of total, approximate annual premiums, and plan type.
- *2033 GDP % Share.* This is the assumed percentage of GDP that is spent on healthcare and is assumed to be 19.0%. This is based on a recent actuarial projection of National Health Expenditures (NHE) from the Centers for Medicare & Medicaid Services (CMS).
- *Inflation (CPI).* This is consistent with the assumption used for the investment earnings rate above.
- *Real GDP Per Capita.* This is the assumed growth in the GDP over inflation. The model uses a 1.4% assumption, which falls within the range of projected scenarios from both the Congressional Budget Office (CBO) and CMS.
- *Excess Medical Cost Growth.* This component represents all other sources of excess trend, and it is assumed to be 0.9%, based on the SOA research.
- *GDP Resistance Point.* This is the point at which health care costs as a percentage of GDP are assumed to begin to meet resistance. The assumption used is 17% based on the SOA research.
- *GDP Limit Year.* The model assumes that after 2075, health costs will grow at the rate of GDP growth, equal to the CPI plus real per capita GDP growth.

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

- *Aging.* Since the Getzen model projects overall healthcare spending in the U.S., it implicitly includes aging of the population. Since we have an explicit assumption for aging in the OPEB valuation, we have removed the aging factor from the Getzen model, resulting in a 0.4% decrease in the 2023 trend assumption, grading to 0.0% by 2061. We assume the aging reduction is limited such that trend is not reduced below inflation plus GDP growth.
- *Administrative Costs.* A portion of the retiree health premiums (assumed to be 10%) are used for carrier administrative costs. We assume that this portion of the premium will grow at inflation plus 0.75% annually.
- *Rounding.* We rounded the trend assumptions to the nearest 0.10% for each year.

The first-year trend rates for LACERA will be adjusted for the July 1, 2024 annual medical and dental plan rate renewals and fees in the July 1, 2023 OPEB funding valuation. These approved annual medical and dental plan rate renewals are available March 2024. These fees include the Patient Centered Outcomes Research Institute (PCORI) Fee.

Exhibits 7-1 through 7-4 show the recommended medical trend assumptions for the July 1, 2023 OPEB valuation compared to the medical trend assumptions used

for the July 1, 2022 OPEB valuation. Exhibits 7-1 and 7-2 are for the under 65 members and Exhibits 7-3 and 7-4 are for the over 65 members.

Medicare Part B Premium Trend

In the July 1, 2022 OPEB valuation, we established the Medicare Part B premium trend assumption to be consistent with projections from CMS. We have updated the Medicare Part B assumption for the July 1, 2023 valuation based on the following CMS reports:

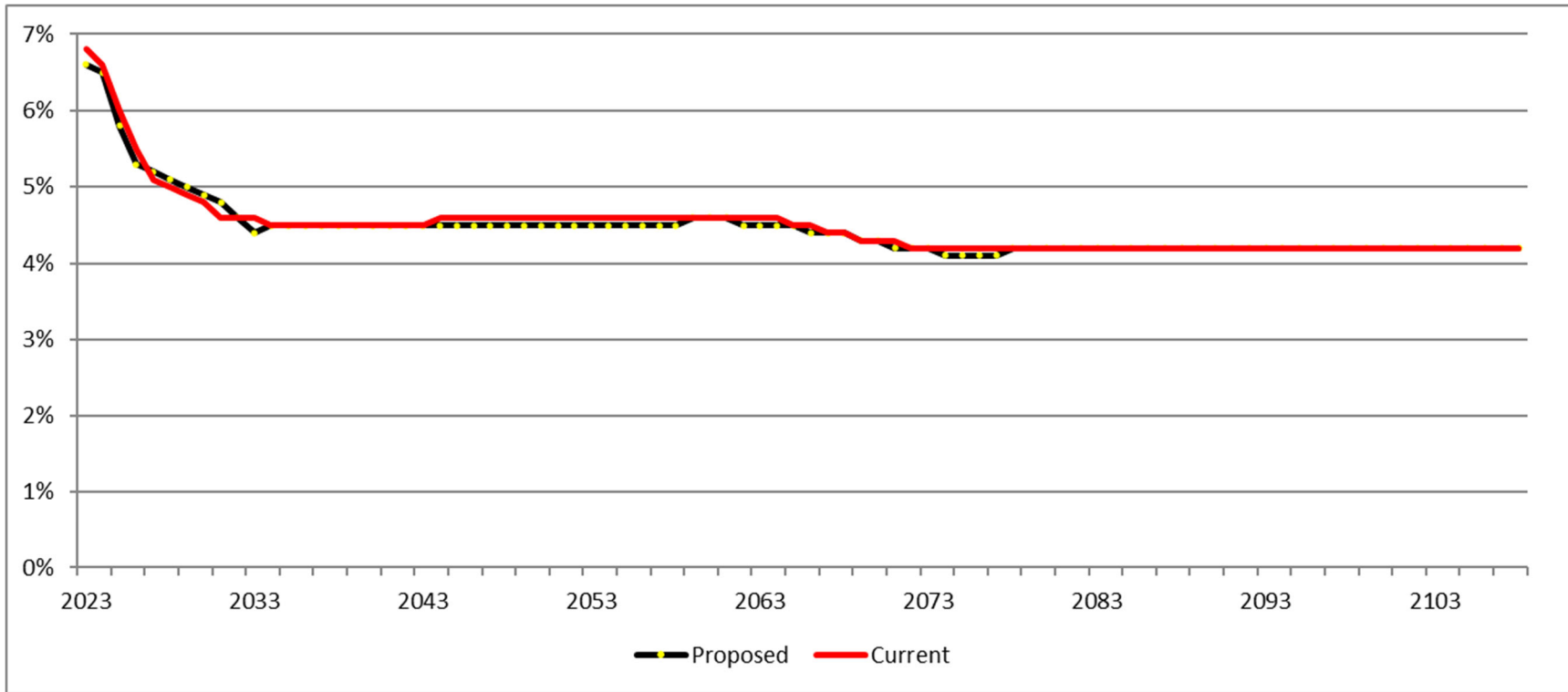
- *2023 Medicare Trustees Report.* We used this report for assumed Medicare Part B enrollment growth and for projected Medicare Part B premiums through 2032.
- *2023 CMS report titled *Projected Medicare Expenditures under an Illustrative Scenario with Alternative Payment Updates to Medicare Providers.** We used this report for assumed Part B premium increases beginning in 2033, under the assumption that physician updates will increase in line with the Medicare Economic Index (MEI).

Our recommended July 1, 2023 Medicare Part B premium trend is compared to the July 1, 2022 assumption in Exhibits 7-5 and 7-6. The July 1, 2023 census data indicates that a large number of individuals are being reimbursed for an amount lower than the 2023 standard Part B premium of \$164.90. The lower amount is due in part to delayed proof by some members of their Part B amount and a CMS hold harmless provision that does not allow an individual's Part B premium increase to exceed the increase in their Social Security benefits. Based on recent cost of living adjustments, we believe that most of these individuals are actually paying the standard amount, and we assume that these individuals will verify their updated premium by 2024, causing a large trend increase in the first year. Exhibits 7-5 and 7-6 include a calendar year to fiscal year adjustment.

Dental/Vision Trend

In our July 1, 2023 OPEB valuation, the underlying dental/vision trend rate will be 4.25%. This assumption is based on the CPI plus 1.5%. We also incorporate a Claim Probability Distribution (CPD) analysis to model the indemnity plan annual maximum. This causes the trend rates to decline for about 34 years, but then increase once the costs of the HMO plan begin to have a greater influence on the trend than the indemnity plan. Refer to Exhibits 7-7 and 7-8.

Exhibit 7-1
Medical Trend for Pre-65 Members



**Exhibit 7-2
 Medical Trend for Pre-65 Members – Percentage Table**

Fiscal Year Ending		Current	Proposed	Fiscal Year Ending		Current	Proposed
From	To			From	To		
6/30/2024	6/30/2025	6.80%	6.60%	6/30/2067	6/30/2068	4.50%	4.40%
6/30/2025	6/30/2026	6.60%	6.50%	6/30/2068	6/30/2069	4.40%	4.40%
6/30/2026	6/30/2027	6.00%	5.80%	6/30/2069	6/30/2070	4.40%	4.40%
6/30/2027	6/30/2028	5.50%	5.30%	6/30/2070	6/30/2071	4.30%	4.30%
6/30/2028	6/30/2029	5.10%	5.20%	6/30/2071	6/30/2072	4.30%	4.30%
6/30/2029	6/30/2030	5.00%	5.10%	6/30/2072	6/30/2073	4.30%	4.20%
6/30/2030	6/30/2031	4.90%	5.00%	6/30/2073	6/30/2074	4.20%	4.20%
6/30/2031	6/30/2032	4.80%	4.90%	6/30/2074	6/30/2075	4.20%	4.20%
6/30/2032	6/30/2033	4.60%	4.80%	6/30/2075	6/30/2076	4.20%	4.10%
6/30/2033	6/30/2034	4.60%	4.60%	6/30/2076	6/30/2077	4.20%	4.10%
6/30/2034	6/30/2035	4.60%	4.40%	6/30/2077	6/30/2078	4.20%	4.10%
6/30/2035	6/30/2036	4.50%	4.50%	6/30/2078	6/30/2079	4.20%	4.10%
6/30/2036	6/30/2037	4.50%	4.50%	6/30/2079	6/30/2080	4.20%	4.20%
6/30/2037	6/30/2038	4.50%	4.50%	6/30/2080	6/30/2081	4.20%	4.20%
6/30/2038	6/30/2039	4.50%	4.50%	6/30/2081	6/30/2082	4.20%	4.20%
6/30/2039	6/30/2040	4.50%	4.50%	6/30/2082	6/30/2083	4.20%	4.20%
6/30/2040	6/30/2041	4.50%	4.50%	6/30/2083	6/30/2084	4.20%	4.20%
6/30/2041	6/30/2042	4.50%	4.50%	6/30/2084	6/30/2085	4.20%	4.20%
6/30/2042	6/30/2043	4.50%	4.50%	6/30/2085	6/30/2086	4.20%	4.20%
6/30/2043	6/30/2044	4.50%	4.50%	6/30/2086	6/30/2087	4.20%	4.20%
6/30/2044	6/30/2045	4.50%	4.50%	6/30/2087	6/30/2088	4.20%	4.20%
6/30/2045	6/30/2046	4.60%	4.50%	6/30/2088	6/30/2089	4.20%	4.20%
6/30/2046	6/30/2047	4.60%	4.50%	6/30/2089	6/30/2090	4.20%	4.20%
6/30/2047	6/30/2048	4.60%	4.50%	6/30/2090	6/30/2091	4.20%	4.20%
6/30/2048	6/30/2049	4.60%	4.50%	6/30/2091	6/30/2092	4.20%	4.20%
6/30/2049	6/30/2050	4.60%	4.50%	6/30/2092	6/30/2093	4.20%	4.20%
6/30/2050	6/30/2051	4.60%	4.50%	6/30/2093	6/30/2094	4.20%	4.20%
6/30/2051	6/30/2052	4.60%	4.50%	6/30/2094	6/30/2095	4.20%	4.20%
6/30/2052	6/30/2053	4.60%	4.50%	6/30/2095	6/30/2096	4.20%	4.20%
6/30/2053	6/30/2054	4.60%	4.50%	6/30/2096	6/30/2097	4.20%	4.20%
6/30/2054	6/30/2055	4.60%	4.50%	6/30/2097	6/30/2098	4.20%	4.20%
6/30/2055	6/30/2056	4.60%	4.50%	6/30/2098	6/30/2099	4.20%	4.20%
6/30/2056	6/30/2057	4.60%	4.50%	6/30/2099	6/30/2100	4.20%	4.20%
6/30/2057	6/30/2058	4.60%	4.50%	6/30/2100	6/30/2101	4.20%	4.20%
6/30/2058	6/30/2059	4.60%	4.50%	6/30/2101	6/30/2102	4.20%	4.20%
6/30/2059	6/30/2060	4.60%	4.50%	6/30/2102	6/30/2103	4.20%	4.20%
6/30/2060	6/30/2061	4.60%	4.60%	6/30/2103	6/30/2104	4.20%	4.20%
6/30/2061	6/30/2062	4.60%	4.60%	6/30/2104	6/30/2105	4.20%	4.20%
6/30/2062	6/30/2063	4.60%	4.60%	6/30/2105	6/30/2106	4.20%	4.20%
6/30/2063	6/30/2064	4.60%	4.50%	6/30/2106	6/30/2107	4.20%	4.20%
6/30/2064	6/30/2065	4.60%	4.50%	6/30/2107	6/30/2108	4.20%	4.20%
6/30/2065	6/30/2066	4.60%	4.50%	6/30/2108	6/30/2109	4.20%	4.20%
6/30/2066	6/30/2067	4.50%	4.50%	6/30/2109	6/30/2110	4.20%	4.20%

Exhibit 7-3
Medical Trend for Post-65 Members

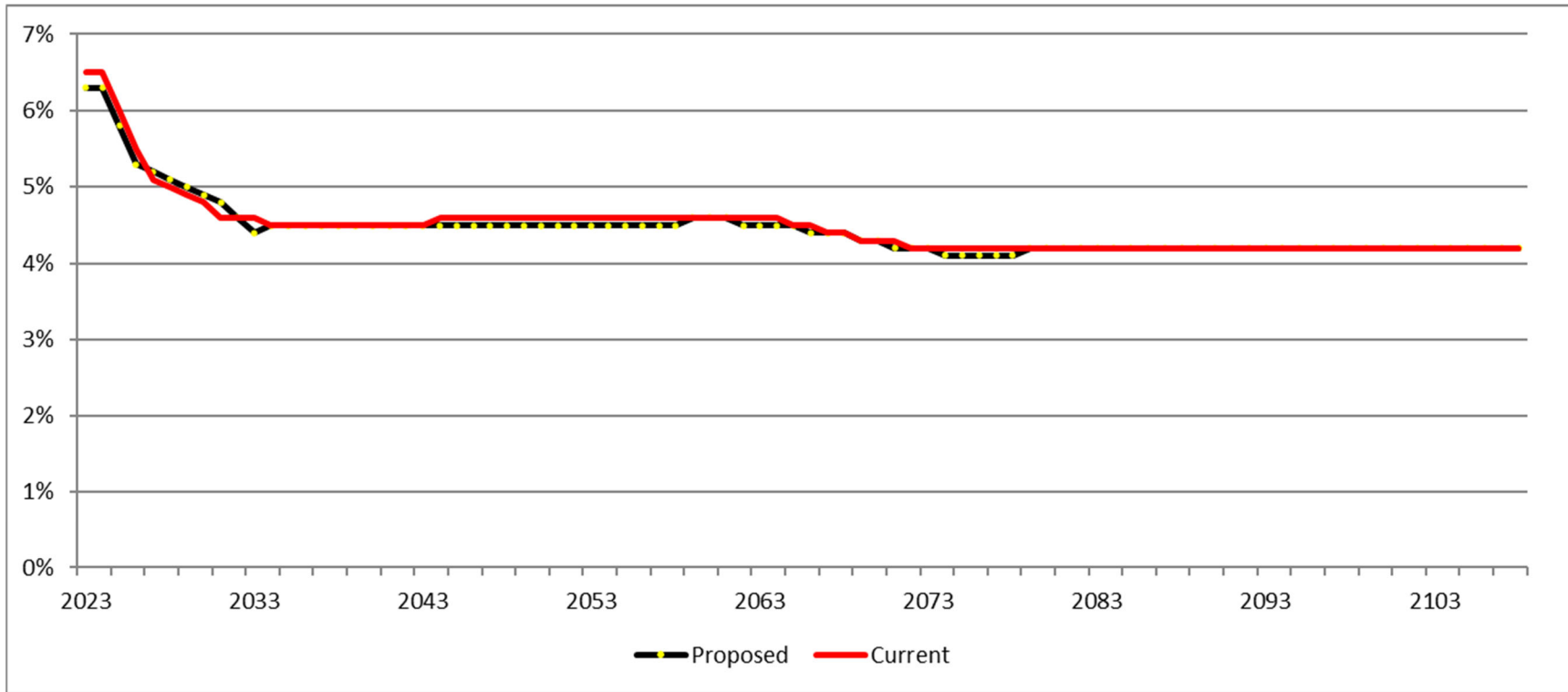
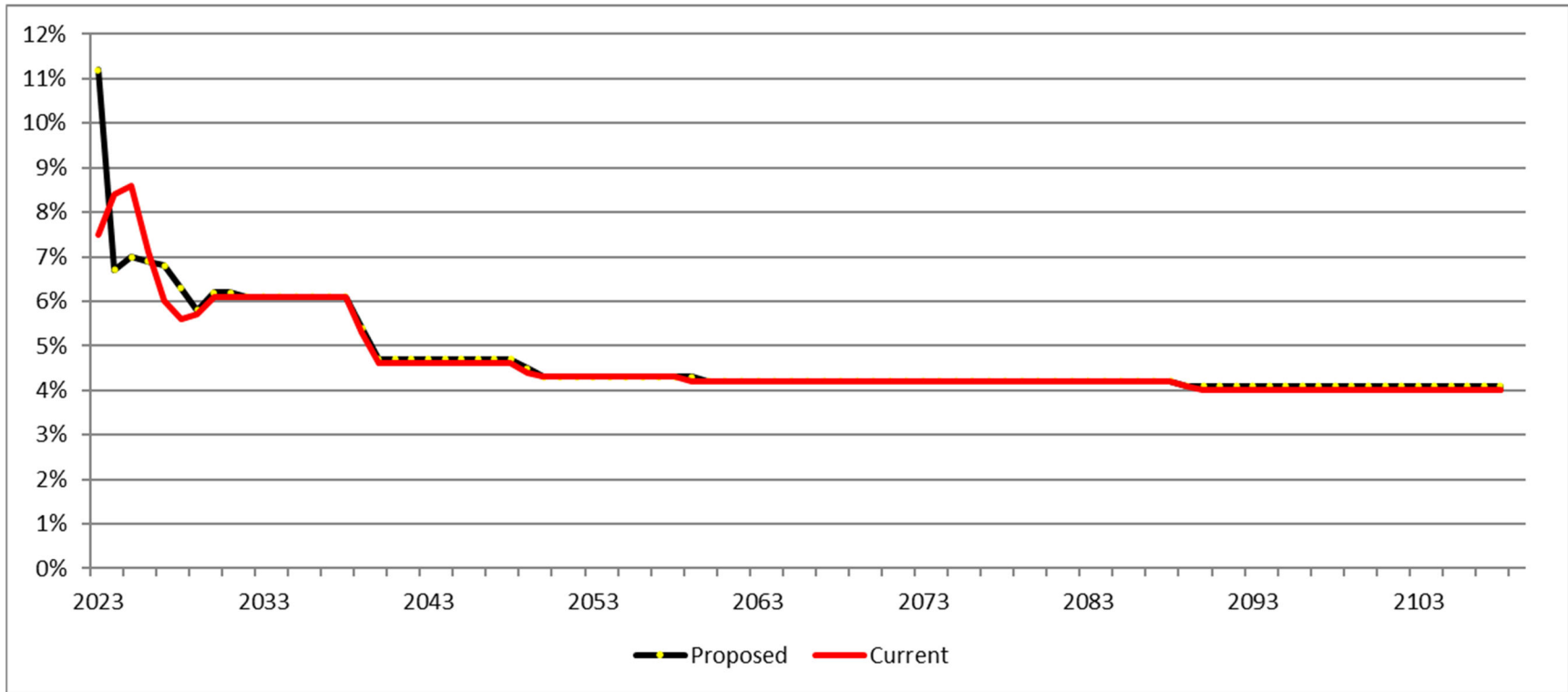


Exhibit 7-4
Medical Trend for Post-65 Members – Percentage Table

Fiscal Year Ending		Current	Proposed	Fiscal Year Ending		Current	Proposed
From	To			From	To		
6/30/2024	6/30/2025	6.50%	6.30%	6/30/2067	6/30/2068	4.50%	4.40%
6/30/2025	6/30/2026	6.50%	6.30%	6/30/2068	6/30/2069	4.40%	4.40%
6/30/2026	6/30/2027	6.00%	5.80%	6/30/2069	6/30/2070	4.40%	4.40%
6/30/2027	6/30/2028	5.50%	5.30%	6/30/2070	6/30/2071	4.30%	4.30%
6/30/2028	6/30/2029	5.10%	5.20%	6/30/2071	6/30/2072	4.30%	4.30%
6/30/2029	6/30/2030	5.00%	5.10%	6/30/2072	6/30/2073	4.30%	4.20%
6/30/2030	6/30/2031	4.90%	5.00%	6/30/2073	6/30/2074	4.20%	4.20%
6/30/2031	6/30/2032	4.80%	4.90%	6/30/2074	6/30/2075	4.20%	4.20%
6/30/2032	6/30/2033	4.60%	4.80%	6/30/2075	6/30/2076	4.20%	4.10%
6/30/2033	6/30/2034	4.60%	4.60%	6/30/2076	6/30/2077	4.20%	4.10%
6/30/2034	6/30/2035	4.60%	4.40%	6/30/2077	6/30/2078	4.20%	4.10%
6/30/2035	6/30/2036	4.50%	4.50%	6/30/2078	6/30/2079	4.20%	4.10%
6/30/2036	6/30/2037	4.50%	4.50%	6/30/2079	6/30/2080	4.20%	4.10%
6/30/2037	6/30/2038	4.50%	4.50%	6/30/2080	6/30/2081	4.20%	4.20%
6/30/2038	6/30/2039	4.50%	4.50%	6/30/2081	6/30/2082	4.20%	4.20%
6/30/2039	6/30/2040	4.50%	4.50%	6/30/2082	6/30/2083	4.20%	4.20%
6/30/2040	6/30/2041	4.50%	4.50%	6/30/2083	6/30/2084	4.20%	4.20%
6/30/2041	6/30/2042	4.50%	4.50%	6/30/2084	6/30/2085	4.20%	4.20%
6/30/2042	6/30/2043	4.50%	4.50%	6/30/2085	6/30/2086	4.20%	4.20%
6/30/2043	6/30/2044	4.50%	4.50%	6/30/2086	6/30/2087	4.20%	4.20%
6/30/2044	6/30/2045	4.50%	4.50%	6/30/2087	6/30/2088	4.20%	4.20%
6/30/2045	6/30/2046	4.60%	4.50%	6/30/2088	6/30/2089	4.20%	4.20%
6/30/2046	6/30/2047	4.60%	4.50%	6/30/2089	6/30/2090	4.20%	4.20%
6/30/2047	6/30/2048	4.60%	4.50%	6/30/2090	6/30/2091	4.20%	4.20%
6/30/2048	6/30/2049	4.60%	4.50%	6/30/2091	6/30/2092	4.20%	4.20%
6/30/2049	6/30/2050	4.60%	4.50%	6/30/2092	6/30/2093	4.20%	4.20%
6/30/2050	6/30/2051	4.60%	4.50%	6/30/2093	6/30/2094	4.20%	4.20%
6/30/2051	6/30/2052	4.60%	4.50%	6/30/2094	6/30/2095	4.20%	4.20%
6/30/2052	6/30/2053	4.60%	4.50%	6/30/2095	6/30/2096	4.20%	4.20%
6/30/2053	6/30/2054	4.60%	4.50%	6/30/2096	6/30/2097	4.20%	4.20%
6/30/2054	6/30/2055	4.60%	4.50%	6/30/2097	6/30/2098	4.20%	4.20%
6/30/2055	6/30/2056	4.60%	4.50%	6/30/2098	6/30/2099	4.20%	4.20%
6/30/2056	6/30/2057	4.60%	4.50%	6/30/2099	6/30/2100	4.20%	4.20%
6/30/2057	6/30/2058	4.60%	4.50%	6/30/2100	6/30/2101	4.20%	4.20%
6/30/2058	6/30/2059	4.60%	4.50%	6/30/2101	6/30/2102	4.20%	4.20%
6/30/2059	6/30/2060	4.60%	4.50%	6/30/2102	6/30/2103	4.20%	4.20%
6/30/2060	6/30/2061	4.60%	4.60%	6/30/2103	6/30/2104	4.20%	4.20%
6/30/2061	6/30/2062	4.60%	4.60%	6/30/2104	6/30/2105	4.20%	4.20%
6/30/2062	6/30/2063	4.60%	4.60%	6/30/2105	6/30/2106	4.20%	4.20%
6/30/2063	6/30/2064	4.60%	4.50%	6/30/2106	6/30/2107	4.20%	4.20%
6/30/2064	6/30/2065	4.60%	4.50%	6/30/2107	6/30/2108	4.20%	4.20%
6/30/2065	6/30/2066	4.60%	4.50%	6/30/2108	6/30/2109	4.20%	4.20%
6/30/2066	6/30/2067	4.50%	4.50%	6/30/2109	6/30/2110	4.20%	4.20%

Exhibit 7-5
Medicare Part B Premium Trend



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

Fiscal Year Ending		Current	Proposed	Fiscal Year Ending		Current	Proposed
From	To			From	To		
6/30/2024	6/30/2025	7.50%	11.20%	6/30/2067	6/30/2068	4.20%	4.20%
6/30/2025	6/30/2026	8.40%	6.70%	6/30/2068	6/30/2069	4.20%	4.20%
6/30/2026	6/30/2027	8.60%	7.00%	6/30/2069	6/30/2070	4.20%	4.20%
6/30/2027	6/30/2028	7.10%	6.90%	6/30/2070	6/30/2071	4.20%	4.20%
6/30/2028	6/30/2029	6.00%	6.80%	6/30/2071	6/30/2072	4.20%	4.20%
6/30/2029	6/30/2030	5.60%	6.30%	6/30/2072	6/30/2073	4.20%	4.20%
6/30/2030	6/30/2031	5.70%	5.80%	6/30/2073	6/30/2074	4.20%	4.20%
6/30/2031	6/30/2032	6.10%	6.20%	6/30/2074	6/30/2075	4.20%	4.20%
6/30/2032	6/30/2033	6.10%	6.20%	6/30/2075	6/30/2076	4.20%	4.20%
6/30/2033	6/30/2034	6.10%	6.10%	6/30/2076	6/30/2077	4.20%	4.20%
6/30/2034	6/30/2035	6.10%	6.10%	6/30/2077	6/30/2078	4.20%	4.20%
6/30/2035	6/30/2036	6.10%	6.10%	6/30/2078	6/30/2079	4.20%	4.20%
6/30/2036	6/30/2037	6.10%	6.10%	6/30/2079	6/30/2080	4.20%	4.20%
6/30/2037	6/30/2038	6.10%	6.10%	6/30/2080	6/30/2081	4.20%	4.20%
6/30/2038	6/30/2039	6.10%	6.10%	6/30/2081	6/30/2082	4.20%	4.20%
6/30/2039	6/30/2040	6.10%	6.10%	6/30/2082	6/30/2083	4.20%	4.20%
6/30/2040	6/30/2041	5.30%	5.40%	6/30/2083	6/30/2084	4.20%	4.20%
6/30/2041	6/30/2042	4.60%	4.70%	6/30/2084	6/30/2085	4.20%	4.20%
6/30/2042	6/30/2043	4.60%	4.70%	6/30/2085	6/30/2086	4.20%	4.20%
6/30/2043	6/30/2044	4.60%	4.70%	6/30/2086	6/30/2087	4.20%	4.20%
6/30/2044	6/30/2045	4.60%	4.70%	6/30/2087	6/30/2088	4.20%	4.20%
6/30/2045	6/30/2046	4.60%	4.70%	6/30/2088	6/30/2089	4.20%	4.20%
6/30/2046	6/30/2047	4.60%	4.70%	6/30/2089	6/30/2090	4.20%	4.20%
6/30/2047	6/30/2048	4.60%	4.70%	6/30/2090	6/30/2091	4.10%	4.10%
6/30/2048	6/30/2049	4.60%	4.70%	6/30/2091	6/30/2092	4.00%	4.10%
6/30/2049	6/30/2050	4.60%	4.70%	6/30/2092	6/30/2093	4.00%	4.10%
6/30/2050	6/30/2051	4.40%	4.50%	6/30/2093	6/30/2094	4.00%	4.10%
6/30/2051	6/30/2052	4.30%	4.30%	6/30/2094	6/30/2095	4.00%	4.10%
6/30/2052	6/30/2053	4.30%	4.30%	6/30/2095	6/30/2096	4.00%	4.10%
6/30/2053	6/30/2054	4.30%	4.30%	6/30/2096	6/30/2097	4.00%	4.10%
6/30/2054	6/30/2055	4.30%	4.30%	6/30/2097	6/30/2098	4.00%	4.10%
6/30/2055	6/30/2056	4.30%	4.30%	6/30/2098	6/30/2099	4.00%	4.10%
6/30/2056	6/30/2057	4.30%	4.30%	6/30/2099	6/30/2100	4.00%	4.10%
6/30/2057	6/30/2058	4.30%	4.30%	6/30/2100	6/30/2101	4.00%	4.10%
6/30/2058	6/30/2059	4.30%	4.30%	6/30/2101	6/30/2102	4.00%	4.10%
6/30/2059	6/30/2060	4.30%	4.30%	6/30/2102	6/30/2103	4.00%	4.10%
6/30/2060	6/30/2061	4.20%	4.30%	6/30/2103	6/30/2104	4.00%	4.10%
6/30/2061	6/30/2062	4.20%	4.20%	6/30/2104	6/30/2105	4.00%	4.10%
6/30/2062	6/30/2063	4.20%	4.20%	6/30/2105	6/30/2106	4.00%	4.10%
6/30/2063	6/30/2064	4.20%	4.20%	6/30/2106	6/30/2107	4.00%	4.10%
6/30/2064	6/30/2065	4.20%	4.20%	6/30/2107	6/30/2108	4.00%	4.10%
6/30/2065	6/30/2066	4.20%	4.20%	6/30/2108	6/30/2109	4.00%	4.10%
6/30/2066	6/30/2067	4.20%	4.20%	6/30/2109	6/30/2110	4.00%	4.10%

Exhibit 7-7
Dental/Vision Trend

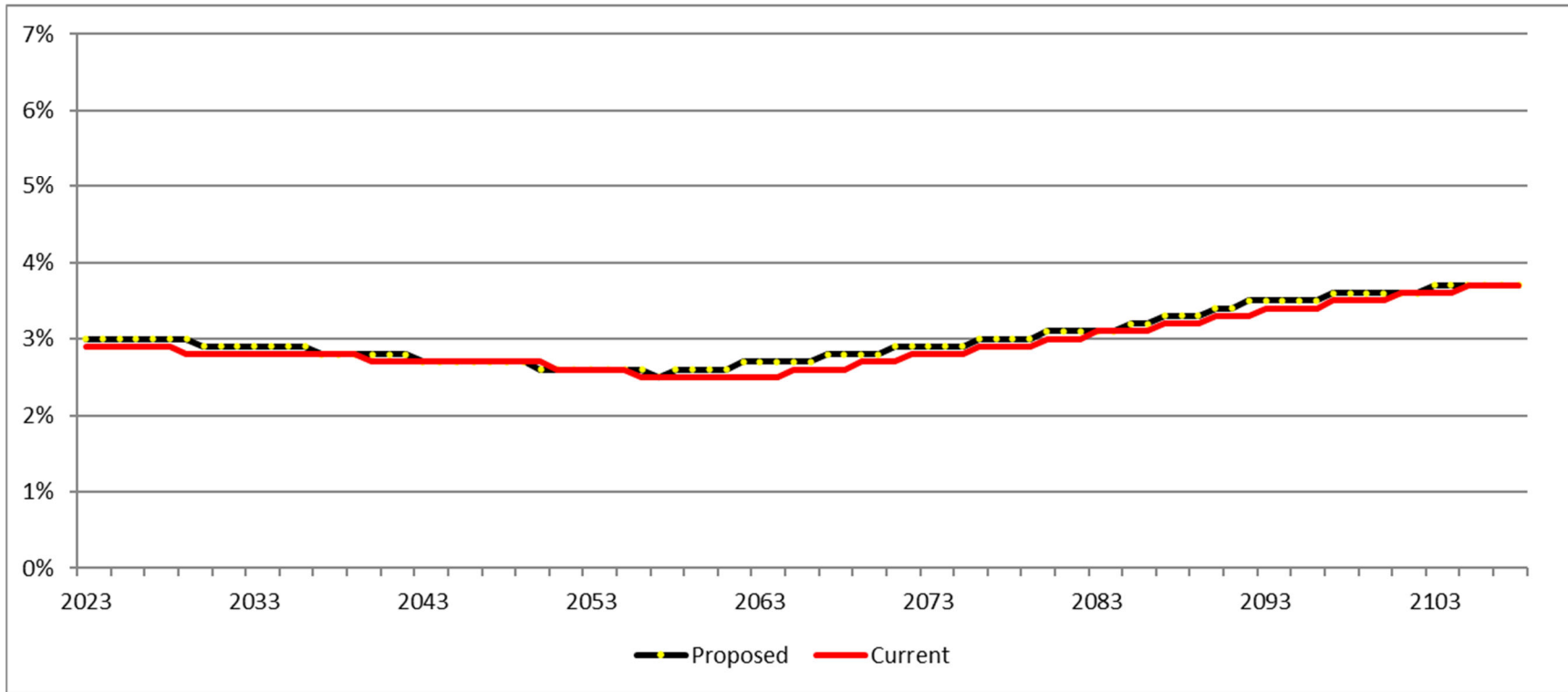


Exhibit 7-8
Dental/Vision Trend – Percentage Table

Fiscal Year Ending		Current	Proposed	Fiscal Year Ending		Current	Proposed
From	To			From	To		
6/30/2024	6/30/2025	2.90%	3.00%	6/30/2067	6/30/2068	2.60%	2.70%
6/30/2025	6/30/2026	2.90%	3.00%	6/30/2068	6/30/2069	2.60%	2.80%
6/30/2026	6/30/2027	2.90%	3.00%	6/30/2069	6/30/2070	2.60%	2.80%
6/30/2027	6/30/2028	2.90%	3.00%	6/30/2070	6/30/2071	2.70%	2.80%
6/30/2028	6/30/2029	2.90%	3.00%	6/30/2071	6/30/2072	2.70%	2.80%
6/30/2029	6/30/2030	2.90%	3.00%	6/30/2072	6/30/2073	2.70%	2.90%
6/30/2030	6/30/2031	2.80%	3.00%	6/30/2073	6/30/2074	2.80%	2.90%
6/30/2031	6/30/2032	2.80%	2.90%	6/30/2074	6/30/2075	2.80%	2.90%
6/30/2032	6/30/2033	2.80%	2.90%	6/30/2075	6/30/2076	2.80%	2.90%
6/30/2033	6/30/2034	2.80%	2.90%	6/30/2076	6/30/2077	2.80%	2.90%
6/30/2034	6/30/2035	2.80%	2.90%	6/30/2077	6/30/2078	2.90%	3.00%
6/30/2035	6/30/2036	2.80%	2.90%	6/30/2078	6/30/2079	2.90%	3.00%
6/30/2036	6/30/2037	2.80%	2.90%	6/30/2079	6/30/2080	2.90%	3.00%
6/30/2037	6/30/2038	2.80%	2.90%	6/30/2080	6/30/2081	2.90%	3.00%
6/30/2038	6/30/2039	2.80%	2.80%	6/30/2081	6/30/2082	3.00%	3.10%
6/30/2039	6/30/2040	2.80%	2.80%	6/30/2082	6/30/2083	3.00%	3.10%
6/30/2040	6/30/2041	2.80%	2.80%	6/30/2083	6/30/2084	3.00%	3.10%
6/30/2041	6/30/2042	2.70%	2.80%	6/30/2084	6/30/2085	3.10%	3.10%
6/30/2042	6/30/2043	2.70%	2.80%	6/30/2085	6/30/2086	3.10%	3.10%
6/30/2043	6/30/2044	2.70%	2.80%	6/30/2086	6/30/2087	3.10%	3.20%
6/30/2044	6/30/2045	2.70%	2.70%	6/30/2087	6/30/2088	3.10%	3.20%
6/30/2045	6/30/2046	2.70%	2.70%	6/30/2088	6/30/2089	3.20%	3.30%
6/30/2046	6/30/2047	2.70%	2.70%	6/30/2089	6/30/2090	3.20%	3.30%
6/30/2047	6/30/2048	2.70%	2.70%	6/30/2090	6/30/2091	3.20%	3.30%
6/30/2048	6/30/2049	2.70%	2.70%	6/30/2091	6/30/2092	3.30%	3.40%
6/30/2049	6/30/2050	2.70%	2.70%	6/30/2092	6/30/2093	3.30%	3.40%
6/30/2050	6/30/2051	2.70%	2.70%	6/30/2093	6/30/2094	3.30%	3.50%
6/30/2051	6/30/2052	2.70%	2.60%	6/30/2094	6/30/2095	3.40%	3.50%
6/30/2052	6/30/2053	2.60%	2.60%	6/30/2095	6/30/2096	3.40%	3.50%
6/30/2053	6/30/2054	2.60%	2.60%	6/30/2096	6/30/2097	3.40%	3.50%
6/30/2054	6/30/2055	2.60%	2.60%	6/30/2097	6/30/2098	3.40%	3.50%
6/30/2055	6/30/2056	2.60%	2.60%	6/30/2098	6/30/2099	3.50%	3.60%
6/30/2056	6/30/2057	2.60%	2.60%	6/30/2099	6/30/2100	3.50%	3.60%
6/30/2057	6/30/2058	2.50%	2.60%	6/30/2100	6/30/2101	3.50%	3.60%
6/30/2058	6/30/2059	2.50%	2.50%	6/30/2101	6/30/2102	3.50%	3.60%
6/30/2059	6/30/2060	2.50%	2.60%	6/30/2102	6/30/2103	3.60%	3.60%
6/30/2060	6/30/2061	2.50%	2.60%	6/30/2103	6/30/2104	3.60%	3.60%
6/30/2061	6/30/2062	2.50%	2.60%	6/30/2104	6/30/2105	3.60%	3.70%
6/30/2062	6/30/2063	2.50%	2.60%	6/30/2105	6/30/2106	3.60%	3.70%
6/30/2063	6/30/2064	2.50%	2.70%	6/30/2106	6/30/2107	3.70%	3.70%
6/30/2064	6/30/2065	2.50%	2.70%	6/30/2107	6/30/2108	3.70%	3.70%
6/30/2065	6/30/2066	2.50%	2.70%	6/30/2108	6/30/2109	3.70%	3.70%
6/30/2066	6/30/2067	2.60%	2.70%	6/30/2109	6/30/2110	3.70%	3.70%

Note: The OPEB specific assumptions shown in this appendix are Milliman's proposed assumptions that have not yet been adopted by the Board of Retirement July 2024 meeting. Recommended OPEB related changes from the prior assumptions have been shaded in yellow.

Appendix A: Actuarial Procedures and Assumptions

The actuarial procedures and assumptions used in this valuation are described in this section. Where applicable, the same assumptions are used for the LACERA postemployment health and death benefit program as for the LACERA retirement benefits. The assumptions that overlap with the LACERA retirement benefits plan assumptions were reviewed and changed June 30, 2022, as a result of the 2022 triennial Retirement Benefit Investigation of Experience Study, approved by the Board of Investments in December 2022. These assumptions are consistent with the June 30, 2023 retirement funding valuation. The investment earnings assumptions are OPEB-specific and were reviewed and changed June 30, 2023 as a result of the 2023 OPEB Experience Study. For agents that are prefunding into LACERA's OPEB Trust, the expected return of the assets of the OPEB Trust is based on the asset allocation approved in the April 2024 Board of Investments meeting, which is a different asset allocation from the one used for the retirement benefits plan. The investment earnings assumption for agents that are not prefunding into LACERA's OPEB Trust is based on the expected return from the County's general assets in the 2023 OPEB Experience Study. The OPEB-specific assumptions other than premiums, claim costs, aging, and trend were changed as a result of the 2023 OPEB Investigation of Experience Study were approved in the April 2023 Board of Retirement meeting. The premiums, claim costs, aging, and trend are updated with the 2024-2025 annual medical and dental plan rate renewals in the July 1, 2023 OPEB funding valuation report Appendix A.

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

Table A-1 summarizes the assumptions. The general wage increase, inflation, and retirement specific demographic assumptions were developed in the 2022 retirement benefits experience study. Nearly all of the OPEB specific demographic and investment earnings assumptions were developed in the 2023 OPEB experience study report. The claim costs and health cost trend assumptions with the 2024-2025 annual medical and dental plan rate renewals will be updated in the July 1, 2023 OPEB funding valuation.

Retirement Benefit Assumptions

Tables A-2 and A-3 show how members are expected to leave retired status due to death. These were developed from the experience as measured by the 2022 Retirement Benefit Investigation of Experience Study.

Table A-4 presents the probability of a refund of retirement benefit contributions upon termination of employment while vested. These were developed from the experience as measured by the 2022 Retirement Benefit Investigation of Experience Study.

Table A-5 presents the general wage increase of 3.25% per annum. This was developed from the experience as measured by the 2022 Retirement Benefit Investigation of Experience Study.

Tables A-6 to A-13 present the probabilities of separation of active service. These were developed from the experience as measured by the 2022 Retirement Benefit Investigation of Experience Study. These are the probabilities a member will leave active employment for various reasons.

OPEB Assumptions

Tables A-14 to A-19 present enrollment assumptions. These were developed from the 2023 OPEB Investigation of Experience Study to estimate health eligibility and enrollment.

Tables A-20 to A-21 present premium and claim cost assumptions developed from the OPEB program's July 1, 2023 premium and claim information.

Table A-22 presents the health cost trend rates for the July 1, 2023 OPEB valuation. These rates will reflect the final July 1, 2024 annual medical and dental plan rate renewals.

Table A-23 presents the assumed retirement rates for vested terminated members developed from the 2023 OPEB Investigation of Experience study.

Actuarial Cost Method

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

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

As part of the 2023 OPEB Investigation of Experience, different approaches to amortization were considered. No changes were made to the amortization method or period, stakeholders were recommended to continue discussing an amortization method and period that aligns with the prefunding agents' funded status goals. Please see pages 3 and 4 of the 2023 OPEB Investigation of Experience for further details.

Records and Data

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

Growth in Membership

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

Valuation of Assets

The asset valuation method is fair value.

Investment Earnings and Expenses

The investment earnings assumption is used to discount all the projected benefits that are expected to be received in the future for all current members. This OPEB program utilizes two investment earnings assumptions depending on whether the agent is prefunding into the OPEB Trust or not. For this funding valuation, we have chosen to utilize the same criteria for a qualified prefunding trust as GASB 74 and 75. The criteria include: (1) irrevocable trust contributions, (2) assets are dedicated to providing OPEB to plan members, and (3) assets are legally protected from creditors of employers and plan members.

The investment earnings assumption for agents that are prefunding through the OPEB Trust is the OPEB Trust expected return of 6.25% as of the July 1, 2023 OPEB valuation. The investment earnings assumption for agents that are not prefunding through the OPEB Trust is the County's general funds expected return of 3.50%. These rates were adopted from the 2023 OPEB Investigation of Experience Study.

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

Health Cost Trend

The health cost trend is the projected increase in per person health costs from one year to the next. The trend assumptions vary by benefit type and by future fiscal year as illustrated in Table A-22. The first-year trends will reflect the final July 1, 2024 annual medical and dental plan rate renewals in the July 1, 2023 OPEB Valuation. See the discussion in Table A-22 for more details about the trend assumptions. These trend rates were adopted July 1, 2023.

Future Salaries

The rates of annual salary increase assumed for the purpose of the valuation are illustrated in Table A-5. In addition to increases in salary due to promotions and longevity, this scale includes an assumed 3.25% per annum rate of increase in the general wage level of the membership. These rates were adopted June 30, 2022.

Increases are assumed to occur mid-year (i.e., January 1st) and only apply to base salary. The mid-year timing reflects that salary increases occur throughout the year, or on average mid-year.

Retirement

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

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

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

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

The active members' retirement probabilities were adopted June 30, 2022. The terminated vested member's retirement probabilities were adopted July 1, 2023, for purposes of the OPEB program valuation.

Disability

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

Postretirement Mortality – Other Than Disabled Members

The same postretirement mortality probabilities are used in the valuation for members retired for service and beneficiaries. These probabilities are illustrated in Table A-2. Current beneficiary mortality is assumed to be the same assumption as healthy members of the same gender. Future beneficiaries are assumed to be of the opposite gender and have the same mortality as General members. The amount-weighted Pub-2010 mortality tables are used. These probabilities were adopted June 30, 2019.

Note that these assumptions include a projection for expected future mortality improvement. The new projection scale was adopted June 30, 2022.

Males	General members: PubG-2010 Healthy Retiree Mortality Table for Males, with MP-2021 Ultimate Projection Scale. Safety members: PubS-2010 Healthy Retiree Mortality Table for Males multiplied by 85%, with MP- 2021 Ultimate Projection Scale.
Females	General members: PubG-2010 Healthy Retiree Mortality Table for Females multiplied by 110%, with MP-2021 Ultimate Projection Scale. Safety members: PubS-2010 Healthy Retiree Mortality Table for Females, with MP-2021 Ultimate Projection Scale.

Postretirement Mortality – Disabled Members

For disabled members, the mortality probabilities used in the valuation are illustrated in Table A-3. Note that these assumptions directly reflect the expected future mortality improvement. The amount-weighted Pub-2010 mortality tables are used. These probabilities were adopted June 30, 2019.

Note that these assumptions include a projection for expected future mortality improvement. The new projection scale was adopted June 30, 2022.

Males	General members: Average of PubG-2010 Healthy Retiree Mortality Table for Males and PubG-2010 Disabled Retiree Mortality Table for Males, both projected with MP-2021 Ultimate Projection Scale.
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Safety members: PubS-2010 Healthy Retiree Mortality Table for Males, with MP-2021 Ultimate Projection Scale.

Females General members: Average of PubG-2010 Healthy Retiree Mortality Table for Females and PubG-2010 Disabled Retiree Mortality Table for Females, both projected with MP-2021 Ultimate Projection Scale.

Safety members: PubS-2010 Healthy Retiree Mortality Table for Females, with MP-2021 Ultimate Projection Scale.

Mortality While in Active Status

For active members, the mortality probabilities used in the valuation are illustrated in Tables A-6 through A-13. The amount-weighted Pub-2010 mortality tables are used. These mortality tables were adopted June 30, 2019.

Class	Gender	Mortality Table
General	Male	PubG-2010 (120%) Employee Male ⁽¹⁾
General	Female	PubG-2010 (130%) Employee Female ⁽¹⁾
Safety	Male	PubS-2010 (100%) Employee Male ⁽¹⁾
Safety	Female	PubS-2010 (100%) Employee Female ⁽¹⁾

1. Projection using the MP-2021 Ultimate projection scale.

These assumptions include a projection for expected future mortality improvement, which was adopted June 30, 2022.

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

Other Employment Terminations

Tables A-6 to A-13 show, for all ages, the probabilities assumed in this valuation for future termination from active service other than for death, disability, or retirement. These probabilities do not apply to members eligible for service retirement. These probabilities were adopted June 30, 2022.

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

Table A-4 gives the assumed probabilities that vested members will withdraw their contributions and elect a refund immediately upon termination and the probability that remaining members will elect a deferred retirement allowance. All non-vested members are assumed to elect a refund and withdraw their contributions. These probabilities in Table A-4 were adopted June 30, 2022.

Future Transfers

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

Retiree Medical and Dental/Vision Eligibility and Enrollment Assumptions

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

The 2023 OPEB Investigation of Experience report was used to set the following assumptions:

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

Table A-1
Summary of Valuation Assumptions as of July 1, 2023

- I. Economic Assumptions
 - A. General wage increases 3.25%
 - B1. Investment earnings (prefunding in OPEB Trust) 6.25%
 - B2. Investment earnings (no prefunding in OPEB Trust) 3.50%
 - C. Growth in membership 0.00%
 - D. CPI inflation assumption 2.75%
 - E. Medical cost trend Table A-22
 - F. Dental and vision cost trend Table A-22

- II. Demographic Assumptions
 - A. Salary increases due to Service Table A-5
 - B. Retirement Tables A-6 to A-13
 - C. Disability Tables A-6 to A-13
 - D. Mortality during active employment Tables A-6 to A-13
 - E. Mortality for active members after termination and service retired members⁽¹⁾. Table A-2

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

- F. Mortality among disabled members⁽¹⁾ Table A-3

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

- G. Mortality for Beneficiaries⁽¹⁾ Table A-2

Basis – Current beneficiary mortality is assumed to be the same as for healthy members of the same gender. Future beneficiaries are assumed to be of the opposite gender and have the same mortality as General members.

1. All mortality probabilities are projected using the MP-2021 Ultimate projection scale.

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

Table A-2
Mortality for Members Retired for Service⁽¹⁾

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

Annual Projected Mortality Improvement

Age	All Groups
60 & Less	1.350%
61	1.350%
62	1.350%
63	1.340%
64	1.320%
65	1.310%
70	1.240%
75	1.170%
80	1.100%
85	0.870%
90	0.630%
95	0.400%
100	0.300%
105	0.200%
110	0.100%
115	0.000%

- Mortality probabilities are those applicable for the fiscal year beginning in 2010. Annual projected improvements are assumed in the following years under the schedule shown. For example, the annual mortality probability for an 85-year old Safety male in fiscal year beginning in 2023 is 6.9310% calculated as follows:*

$$\begin{aligned} \text{Age 85 probability in 2023} &= \text{Age 85 probability in 2010 with 13 years improvement} \\ &= 7.7648\% \times (100.0\% - 0.87\%)^{13} = 6.9310\% \end{aligned}$$

Table A-3
Mortality for Members Retired for Disability⁽¹⁾

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

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

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

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

Table A-5
Annual Increase in Salary

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

Years of Service	General	Safety
<1	6.00%	9.00%
1	5.25%	8.50%
2	4.75%	7.50%
3	4.10%	5.75%
4	3.50%	4.25%
5	3.00%	3.00%
6	2.50%	2.50%
7	2.00%	2.10%
8	1.60%	1.70%
9	1.45%	1.45%
10	1.30%	1.30%
11	1.15%	1.20%
12	1.00%	1.10%
13	0.90%	1.00%
14	0.85%	0.90%
15	0.80%	0.90%
16	0.75%	0.90%
17	0.70%	0.90%
18	0.65%	0.90%
19	0.60%	2.25%
20	0.55%	0.90%
21	0.50%	0.90%
22	0.45%	0.90%
23	0.40%	0.90%
24	0.40%	3.00%
25	0.40%	0.90%
26	0.40%	0.90%
27	0.40%	0.90%
28	0.40%	0.90%
29	0.40%	3.00%
30 or More	0.40%	0.90%

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

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

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

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

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

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

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

Age	Service Retirement	Other Terminations	Service Disability	Ordinary Disability	Service Death	Ordinary Death
18	0.00000	0.00500	0.00010	0.00010	N/A	0.00043
19	0.00000	0.00500	0.00010	0.00010	N/A	0.00046
20	0.00000	0.00500	0.00010	0.00010	N/A	0.00044
21	0.00000	0.00500	0.00010	0.00010	N/A	0.00043
22	0.00000	0.00500	0.00010	0.00010	N/A	0.00040
23	0.00000	0.00500	0.00010	0.00010	N/A	0.00037
24	0.00000	0.00500	0.00010	0.00010	N/A	0.00035
25	0.00000	0.00500	0.00010	0.00010	N/A	0.00034
26	0.00000	0.00500	0.00010	0.00010	N/A	0.00036
27	0.00000	0.00500	0.00010	0.00010	N/A	0.00037
28	0.00000	0.00500	0.00010	0.00010	N/A	0.00040
29	0.00000	0.00500	0.00010	0.00010	N/A	0.00041
30	0.00000	0.00500	0.00010	0.00020	N/A	0.00043
31	0.00000	0.00500	0.00010	0.00020	N/A	0.00046
32	0.00000	0.00500	0.00010	0.00020	N/A	0.00048
33	0.00000	0.00500	0.00016	0.00020	N/A	0.00050
34	0.00000	0.00500	0.00022	0.00020	N/A	0.00053
35	0.00000	0.00500	0.00028	0.00020	N/A	0.00056
36	0.00000	0.00500	0.00034	0.00020	N/A	0.00060
37	0.00000	0.00500	0.00040	0.00020	N/A	0.00064
38	0.00000	0.00500	0.00048	0.00020	N/A	0.00068
39	0.00000	0.00500	0.00056	0.00020	N/A	0.00073
40	0.03000	0.00500	0.00064	0.00020	N/A	0.00079
41	0.03000	0.00500	0.00072	0.00020	N/A	0.00085
42	0.03000	0.00500	0.00080	0.00020	N/A	0.00092
43	0.03000	0.00500	0.00084	0.00024	N/A	0.00100
44	0.03000	0.00500	0.00088	0.00028	N/A	0.00108
45	0.03000	0.00500	0.00092	0.00032	N/A	0.00118
46	0.03000	0.00500	0.00096	0.00036	N/A	0.00128
47	0.03000	0.00500	0.00100	0.00040	N/A	0.00139
48	0.03000	0.00500	0.00104	0.00044	N/A	0.00152
49	0.03000	0.00500	0.00108	0.00048	N/A	0.00166
50	0.03000	0.00500	0.00112	0.00052	N/A	0.00179
51	0.03000	0.00500	0.00116	0.00056	N/A	0.00194
52	0.03000	0.00500	0.00120	0.00060	N/A	0.00210
53	0.03000	0.00500	0.00156	0.00064	N/A	0.00227
54	0.06000	0.00500	0.00192	0.00068	N/A	0.00244
55	0.10000	0.00500	0.00228	0.00072	N/A	0.00263
56	0.12000	0.00500	0.00264	0.00076	N/A	0.00283
57	0.17000	0.00500	0.00300	0.00080	N/A	0.00306
58	0.26000	0.00500	0.00330	0.00084	N/A	0.00330
59	0.26000	0.00500	0.00360	0.00088	N/A	0.00355
60	0.30000	0.00500	0.00390	0.00092	N/A	0.00383
61	0.30000	0.00500	0.00420	0.00096	N/A	0.00413
62	0.30000	0.00500	0.00450	0.00100	N/A	0.00445
63	0.30000	0.00500	0.00450	0.00104	N/A	0.00481
64	0.30000	0.00500	0.00450	0.00108	N/A	0.00520
65	0.30000	0.00500	0.00450	0.00112	N/A	0.00562
66	0.22000	0.00500	0.00450	0.00116	N/A	0.00607
67	0.22000	0.00500	0.00450	0.00120	N/A	0.00658
68	0.22000	0.00500	0.00450	0.00124	N/A	0.00713
69	0.22000	0.00500	0.00450	0.00128	N/A	0.00775
70	0.22000	0.00500	0.00450	0.00132	N/A	0.00844
71	0.22000	0.00500	0.00450	0.00136	N/A	0.00920
72	0.22000	0.00500	0.00450	0.00140	N/A	0.01004
73	0.22000	0.00500	0.00450	0.00144	N/A	0.01098
74	0.22000	0.00500	0.00450	0.00148	N/A	0.01201
75	1.00000	0.00000	0.00000	0.00000	N/A	0.01315

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

Age	Service Retirement	Other Terminations	Service Disability	Ordinary Disability	Service Death	Ordinary Death
18	0.00000	0.00500	0.00015	0.00010	N/A	0.00017
19	0.00000	0.00500	0.00015	0.00010	N/A	0.00017
20	0.00000	0.00500	0.00015	0.00010	N/A	0.00017
21	0.00000	0.00500	0.00015	0.00010	N/A	0.00016
22	0.00000	0.00500	0.00015	0.00010	N/A	0.00014
23	0.00000	0.00500	0.00015	0.00010	N/A	0.00013
24	0.00000	0.00500	0.00015	0.00010	N/A	0.00012
25	0.00000	0.00500	0.00015	0.00010	N/A	0.00012
26	0.00000	0.00500	0.00015	0.00010	N/A	0.00013
27	0.00000	0.00500	0.00015	0.00010	N/A	0.00014
28	0.00000	0.00500	0.00015	0.00010	N/A	0.00016
29	0.00000	0.00500	0.00015	0.00010	N/A	0.00017
30	0.00000	0.00500	0.00015	0.00010	N/A	0.00020
31	0.00000	0.00500	0.00015	0.00010	N/A	0.00021
32	0.00000	0.00500	0.00015	0.00010	N/A	0.00023
33	0.00000	0.00500	0.00020	0.00010	N/A	0.00025
34	0.00000	0.00500	0.00025	0.00010	N/A	0.00027
35	0.00000	0.00500	0.00030	0.00010	N/A	0.00030
36	0.00000	0.00500	0.00035	0.00010	N/A	0.00033
37	0.00000	0.00500	0.00040	0.00010	N/A	0.00036
38	0.00000	0.00500	0.00042	0.00014	N/A	0.00039
39	0.00000	0.00500	0.00044	0.00018	N/A	0.00043
40	0.03000	0.00500	0.00046	0.00022	N/A	0.00047
41	0.03000	0.00500	0.00048	0.00026	N/A	0.00052
42	0.03000	0.00500	0.00050	0.00030	N/A	0.00056
43	0.03000	0.00500	0.00060	0.00032	N/A	0.00061
44	0.03000	0.00500	0.00070	0.00034	N/A	0.00066
45	0.03000	0.00500	0.00080	0.00036	N/A	0.00073
46	0.03000	0.00500	0.00090	0.00038	N/A	0.00079
47	0.03000	0.00500	0.00100	0.00040	N/A	0.00086
48	0.03000	0.00500	0.00110	0.00042	N/A	0.00092
49	0.03000	0.00500	0.00120	0.00044	N/A	0.00100
50	0.03000	0.00500	0.00130	0.00046	N/A	0.00108
51	0.03000	0.00500	0.00140	0.00048	N/A	0.00117
52	0.03000	0.00500	0.00150	0.00050	N/A	0.00126
53	0.03000	0.00500	0.00156	0.00052	N/A	0.00137
54	0.06000	0.00500	0.00162	0.00054	N/A	0.00147
55	0.10000	0.00500	0.00168	0.00056	N/A	0.00160
56	0.12000	0.00500	0.00174	0.00058	N/A	0.00173
57	0.17000	0.00500	0.00180	0.00060	N/A	0.00187
58	0.26000	0.00500	0.00194	0.00064	N/A	0.00203
59	0.26000	0.00500	0.00208	0.00068	N/A	0.00221
60	0.30000	0.00500	0.00222	0.00072	N/A	0.00242
61	0.30000	0.00500	0.00236	0.00076	N/A	0.00264
62	0.30000	0.00500	0.00250	0.00080	N/A	0.00289
63	0.30000	0.00500	0.00250	0.00084	N/A	0.00317
64	0.30000	0.00500	0.00250	0.00088	N/A	0.00350
65	0.30000	0.00500	0.00250	0.00092	N/A	0.00385
66	0.22000	0.00500	0.00250	0.00096	N/A	0.00425
67	0.22000	0.00500	0.00250	0.00100	N/A	0.00471
68	0.22000	0.00500	0.00250	0.00104	N/A	0.00520
69	0.22000	0.00500	0.00250	0.00108	N/A	0.00575
70	0.22000	0.00500	0.00250	0.00112	N/A	0.00636
71	0.22000	0.00500	0.00250	0.00116	N/A	0.00703
72	0.22000	0.00500	0.00250	0.00120	N/A	0.00777
73	0.22000	0.00500	0.00250	0.00124	N/A	0.00859
74	0.22000	0.00500	0.00250	0.00128	N/A	0.00950
75	1.00000	0.00000	0.00000	0.00000	N/A	0.01050

This work product was prepared solely for LACERA for the purposes described herein and may not be appropriate to use for other purposes. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends that third parties be aided by their own actuary or other qualified professional when reviewing the Milliman work product.

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

Age	Service Retirement ⁽¹⁾		Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations	Retirement Rate Loading ⁽²⁾
	Plan D	Plan G							
18	0.00000	0.00000	0.00010	0.00010	N/A	0.00043	0	0.08000	80%
19	0.00000	0.00000	0.00010	0.00010	N/A	0.00046	1	0.06500	80%
20	0.00000	0.00000	0.00010	0.00010	N/A	0.00044	2	0.05000	80%
21	0.00000	0.00000	0.00010	0.00010	N/A	0.00043	3	0.04250	80%
22	0.00000	0.00000	0.00010	0.00010	N/A	0.00040	4	0.03500	80%
23	0.00000	0.00000	0.00010	0.00010	N/A	0.00037	5	0.03100	80%
24	0.00000	0.00000	0.00010	0.00010	N/A	0.00035	6	0.02900	80%
25	0.00000	0.00000	0.00010	0.00010	N/A	0.00034	7	0.02700	80%
26	0.00000	0.00000	0.00010	0.00010	N/A	0.00036	8	0.02500	80%
27	0.00000	0.00000	0.00010	0.00010	N/A	0.00037	9	0.02000	80%
28	0.00000	0.00000	0.00010	0.00010	N/A	0.00040	10	0.01700	80%
29	0.00000	0.00000	0.00010	0.00010	N/A	0.00041	11	0.01500	80%
30	0.00000	0.00000	0.00010	0.00020	N/A	0.00043	12	0.01350	80%
31	0.00000	0.00000	0.00010	0.00020	N/A	0.00046	13	0.01200	80%
32	0.00000	0.00000	0.00010	0.00020	N/A	0.00048	14	0.01100	80%
33	0.00000	0.00000	0.00016	0.00020	N/A	0.00050	15	0.01000	80%
34	0.00000	0.00000	0.00022	0.00020	N/A	0.00053	16	0.00950	80%
35	0.00000	0.00000	0.00028	0.00020	N/A	0.00056	17	0.00900	80%
36	0.00000	0.00000	0.00034	0.00020	N/A	0.00060	18	0.00850	80%
37	0.00000	0.00000	0.00040	0.00020	N/A	0.00064	19	0.00800	80%
38	0.00000	0.00000	0.00048	0.00020	N/A	0.00068	20	0.00750	90%
39	0.00000	0.00000	0.00056	0.00020	N/A	0.00073	21	0.00700	90%
40	0.01500	0.00000	0.00064	0.00020	N/A	0.00079	22	0.00650	90%
41	0.01500	0.00000	0.00072	0.00020	N/A	0.00085	23	0.00600	90%
42	0.01500	0.00000	0.00080	0.00020	N/A	0.00092	24	0.00550	90%
43	0.01500	0.00000	0.00084	0.00024	N/A	0.00100	25	0.00500	110%
44	0.01500	0.00000	0.00088	0.00028	N/A	0.00108	26	0.00450	110%
45	0.01500	0.00000	0.00092	0.00032	N/A	0.00118	27	0.00400	110%
46	0.01500	0.00000	0.00096	0.00036	N/A	0.00128	28	0.00400	110%
47	0.01500	0.00000	0.00100	0.00040	N/A	0.00139	29	0.00400	110%
48	0.01500	0.00000	0.00104	0.00044	N/A	0.00152	30 & Above	0.00000	160%
49	0.01500	0.00000	0.00108	0.00048	N/A	0.00166			
50	0.01500	0.01200	0.00112	0.00052	N/A	0.00179			
51	0.01200	0.00960	0.00116	0.00056	N/A	0.00194			
52	0.01200	0.00960	0.00120	0.00060	N/A	0.00210			
53	0.01500	0.01200	0.00156	0.00064	N/A	0.00227			
54	0.02000	0.01600	0.00192	0.00068	N/A	0.00244			
55	0.03000	0.02400	0.00228	0.00072	N/A	0.00263			
56	0.03000	0.02400	0.00264	0.00076	N/A	0.00283			
57	0.03000	0.02400	0.00300	0.00080	N/A	0.00306			
58	0.04000	0.03200	0.00330	0.00084	N/A	0.00330			
59	0.05000	0.04000	0.00360	0.00088	N/A	0.00355			
60	0.07000	0.05600	0.00390	0.00092	N/A	0.00383			
61	0.07000	0.05600	0.00420	0.00096	N/A	0.00413			
62	0.10000	0.10000	0.00450	0.00100	N/A	0.00445			
63	0.12000	0.12000	0.00450	0.00104	N/A	0.00481			
64	0.17000	0.17000	0.00450	0.00108	N/A	0.00520			
65	0.23000	0.18400	0.00450	0.00112	N/A	0.00562			
66	0.19000	0.15200	0.00450	0.00116	N/A	0.00607			
67	0.19000	0.30000	0.00450	0.00120	N/A	0.00658			
68	0.19000	0.19000	0.00450	0.00124	N/A	0.00713			
69	0.19000	0.19000	0.00450	0.00128	N/A	0.00775			
70	0.24000	0.24000	0.00450	0.00132	N/A	0.00844			
71	0.19000	0.19000	0.00450	0.00136	N/A	0.00920			
72	0.19000	0.19000	0.00450	0.00140	N/A	0.01004			
73	0.19000	0.19000	0.00450	0.00144	N/A	0.01098			
74	0.19000	0.19000	0.00450	0.00148	N/A	0.01201			
75	1.00000	1.00000	0.00000	0.00000	N/A	0.01315			

1. Service retirement probabilities vary by years of service. The applicable retirement probability loading that varies by years of service is shown on this page in a separate column.
2. The retirement probability loading is applied to the service retirement probability at each member's applicable age and years of service.

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

Age	Service Retirement ⁽¹⁾		Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations	Retirement Rate Loading ⁽²⁾
	Plan D	Plan G							
18	0.00000	0.00000	0.00015	0.00010	N/A	0.00017	0	0.08000	80%
19	0.00000	0.00000	0.00015	0.00010	N/A	0.00017	1	0.06500	80%
20	0.00000	0.00000	0.00015	0.00010	N/A	0.00017	2	0.05000	80%
21	0.00000	0.00000	0.00015	0.00010	N/A	0.00016	3	0.04250	80%
22	0.00000	0.00000	0.00015	0.00010	N/A	0.00014	4	0.03500	80%
23	0.00000	0.00000	0.00015	0.00010	N/A	0.00013	5	0.03100	80%
24	0.00000	0.00000	0.00015	0.00010	N/A	0.00012	6	0.02900	80%
25	0.00000	0.00000	0.00015	0.00010	N/A	0.00012	7	0.02700	80%
26	0.00000	0.00000	0.00015	0.00010	N/A	0.00013	8	0.02500	80%
27	0.00000	0.00000	0.00015	0.00010	N/A	0.00014	9	0.02000	80%
28	0.00000	0.00000	0.00015	0.00010	N/A	0.00016	10	0.01700	80%
29	0.00000	0.00000	0.00015	0.00010	N/A	0.00017	11	0.01500	80%
30	0.00000	0.00000	0.00015	0.00010	N/A	0.00020	12	0.01350	80%
31	0.00000	0.00000	0.00015	0.00010	N/A	0.00021	13	0.01200	80%
32	0.00000	0.00000	0.00015	0.00010	N/A	0.00023	14	0.01100	80%
33	0.00000	0.00000	0.00020	0.00010	N/A	0.00025	15	0.01000	80%
34	0.00000	0.00000	0.00025	0.00010	N/A	0.00027	16	0.00950	80%
35	0.00000	0.00000	0.00030	0.00010	N/A	0.00030	17	0.00900	80%
36	0.00000	0.00000	0.00035	0.00010	N/A	0.00033	18	0.00850	80%
37	0.00000	0.00000	0.00040	0.00010	N/A	0.00036	19	0.00800	80%
38	0.00000	0.00000	0.00042	0.00014	N/A	0.00039	20	0.00750	90%
39	0.00000	0.00000	0.00044	0.00018	N/A	0.00043	21	0.00700	90%
40	0.01500	0.00000	0.00046	0.00022	N/A	0.00047	22	0.00650	90%
41	0.01500	0.00000	0.00048	0.00026	N/A	0.00052	23	0.00600	90%
42	0.01500	0.00000	0.00050	0.00030	N/A	0.00056	24	0.00550	90%
43	0.01500	0.00000	0.00060	0.00032	N/A	0.00061	25	0.00500	110%
44	0.01500	0.00000	0.00070	0.00034	N/A	0.00066	26	0.00450	110%
45	0.01500	0.00000	0.00080	0.00036	N/A	0.00073	27	0.00400	110%
46	0.01500	0.00000	0.00090	0.00038	N/A	0.00079	28	0.00400	110%
47	0.01500	0.00000	0.00100	0.00040	N/A	0.00086	29	0.00400	110%
48	0.01500	0.00000	0.00110	0.00042	N/A	0.00092	30 & Above	0.00000	160%
49	0.01500	0.00000	0.00120	0.00044	N/A	0.00100			
50	0.01500	0.01200	0.00130	0.00046	N/A	0.00108			
51	0.01200	0.00960	0.00140	0.00048	N/A	0.00117			
52	0.01200	0.00960	0.00150	0.00050	N/A	0.00126			
53	0.01500	0.01200	0.00156	0.00052	N/A	0.00137			
54	0.02000	0.01600	0.00162	0.00054	N/A	0.00147			
55	0.03000	0.02400	0.00168	0.00056	N/A	0.00160			
56	0.03000	0.02400	0.00174	0.00058	N/A	0.00173			
57	0.03000	0.02400	0.00180	0.00060	N/A	0.00187			
58	0.04000	0.03200	0.00194	0.00064	N/A	0.00203			
59	0.05000	0.04000	0.00208	0.00068	N/A	0.00221			
60	0.07000	0.05600	0.00222	0.00072	N/A	0.00242			
61	0.07000	0.05600	0.00236	0.00076	N/A	0.00264			
62	0.10000	0.10000	0.00250	0.00080	N/A	0.00289			
63	0.12000	0.12000	0.00250	0.00084	N/A	0.00317			
64	0.17000	0.17000	0.00250	0.00088	N/A	0.00350			
65	0.23000	0.18400	0.00250	0.00092	N/A	0.00385			
66	0.19000	0.15200	0.00250	0.00096	N/A	0.00425			
67	0.19000	0.30000	0.00250	0.00100	N/A	0.00471			
68	0.19000	0.19000	0.00250	0.00104	N/A	0.00520			
69	0.19000	0.19000	0.00250	0.00108	N/A	0.00575			
70	0.24000	0.24000	0.00250	0.00112	N/A	0.00636			
71	0.19000	0.19000	0.00250	0.00116	N/A	0.00703			
72	0.19000	0.19000	0.00250	0.00120	N/A	0.00777			
73	0.19000	0.19000	0.00250	0.00124	N/A	0.00859			
74	0.19000	0.19000	0.00250	0.00128	N/A	0.00950			
75	1.00000	1.00000	0.00000	0.00000	N/A	0.01050			

1. Service retirement probabilities vary by years of service. The applicable retirement probability loading that varies by years of service is shown on this page in a separate column.
2. The retirement probability loading is applied to the service retirement probability at each member's applicable age and years of service.

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

Age	Service Retirement ⁽¹⁾	Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations	Retirement Rate Loading ⁽²⁾
18	0.00000	N/A	N/A	N/A	0.00043	0	0.08000	70%
19	0.00000	N/A	N/A	N/A	0.00046	1	0.06500	70%
20	0.00000	N/A	N/A	N/A	0.00044	2	0.05000	70%
21	0.00000	N/A	N/A	N/A	0.00043	3	0.04250	70%
22	0.00000	N/A	N/A	N/A	0.00040	4	0.03500	70%
23	0.00000	N/A	N/A	N/A	0.00037	5	0.03100	70%
24	0.00000	N/A	N/A	N/A	0.00035	6	0.02700	70%
25	0.00000	N/A	N/A	N/A	0.00034	7	0.02300	70%
26	0.00000	N/A	N/A	N/A	0.00036	8	0.02300	70%
27	0.00000	N/A	N/A	N/A	0.00037	9	0.02300	70%
28	0.00000	N/A	N/A	N/A	0.00040	10	0.02300	70%
29	0.00000	N/A	N/A	N/A	0.00041	11	0.01900	70%
30	0.00000	N/A	N/A	N/A	0.00043	12	0.01800	70%
31	0.00000	N/A	N/A	N/A	0.00046	13	0.01680	70%
32	0.00000	N/A	N/A	N/A	0.00048	14	0.01560	70%
33	0.00000	N/A	N/A	N/A	0.00050	15	0.01440	70%
34	0.00000	N/A	N/A	N/A	0.00053	16	0.01320	70%
35	0.00000	N/A	N/A	N/A	0.00056	17	0.01200	70%
36	0.00000	N/A	N/A	N/A	0.00060	18	0.01160	70%
37	0.00000	N/A	N/A	N/A	0.00064	19	0.01120	70%
38	0.00000	N/A	N/A	N/A	0.00068	20	0.01080	70%
39	0.00000	N/A	N/A	N/A	0.00073	21	0.01040	70%
40	0.00000	N/A	N/A	N/A	0.00079	22	0.01000	70%
41	0.00000	N/A	N/A	N/A	0.00085	23	0.01000	70%
42	0.00000	N/A	N/A	N/A	0.00092	24	0.01000	70%
43	0.00000	N/A	N/A	N/A	0.00100	25	0.01000	100%
44	0.00000	N/A	N/A	N/A	0.00108	26	0.01000	100%
45	0.00000	N/A	N/A	N/A	0.00118	27	0.01000	100%
46	0.00000	N/A	N/A	N/A	0.00128	28	0.01000	100%
47	0.00000	N/A	N/A	N/A	0.00139	29	0.01000	100%
48	0.00000	N/A	N/A	N/A	0.00152	30 & Above	0.01000	130%
49	0.00000	N/A	N/A	N/A	0.00166			
50	0.00000	N/A	N/A	N/A	0.00179			
51	0.00000	N/A	N/A	N/A	0.00194			
52	0.00000	N/A	N/A	N/A	0.00210			
53	0.00000	N/A	N/A	N/A	0.00227			
54	0.00000	N/A	N/A	N/A	0.00244			
55	0.02000	N/A	N/A	N/A	0.00263			
56	0.02000	N/A	N/A	N/A	0.00283			
57	0.02500	N/A	N/A	N/A	0.00306			
58	0.02500	N/A	N/A	N/A	0.00330			
59	0.03000	N/A	N/A	N/A	0.00355			
60	0.04000	N/A	N/A	N/A	0.00383			
61	0.06000	N/A	N/A	N/A	0.00413			
62	0.09000	N/A	N/A	N/A	0.00445			
63	0.09000	N/A	N/A	N/A	0.00481			
64	0.19000	N/A	N/A	N/A	0.00520			
65	0.27000	N/A	N/A	N/A	0.00562			
66	0.20000	N/A	N/A	N/A	0.00607			
67	0.20000	N/A	N/A	N/A	0.00658			
68	0.20000	N/A	N/A	N/A	0.00713			
69	0.20000	N/A	N/A	N/A	0.00775			
70	0.20000	N/A	N/A	N/A	0.00844			
71	0.20000	N/A	N/A	N/A	0.00920			
72	0.20000	N/A	N/A	N/A	0.01004			
73	0.20000	N/A	N/A	N/A	0.01098			
74	0.20000	N/A	N/A	N/A	0.01201			
75	1.00000	N/A	N/A	N/A	0.01315			

1. Service retirement probabilities vary by years of service. The applicable retirement probability loading that varies by years of service is shown on this page in a separate column.
2. The retirement probability loading is applied to the service retirement probability at each member's applicable age and years of service.

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

Age	Service Retirement ⁽¹⁾	Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations	Retirement Rate Loading ⁽²⁾
18	0.00000	N/A	N/A	N/A	0.00017	0	0.08000	70%
19	0.00000	N/A	N/A	N/A	0.00017	1	0.06500	70%
20	0.00000	N/A	N/A	N/A	0.00017	2	0.05000	70%
21	0.00000	N/A	N/A	N/A	0.00016	3	0.04250	70%
22	0.00000	N/A	N/A	N/A	0.00014	4	0.03500	70%
23	0.00000	N/A	N/A	N/A	0.00013	5	0.03100	70%
24	0.00000	N/A	N/A	N/A	0.00012	6	0.02700	70%
25	0.00000	N/A	N/A	N/A	0.00012	7	0.02300	70%
26	0.00000	N/A	N/A	N/A	0.00013	8	0.02300	70%
27	0.00000	N/A	N/A	N/A	0.00014	9	0.02300	70%
28	0.00000	N/A	N/A	N/A	0.00016	10	0.02300	70%
29	0.00000	N/A	N/A	N/A	0.00017	11	0.01900	70%
30	0.00000	N/A	N/A	N/A	0.00020	12	0.01800	70%
31	0.00000	N/A	N/A	N/A	0.00021	13	0.01680	70%
32	0.00000	N/A	N/A	N/A	0.00023	14	0.01560	70%
33	0.00000	N/A	N/A	N/A	0.00025	15	0.01440	70%
34	0.00000	N/A	N/A	N/A	0.00027	16	0.01320	70%
35	0.00000	N/A	N/A	N/A	0.00030	17	0.01200	70%
36	0.00000	N/A	N/A	N/A	0.00033	18	0.01160	70%
37	0.00000	N/A	N/A	N/A	0.00036	19	0.01120	70%
38	0.00000	N/A	N/A	N/A	0.00039	20	0.01080	70%
39	0.00000	N/A	N/A	N/A	0.00043	21	0.01040	70%
40	0.00000	N/A	N/A	N/A	0.00047	22	0.01000	70%
41	0.00000	N/A	N/A	N/A	0.00052	23	0.01000	70%
42	0.00000	N/A	N/A	N/A	0.00056	24	0.01000	70%
43	0.00000	N/A	N/A	N/A	0.00061	25	0.01000	100%
44	0.00000	N/A	N/A	N/A	0.00066	26	0.01000	100%
45	0.00000	N/A	N/A	N/A	0.00073	27	0.01000	100%
46	0.00000	N/A	N/A	N/A	0.00079	28	0.01000	100%
47	0.00000	N/A	N/A	N/A	0.00086	29	0.01000	100%
48	0.00000	N/A	N/A	N/A	0.00092	30 & Above	0.01000	130%
49	0.00000	N/A	N/A	N/A	0.00100			
50	0.00000	N/A	N/A	N/A	0.00108			
51	0.00000	N/A	N/A	N/A	0.00117			
52	0.00000	N/A	N/A	N/A	0.00126			
53	0.00000	N/A	N/A	N/A	0.00137			
54	0.00000	N/A	N/A	N/A	0.00147			
55	0.02000	N/A	N/A	N/A	0.00160			
56	0.02000	N/A	N/A	N/A	0.00173			
57	0.02500	N/A	N/A	N/A	0.00187			
58	0.02500	N/A	N/A	N/A	0.00203			
59	0.03000	N/A	N/A	N/A	0.00221			
60	0.04000	N/A	N/A	N/A	0.00242			
61	0.06000	N/A	N/A	N/A	0.00264			
62	0.09000	N/A	N/A	N/A	0.00289			
63	0.09000	N/A	N/A	N/A	0.00317			
64	0.19000	N/A	N/A	N/A	0.00350			
65	0.27000	N/A	N/A	N/A	0.00385			
66	0.20000	N/A	N/A	N/A	0.00425			
67	0.20000	N/A	N/A	N/A	0.00471			
68	0.20000	N/A	N/A	N/A	0.00520			
69	0.20000	N/A	N/A	N/A	0.00575			
70	0.20000	N/A	N/A	N/A	0.00636			
71	0.20000	N/A	N/A	N/A	0.00703			
72	0.20000	N/A	N/A	N/A	0.00777			
73	0.20000	N/A	N/A	N/A	0.00859			
74	0.20000	N/A	N/A	N/A	0.00950			
75	1.00000	N/A	N/A	N/A	0.01050			

1. Service retirement probabilities vary by years of service. The applicable retirement probability loading that varies by years of service is shown on this page in a separate column.
2. The retirement probability loading is applied to the service retirement probability at each member's applicable age and years of service.

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

Age	Service Retirement ⁽¹⁾		Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations	Retirement Rate Loading ⁽²⁾
	Plans A & B	Plan C							
18	0.00000	0.00000	0.00200	0.00000	0.00010	0.00037	0	0.05000	30%
19	0.00000	0.00000	0.00200	0.00000	0.00010	0.00040	1	0.03750	30%
20	0.00000	0.00000	0.00200	0.00000	0.00010	0.00041	2	0.02000	30%
21	0.00000	0.00000	0.00200	0.00000	0.00010	0.00041	3	0.01500	30%
22	0.00000	0.00000	0.00200	0.00000	0.00010	0.00040	4	0.01200	30%
23	0.00000	0.00000	0.00200	0.00000	0.00010	0.00039	5	0.01130	30%
24	0.00000	0.00000	0.00200	0.00000	0.00010	0.00038	6	0.01070	30%
25	0.00000	0.00000	0.00200	0.00000	0.00010	0.00037	7	0.01000	30%
26	0.00000	0.00000	0.00200	0.00000	0.00010	0.00038	8	0.00920	30%
27	0.00000	0.00000	0.00200	0.00000	0.00010	0.00039	9	0.00840	30%
28	0.00000	0.00000	0.00200	0.00000	0.00010	0.00040	10	0.00760	30%
29	0.00000	0.00000	0.00200	0.00000	0.00010	0.00041	11	0.00680	30%
30	0.00000	0.00000	0.00200	0.00000	0.00010	0.00041	12	0.00600	30%
31	0.00000	0.00000	0.00200	0.00000	0.00010	0.00042	13	0.00560	30%
32	0.00000	0.00000	0.00200	0.00000	0.00010	0.00043	14	0.00520	30%
33	0.00000	0.00000	0.00210	0.00000	0.00010	0.00044	15	0.00480	40%
34	0.00000	0.00000	0.00220	0.00000	0.00010	0.00045	16	0.00440	40%
35	0.00000	0.00000	0.00230	0.00000	0.00010	0.00047	17	0.00400	40%
36	0.00000	0.00000	0.00240	0.00000	0.00010	0.00049	18	0.00360	40%
37	0.00000	0.00000	0.00250	0.00000	0.00010	0.00050	19	0.00320	40%
38	0.00000	0.00000	0.00260	0.00000	0.00010	0.00053	20	0.00280	70%
39	0.00000	0.00000	0.00270	0.00000	0.00010	0.00056	21	0.00240	70%
40	0.00750	0.00000	0.00280	0.00000	0.00010	0.00059	22	0.00200	70%
41	0.00750	0.00000	0.00290	0.00000	0.00010	0.00062	23	0.00200	70%
42	0.00750	0.00000	0.00300	0.00000	0.00010	0.00067	24	0.00200	70%
43	0.00750	0.00000	0.00310	0.00000	0.00010	0.00071	25	0.00200	110%
44	0.00750	0.00000	0.00320	0.00000	0.00010	0.00076	26	0.00200	110%
45	0.00750	0.00000	0.00330	0.00000	0.00010	0.00082	27	0.00200	110%
46	0.00750	0.00000	0.00340	0.00000	0.00010	0.00088	28	0.00200	110%
47	0.00750	0.00000	0.00350	0.00000	0.00010	0.00095	29	0.00200	110%
48	0.00750	0.00000	0.00400	0.00000	0.00010	0.00102	30 & Above	0.00000	170%
49	0.00750	0.00000	0.00500	0.00000	0.00010	0.00111			
50	0.02000	0.02000	0.00750	0.00000	0.00010	0.00120			
51	0.02000	0.02000	0.00750	0.00000	0.00010	0.00129			
52	0.02000	0.02000	0.00750	0.00000	0.00010	0.00140			
53	0.03000	0.03000	0.02000	0.00000	0.00010	0.00151			
54	0.12000	0.08000	0.02000	0.00000	0.00010	0.00162			
55	0.22000	0.15000	0.07500	0.00000	0.00010	0.00175			
56	0.18000	0.15000	0.07500	0.00000	0.00010	0.00190			
57	0.14000	0.23000	0.10000	0.00000	0.00010	0.00205			
58	0.15000	0.15000	0.10000	0.00000	0.00010	0.00223			
59	0.22000	0.22000	0.10000	0.00000	0.00010	0.00243			
60	0.21000	0.21000	0.10000	0.00000	0.00010	0.00264			
61	0.20000	0.20000	0.05000	0.00000	0.00010	0.00288			
62	0.20000	0.20000	0.05000	0.00000	0.00010	0.00315			
63	0.20000	0.20000	0.05000	0.00000	0.00010	0.00344			
64	0.23000	0.23000	0.05000	0.00000	0.00010	0.00375			
65	1.00000	1.00000	0.00000	0.00000	0.00000	0.00410			

1. Service retirement probabilities vary by years of service. The applicable retirement probability loading that varies by years of service is shown on this page in a separate column.
2. The retirement probability loading is applied to the service retirement probability at each member's applicable age and years of service.

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

Age	Service Retirement ⁽¹⁾		Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations	Retirement Rate Loading ⁽²⁾
	Plans A & B	Plan C							
18	0.00000	0.00000	0.00300	0.00000	0.00010	0.00014	0	0.05000	30%
19	0.00000	0.00000	0.00300	0.00000	0.00010	0.00015	1	0.03750	30%
20	0.00000	0.00000	0.00300	0.00000	0.00010	0.00016	2	0.02000	30%
21	0.00000	0.00000	0.00300	0.00000	0.00010	0.00017	3	0.01500	30%
22	0.00000	0.00000	0.00300	0.00000	0.00010	0.00017	4	0.01200	30%
23	0.00000	0.00000	0.00300	0.00000	0.00010	0.00018	5	0.01130	30%
24	0.00000	0.00000	0.00300	0.00000	0.00010	0.00019	6	0.01070	30%
25	0.00000	0.00000	0.00300	0.00000	0.00010	0.00020	7	0.01000	30%
26	0.00000	0.00000	0.00300	0.00000	0.00010	0.00021	8	0.00920	30%
27	0.00000	0.00000	0.00300	0.00000	0.00010	0.00022	9	0.00840	30%
28	0.00000	0.00000	0.00340	0.00000	0.00010	0.00024	10	0.00760	30%
29	0.00000	0.00000	0.00380	0.00000	0.00010	0.00025	11	0.00680	30%
30	0.00000	0.00000	0.00420	0.00000	0.00010	0.00027	12	0.00600	30%
31	0.00000	0.00000	0.00460	0.00000	0.00010	0.00028	13	0.00560	30%
32	0.00000	0.00000	0.00500	0.00000	0.00010	0.00030	14	0.00520	30%
33	0.00000	0.00000	0.00560	0.00000	0.00010	0.00032	15	0.00480	40%
34	0.00000	0.00000	0.00620	0.00000	0.00010	0.00034	16	0.00440	40%
35	0.00000	0.00000	0.00680	0.00000	0.00010	0.00036	17	0.00400	40%
36	0.00000	0.00000	0.00740	0.00000	0.00010	0.00038	18	0.00360	40%
37	0.00000	0.00000	0.00800	0.00000	0.00010	0.00041	19	0.00320	40%
38	0.00000	0.00000	0.00840	0.00000	0.00010	0.00043	20	0.00280	70%
39	0.00000	0.00000	0.00880	0.00000	0.00010	0.00046	21	0.00240	70%
40	0.00750	0.00000	0.00920	0.00000	0.00010	0.00049	22	0.00200	70%
41	0.00750	0.00000	0.00960	0.00000	0.00010	0.00052	23	0.00200	70%
42	0.00750	0.00000	0.01000	0.00000	0.00010	0.00056	24	0.00200	70%
43	0.00750	0.00000	0.01040	0.00000	0.00010	0.00059	25	0.00200	110%
44	0.00750	0.00000	0.01080	0.00000	0.00010	0.00063	26	0.00200	110%
45	0.00750	0.00000	0.01120	0.00000	0.00010	0.00067	27	0.00200	110%
46	0.00750	0.00000	0.01160	0.00000	0.00010	0.00071	28	0.00200	110%
47	0.00750	0.00000	0.01200	0.00000	0.00010	0.00076	29	0.00200	110%
48	0.00750	0.00000	0.01300	0.00000	0.00010	0.00080	30 & Above	0.00000	170%
49	0.00750	0.00000	0.01500	0.00000	0.00010	0.00085			
50	0.02000	0.02000	0.01800	0.00000	0.00010	0.00091			
51	0.02000	0.02000	0.02000	0.00000	0.00010	0.00097			
52	0.02000	0.02000	0.02400	0.00000	0.00010	0.00103			
53	0.03000	0.03000	0.02800	0.00000	0.00010	0.00109			
54	0.12000	0.08000	0.03200	0.00000	0.00010	0.00116			
55	0.22000	0.15000	0.11000	0.00000	0.00010	0.00123			
56	0.18000	0.15000	0.06000	0.00000	0.00010	0.00131			
57	0.14000	0.23000	0.06000	0.00000	0.00010	0.00140			
58	0.15000	0.15000	0.06000	0.00000	0.00010	0.00148			
59	0.22000	0.22000	0.06000	0.00000	0.00010	0.00158			
60	0.21000	0.21000	0.06000	0.00000	0.00010	0.00168			
61	0.20000	0.20000	0.06000	0.00000	0.00010	0.00178			
62	0.20000	0.20000	0.06000	0.00000	0.00010	0.00190			
63	0.20000	0.20000	0.06000	0.00000	0.00010	0.00202			
64	0.23000	0.23000	0.06000	0.00000	0.00010	0.00215			
65	1.00000	1.00000	0.00000	0.00000	0.00000	0.00228			

1. Service retirement probabilities vary by years of service. The applicable retirement probability loading that varies by years of service is shown on this page in a separate column.
2. The retirement probability loading is applied to the service retirement probability at each member's applicable age and years of service.

Table A-14
Probability of Initial Medical Enrollment

Males and Females:

<u>Years of Service</u>	<u>Assumed Enrollment %</u>
< 10	7%
10-14	43%
15-19	64%
20-24	77%
25+	94%
Disabled	95%

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

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

Non-Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only	0.6%	0.6%	0.2%	0.1%
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse	0.6%	0.3%	0.2%	0.1%
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family	1.2%	0.3%		
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children	0.1%	0.1%		
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor				
211	Anthem Blue Cross I	Retiree Only	0.6%	0.7%	0.3%	0.5%
212	Anthem Blue Cross I	Retiree and Spouse	0.5%	0.5%	0.3%	0.1%
213	Anthem Blue Cross I	Retiree, Spouse and Children	0.9%	0.2%		
214	Anthem Blue Cross I	Retiree and Children		0.2%		
215	Anthem Blue Cross I	Minor Survivor				
221	Anthem Blue Cross II	Retiree Only	4.8%	8.1%	1.1%	1.5%
222	Anthem Blue Cross II	Retiree and Spouse	11.4%	6.1%	2.3%	0.7%
223	Anthem Blue Cross II	Retiree, Spouse and Children	17.2%	2.8%	0.9%	
224	Anthem Blue Cross II	Retiree and Children	1.3%	1.5%	0.2%	0.1%
225	Anthem Blue Cross II	Minor Survivor				
240	Anthem Blue Cross III	One Medicare		0.2%	7.3%	11.3%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare		0.1%	0.4%	0.1%
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare			4.5%	1.2%
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare		0.1%	7.9%	5.4%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare				0.1%
245	Anthem Blue Cross III	Retiree and Children 1 Medicare			0.3%	0.2%
246	Anthem Blue Cross III	Retiree and Family 1 Medicare				
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	0.1%	0.4%	1.3%	0.2%
248	Anthem Blue Cross III	Retiree and Family 2 Medicare				
249	Anthem Blue Cross III	Retiree and Family 2 Medicare			0.3%	0.2%
250	Anthem Blue Cross III	Retiree and Family 3 Medicare			0.2%	
301	Cigna Network Model Plan	Retiree Only	0.1%		0.2%	0.1%
302	Cigna Network Model Plan	Retiree and Spouse			0.1%	
303	Cigna Network Model Plan	Retiree and Family	0.1%			
304	Cigna Network Model Plan	Retiree and Children				
305	Cigna Network Model Plan	Minor Survivor				
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only				
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse				
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children				
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)				
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)				
393	Kaiser (WA)	Retiree and Family				
394	Kaiser (WA)	Retiree and Family				
395	Kaiser (WA)	Retiree and Family				
396	Kaiser (WA)	Retiree and Family				
397	Kaiser (WA)	Retiree and Family				
398	Kaiser (WA)	Retiree and Family				
399	Kaiser (WA)	Retiree and Family				
400	Kaiser (WA)	Retiree and Family				
401	Kaiser (CA)	Retiree Basic (Under 65)	10.2%	26.3%		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)		0.6%	17.4%	36.0%
404	Kaiser (CA)	Retiree Excess I			0.2%	0.8%
405	Kaiser (CA)	Retiree Excess II - Part B			1.4%	3.4%
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)				
411	Kaiser (CA)	Family Basic	30.8%	31.1%		
413	Kaiser (CA)	One Advantage, Others Basic			19.5%	4.8%
414	Kaiser (CA)	One Excess I, Others Basic			0.3%	
418	Kaiser (CA)	Two+ Advantage			16.2%	15.9%
419	Kaiser (CA)	One Excess I, One Advantage			0.1%	
420	Kaiser (CA)	Two+ Excess I				
421	Kaiser (CA)	Survivor				
422	Kaiser (CA)	One Excess II - Part B, One Basic			1.3%	0.5%
423	Kaiser (CA)	One Excess III (MNP), One Basic				
426	Kaiser (CA)	One Risk, One Excess II - Part B			0.1%	0.4%
427	Kaiser (CA)	One Risk, One Excess III (MNP)				
428	Kaiser (CA)	One Excess I, One Excess II - Part B				
429	Kaiser (CA)	One Excess I, One Excess III (MNP)				
430	Kaiser (CA)	Two Excess II - Part B			0.2%	0.1%
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)				
432	Kaiser (CA)	Two Excess III - Both (MNP)				

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

Non-Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
450	Kaiser - Colorado Basic	Retiree Basic				
451	Kaiser - Colorado	Retiree Risk				
453	Kaiser - Colorado	Retiree Basic (Two Party)				
454	Kaiser - Colorado	Retiree Basic Family				
455	Kaiser - Colorado	One Risk, One Basic				
457	Kaiser - Colorado	Two Retiree Risk				
458	Kaiser - Colorado	One Risk, Two or More Dependents				
459	Kaiser - Colorado	Two Risk, Two or More Dependents				
440	Kaiser - Georgia	One Medicare Member with Part B only				
441	Kaiser - Georgia	One Medicare Member with Part A only				
442	Kaiser - Georgia	One Member without Medicare Part A&B				
443	Kaiser - Georgia	One Medicare Member (Renal Failure)				
444	Kaiser - Georgia	One Medicare Member + One Medicare with Part B only				
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only				
446	Kaiser - Georgia	One Medicare Member + One Medicare without Part A&B				
461	Kaiser - Georgia Basic	Basic				
462	Kaiser - Georgia	Retiree Risk				
463	Kaiser - Georgia	Retiree (Two Party)				
464	Kaiser - Georgia	Retiree Basic Family				
465	Kaiser - Georgia	One Retiree Risk, One Basic				
466	Kaiser - Georgia	Two Retiree Risk				
467	Kaiser - Georgia	One Retiree Risk, Two Retiree Basic				
468	Kaiser - Georgia	Two Retiree Risk, One Basic				
469	Kaiser - Georgia	Three Retiree Risk, One Basic				
470	Kaiser - Georgia	Any other Family, at least one Retiree Risk				
471	Kaiser - Hawaii	Retiree Basic (Under 65)				
472	Kaiser - Hawaii	Retiree Risk				
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B				
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)				
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)				
476	Kaiser - Hawaii	One Retiree Risk, One Basic				
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic				
478	Kaiser - Hawaii	Two Retiree Risk				
479	Kaiser - Hawaii	One Risk, One Over 65 without Medicare A&B				
481	Kaiser - Oregon	Retiree Basic (Under 65)				
482	Kaiser - Oregon	Retiree Risk				
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B				
484	Kaiser - Oregon	Retiree Basic (Two Party)				
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)				
486	Kaiser - Oregon	One Retiree Risk, One Basic				
488	Kaiser - Oregon	Two Retiree Risk				
489	Kaiser - Oregon	Retiree w/ Part A only				
490	Kaiser - Oregon	Retiree w/ Part B only				
491	Kaiser - Oregon	One Risk, One Medicare Part A only				
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare				
493	Kaiser - Oregon	One Risk, Two Basic				
494	Kaiser - Oregon	Two Risk, One Basic				
495	Kaiser - Oregon	Two Over 65 unassigned Medicare				
496	Kaiser - Oregon	Two Medicare Part A only				
497	Kaiser - Oregon	One Basic, One Medicare Part A only				
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B				
611	SCAN Health Plan	Retiree Only			0.4%	0.8%
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)			0.5%	0.4%
620	SCAN Health Plan (AZ)	Arizona - Retiree Only				
621	SCAN Health Plan (AZ)	Arizona - Retiree & 1 Dependent (2 Medicare)				
622	SCAN Health Plan (NV)	Nevada - Retiree Only				
623	SCAN Health Plan (NV)	Nevada - Retiree & 1 Dependent (2 Medicare)				
701	United Healthcare Medicare Advantage	Retiree Only		0.2%	4.2%	9.0%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	0.5%	2.3%	3.9%	1.1%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)			4.4%	4.4%
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)		0.5%	1.6%	0.3%
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)			0.3%	0.2%
706	United Healthcare Medicare Advantage	Minor Survivor				
707	United Healthcare	Single	3.8%	8.5%		
708	United Healthcare	Two-Party	6.7%	5.5%		
709	United Healthcare	Family	8.3%	2.8%		
Total			100.0%	100.0%	100.0%	100.0%
Probability of enrolling at least one dependent			79.9%	54.8%	67.3%	36.5%

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

Firefighters Local 1014 Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
801	Firefighters Local 1014	Med-Member under 65	7.2%	7.2%		
802	Firefighters Local 1014	Med-Member +1 under 65	30.8%	30.8%		
803	Firefighters Local 1014	Med-Member +2 under 65	62.0%	62.0%		
804	Firefighters Local 1014	Med-Member with Medicare			6.0%	6.0%
805	Firefighters Local 1014	Med-Member +1; 1 MDC				
806	Firefighters Local 1014	Med-Member +1; 2 MDC			44.0%	44.0%
807	Firefighters Local 1014	Med-Member +2; 1 MDC				
808	Firefighters Local 1014	Med-Member +2; 2 MDC			50.0%	50.0%
809	Firefighters Local 1014	Med-Surv. Sp. Under 65				
810	Firefighters Local 1014	Med-Surv. Sp. +1 Under 65				
811	Firefighters Local 1014	Med-Surv. Sp. +2 Under 65				
812	Firefighters Local 1014	Med-Surv. Sp. With MDC				
813	Firefighters Local 1014	Med-Surv. Sp. +1 1 MDC				
814	Firefighters Local 1014	Med-Surv. Sp. +2; 1 MDC				
815	Firefighters Local 1014	Med-Surv. Sp. +1; 2 MDC				
Total			100.0%	100.0%	100.0%	100.0%
Probability of enrolling at least one dependent			92.8%	92.8%	94.0%	94.0%

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

Non-Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only	0.6%	0.6%		
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse	0.6%	0.3%		
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family	1.2%	0.3%		
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children	0.1%	0.1%		
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor				
211	Anthem Blue Cross I	Retiree Only	0.6%	0.7%		
212	Anthem Blue Cross I	Retiree and Spouse	0.5%	0.5%		
213	Anthem Blue Cross I	Retiree, Spouse and Children	0.9%	0.2%		
214	Anthem Blue Cross I	Retiree and Children		0.2%		
215	Anthem Blue Cross I	Minor Survivor				
221	Anthem Blue Cross II	Retiree Only	4.8%	8.1%		
222	Anthem Blue Cross II	Retiree and Spouse	11.4%	6.1%		
223	Anthem Blue Cross II	Retiree, Spouse and Children	17.2%	2.8%		
224	Anthem Blue Cross II	Retiree and Children	1.3%	1.5%		
225	Anthem Blue Cross II	Minor Survivor				
240	Anthem Blue Cross III	One Medicare		0.2%	8.9%	13.5%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare		0.1%	0.4%	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare			7.3%	2.1%
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare		0.1%	7.9%	5.4%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare				0.2%
245	Anthem Blue Cross III	Retiree and Children 1 Medicare			0.5%	0.2%
246	Anthem Blue Cross III	Retiree and Family 1 Medicare				
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	0.1%	0.4%	2.2%	0.2%
248	Anthem Blue Cross III	Retiree and Family 2 Medicare				
249	Anthem Blue Cross III	Retiree and Family 2 Medicare			0.3%	0.2%
250	Anthem Blue Cross III	Retiree and Family 3 Medicare			0.2%	
301	Cigna Network Model Plan	Retiree Only	0.1%		0.2%	0.1%
302	Cigna Network Model Plan	Retiree and Spouse	0.2%		0.1%	
303	Cigna Network Model Plan	Retiree and Family				
304	Cigna Network Model Plan	Retiree and Children	0.1%			
305	Cigna Network Model Plan	Minor Survivor				
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only				
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse				
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children				
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)				
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)				
393	Kaiser (WA)	Retiree and Family				
394	Kaiser (WA)	Retiree and Family				
395	Kaiser (WA)	Retiree and Family				
396	Kaiser (WA)	Retiree and Family				
397	Kaiser (WA)	Retiree and Family				
398	Kaiser (WA)	Retiree and Family				
399	Kaiser (WA)	Retiree and Family				
400	Kaiser (WA)	Retiree and Family				
401	Kaiser (CA)	Retiree Basic (Under 65)	10.2%	26.3%		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)		0.6%	19.0%	40.2%
404	Kaiser (CA)	Retiree Excess I				
405	Kaiser (CA)	Retiree Excess II - Part B				
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)				
411	Kaiser (CA)	Family Basic	30.8%	31.1%		
413	Kaiser (CA)	One Advantage, Others Basic			21.1%	5.3%
414	Kaiser (CA)	One Excess I, Others Basic				
418	Kaiser (CA)	Two+ Advantage			16.6%	16.4%
419	Kaiser (CA)	One Excess I, One Advantage				
420	Kaiser (CA)	Two+ Excess I				
421	Kaiser (CA)	Survivor				
422	Kaiser (CA)	One Excess II - Part B, One Basic				
423	Kaiser (CA)	One Excess III (MNP), One Basic				
426	Kaiser (CA)	One Risk, One Excess II - Part B				
427	Kaiser (CA)	One Risk, One Excess III (MNP)				
428	Kaiser (CA)	One Excess I, One Excess II - Part B				
429	Kaiser (CA)	One Excess I, One Excess III (MNP)				
430	Kaiser (CA)	Two Excess II - Part B				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)				
432	Kaiser (CA)	Two Excess III - Both (MNP)				

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

Non-Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
450	Kaiser - Colorado Basic	Retiree Basic				
451	Kaiser - Colorado	Retiree Risk				
453	Kaiser - Colorado	Retiree Basic (Two Party)				
454	Kaiser - Colorado	Retiree Basic Family				
455	Kaiser - Colorado	One Risk, One Basic				
457	Kaiser - Colorado	Two Retiree Risk				
458	Kaiser - Colorado	One Risk, Two or More Dependents				
459	Kaiser - Colorado	Two Risk, Two or More Dependents				
440	Kaiser - Georgia	One Medicare Member with Part B only				
441	Kaiser - Georgia	One Medicare Member with Part A only				
442	Kaiser - Georgia	One Member without Medicare Part A&B				
443	Kaiser - Georgia	One Medicare Member (Renal Failure)				
444	Kaiser - Georgia	One Medicare Member + One Medicare with Part B only				
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only				
446	Kaiser - Georgia	One Medicare Member + One Medicare without Part A&B				
461	Kaiser - Georgia Basic	Basic				
462	Kaiser - Georgia	Retiree Risk				
463	Kaiser - Georgia	Retiree (Two Party)				
464	Kaiser - Georgia	Retiree Basic Family				
465	Kaiser - Georgia	One Retiree Risk, One Basic				
466	Kaiser - Georgia	Two Retiree Risk				
467	Kaiser - Georgia	One Retiree Risk, Two Retiree Basic				
468	Kaiser - Georgia	Two Retiree Risk, One Basic				
469	Kaiser - Georgia	Three Retiree Risk, One Basic				
470	Kaiser - Georgia	Any other Family, at least one Retiree Risk				
471	Kaiser - Hawaii	Retiree Basic (Under 65)				
472	Kaiser - Hawaii	Retiree Risk				
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B				
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)				
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)				
476	Kaiser - Hawaii	One Retiree Risk, One Basic				
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic				
478	Kaiser - Hawaii	Two Retiree Risk				
479	Kaiser - Hawaii	One Risk, One Over 65 without Medicare A&B				
481	Kaiser - Oregon	Retiree Basic (Under 65)				
482	Kaiser - Oregon	Retiree Risk				
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B				
484	Kaiser - Oregon	Retiree Basic (Two Party)				
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)				
486	Kaiser - Oregon	One Retiree Risk, One Basic				
488	Kaiser - Oregon	Two Retiree Risk				
489	Kaiser - Oregon	Retiree w/ Part A only				
490	Kaiser - Oregon	Retiree w/ Part B only				
491	Kaiser - Oregon	One Risk, One Medicare Part A only				
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare				
493	Kaiser - Oregon	One Risk, Two Basic				
494	Kaiser - Oregon	Two Risk, One Basic				
495	Kaiser - Oregon	Two Over 65 unassigned Medicare				
496	Kaiser - Oregon	Two Medicare Part A only				
497	Kaiser - Oregon	One Basic, One Medicare Part A only				
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B				
611	SCAN Health Plan	Retiree Only			0.4%	0.8%
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)			0.5%	0.4%
620	SCAN Health Plan (AZ)	Arizona - Retiree Only				
621	SCAN Health Plan (AZ)	Arizona - Retiree & 1 Dependent (2 Medicare)				
622	SCAN Health Plan (NV)	Nevada - Retiree Only				
623	SCAN Health Plan (NV)	Nevada - Retiree & 1 Dependent (2 Medicare)				
701	United Healthcare Medicare Advantage	Retiree Only		0.2%	4.2%	9.0%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	0.5%	2.3%	3.9%	1.1%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)			4.4%	4.4%
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)		0.5%	1.6%	0.3%
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)			0.3%	0.2%
706	United Healthcare Medicare Advantage	Minor Survivor				
707	United Healthcare	Single	3.8%	8.5%		
708	United Healthcare	Two-Party	6.7%	5.5%		
709	United Healthcare	Family	8.3%	2.8%		
Total			100.0%	100.0%	100.0%	100.0%
Probability of enrolling at least one dependent			79.9%	54.8%	67.3%	36.4%

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

Firefighters Local 1014 Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
801	Firefighters Local 1014	Med-Member under 65	7.2%	7.2%		
802	Firefighters Local 1014	Med-Member +1 under 65	30.8%	30.8%		
803	Firefighters Local 1014	Med-Member +2 under 65	62.0%	62.0%		
804	Firefighters Local 1014	Med-Member with Medicare			6.0%	6.0%
805	Firefighters Local 1014	Med-Member +1; 1 MDC				
806	Firefighters Local 1014	Med-Member +1; 2 MDC			44.0%	44.0%
807	Firefighters Local 1014	Med-Member +2; 1 MDC				
808	Firefighters Local 1014	Med-Member +2; 2 MDC			50.0%	50.0%
809	Firefighters Local 1014	Med-Surv. Sp. Under 65				
810	Firefighters Local 1014	Med-Surv. Sp. +1 Under 65				
811	Firefighters Local 1014	Med-Surv. Sp. +2 Under 65				
812	Firefighters Local 1014	Med-Surv. Sp. With MDC				
813	Firefighters Local 1014	Med-Surv. Sp. +1 1 MDC				
814	Firefighters Local 1014	Med-Surv. Sp. +2; 1 MDC				
815	Firefighters Local 1014	Med-Surv. Sp. +1; 2 MDC				
Total			100.0%	100.0%	100.0%	100.0%
Probability of enrolling at least one dependent			92.8%	92.8%	94.0%	94.0%

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

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

From Pre Age 65 Eligible Plan	To Post Age 65 Eligible Plan	Tier 1	Tier 2
Anthem Blue Cross I	Anthem Blue Cross I	49.00%	0.00%
	Anthem Blue Cross III	51.00%	100.00%
Anthem Blue Cross II	Anthem Blue Cross II	45.00%	0.00%
	Anthem Blue Cross III	55.00%	100.00%
Anthem Blue Cross Prudent Buyer	Anthem Blue Cross Prudent Buyer	46.00%	0.00%
	Anthem Blue Cross II	4.00%	0.00%
	Anthem Blue Cross III	50.00%	100.00%
Cigna Network Model	Cigna Network Model Plan	55.00%	0.00%
	Cigna Healthcare for Seniors	3.00%	0.00%
	Anthem Blue Cross II	1.00%	0.00%
	Anthem Blue Cross III	15.00%	25.00%
	UnitedHealthcare Medicare Advantage	14.00%	75.00%
	Senior Advantage	4.00%	0.00%
	SCAN Health Plan	8.00%	0.00%
UnitedHealthcare	UnitedHealthcare Medicare Advantage	80.00%	81.00%
	Cigna Network Model Plan	1.00%	0.00%
	Anthem Blue Cross II	3.00%	0.00%
	Anthem Blue Cross III	9.00%	12.00%
	SCAN Health Plan	1.00%	1.00%
	Senior Advantage	2.00%	6.00%
	Excess II	3.00%	0.00%
	One Excess II, One Basic	1.00%	0.00%
Kaiser Retiree Basic	Senior Advantage	76.00%	98.00%
	Retiree Excess I	2.00%	0.00%
	Retiree Excess II	20.00%	0.00%
	Anthem Blue Cross III	2.00%	2.00%
Kaiser Family Basic	2+ Advantage	85.00%	98.00%
	One Excess I, One Advantage	2.00%	0.00%
	One Excess II, One Advantage	11.00%	0.00%
	One Excess III (MNP), One Advantage	0.00%	0.00%
	Two+ Excess II - Part B	0.00%	0.00%
	Anthem Blue Cross III	2.00%	2.00%
	UnitedHealthcare Medicare Advantage	0.00%	0.00%
	Senior Advantage	0.00%	0.00%
Firefighters Local 1014	Firefighters Local 1014	100.00%	100.00%

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

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

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

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

Effective January 1, 2007, Medicare Part B premiums vary depending on income status. The County places a cap on the per member monthly Part B reimbursement amount at the standard amount (e.g., \$164.90 for calendar year 2023 and \$174.70 for calendar year 2024).

For purposes of this valuation, we assume the average Medicare Part B premium reimbursement from July 1, 2023 through July 1, 2024 is \$162.47 per member per month. This is based on our average of 2023 calendar year Medicare Part B premium rates provided in the census from LACERA of \$150.24 per member per month and the 2024 calendar year Medicare Part B standard premium rate of \$174.70.

Table A-17 Survivor and New Dependent Enrollment

Beginning with this July 1, 2023 valuation, we apply the following loads to the valuation results rather than use our remarriage assumptions from the 2020 experience study below. This approach is more commensurate with the impact of results.

Active and Vested Terminated Members increase of 0.38%
Retired Members increase of 0.52%

These percentages are applied as loads to the valuation results, including the Actuarial Accrued Liability (AAL), Normal Cost (NC) and benefit payments. These loads will be periodically reviewed in future OPEB Investigations of Experience.

2020 experience study remarriage assumptions

Scenario I

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

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

Scenario II

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

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

Scenario III

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

Table A-18
Probability of Initial Dental/Vision Enrollment

Males and Females

<u>Years of Service</u>	<u>Assumed Enrollment %</u>
< 10	9%
10-14	48%
15-19	70%
20-24	77%
25+	94%
Disabled	93%

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

Tier	<u>Cigna Indemnity Dental/Vision</u>			<u>Cigna HMO Dental/Vision</u>		
	<u>Retiree Only</u>	<u>Retiree and Dependents</u>	<u>Minor Survivor</u>	<u>Retiree Only</u>	<u>Retiree and Dependents</u>	<u>Minor Survivor</u>
Deduction Code	501	502	503	901	902	903
Percentage						
Male	17.3%	64.9%	0%	4.9%	12.9%	0%
Female	41.6%	39.8%	0%	11.0%	7.6%	0%

**Table A-20
 Premium Information**

This section is from the July 1, 2022 OPEB valuation. The July 1, 2024 information will be displayed with the July 1, 2023 OPEB valuation.

The following premium information is for retirees living in California who have less than 10 years of service and must pay the full amount. Members who have more than 10 years of service receive a subsidy from the County. Details can be found in the table below. The premium rates in Table A-20 include the carriers' administration fees and LACERA's per contract monthly administration fee. The per contract monthly administration fee was \$10.00 effective July 1, 2022 and \$8.00 effective July 1, 2023 and is included in the premium rates.

**Pre and Post Age 65 Monthly Rates Effective July 1, 2022
 Cigna and UnitedHealthcare are Pre Age 65 Only**

Tier	Anthem Blue Cross - Plan I	Anthem Blue Cross - Plan II	Anthem Blue Cross - Prudent Buyer	Cigna	United Healthcare
Retiree Only	\$ 1,275.39	\$ 1,275.39	\$ 902.57	\$ 1,657.81	
Retiree & Spouse	\$ 2,297.06	\$ 2,297.06	\$ 1,772.82	\$ 2,991.10	
Retiree & Family	\$ 2,709.06	\$ 2,709.06	\$ 2,000.33	\$ 3,531.49	
Retiree & Children	\$ 1,686.53	\$ 1,686.53	\$ 1,159.16	\$ 2,198.42	
Minor Survivor	\$ 424.51	\$ 432.89	\$ 248.48	\$ 525.62	\$ 372.13
UnitedHealthcare Single					\$ 1,295.66
UnitedHealthcare Two-Party					\$ 2,364.24
UnitedHealthcare Family					\$ 2,802.79

**Pre and Post Age 65 Monthly Rates Effective July 1, 2023
 Cigna and UnitedHealthcare are Pre Age 65 Only**

Tier	Anthem Blue Cross - Plan I	Anthem Blue Cross - Plan II	Anthem Blue Cross - Prudent Buyer	Cigna	United Healthcare
Retiree Only	\$ 1,374.62	\$ 1,374.62	\$ 951.76	\$ 1,787.58	
Retiree & Spouse	\$ 2,478.02	\$ 2,478.02	\$ 1,871.92	\$ 3,227.48	
Retiree & Family	\$ 2,922.98	\$ 2,922.98	\$ 2,112.48	\$ 3,810.99	
Retiree & Children	\$ 1,818.65	\$ 1,818.65	\$ 1,223.07	\$ 2,371.89	
Minor Survivor	\$ 455.67	\$ 464.72	\$ 260.15	\$ 564.82	\$ 394.87
UnitedHealthcare Single					\$ 1,381.50
UnitedHealthcare Two-Party					\$ 2,523.09
UnitedHealthcare Family					\$ 2,991.61

Post Age 65 Monthly Rates Effective July 1, 2022

Tier	Anthem Blue Cross - Plan III	SCAN	Cigna	United Healthcare Medicare Advantage
One Medicare	\$ 521.08		\$ 386.49	
Retiree & Spouse- 1 Medicare	\$ 1,659.63		\$ 1,719.78	
Retiree & Spouse- 2 Medicare	\$ 1,034.26		\$ 762.98	
Retiree & Children- 1 Medicare	\$ 930.76		\$ 928.28	
Retiree & Family- 1 Medicare	\$ 2,069.18		\$ 2,260.85	
Retiree & Family- 2 Medicare	\$ 1,443.73		\$ 1,344.91	
Retiree & Family- 3 Medicare	\$ 1,617.64			
Retiree Only		\$ 285.60		\$ 338.45
Retiree & 1 Dependent (1 Medicare)				\$ 1,624.11
Retiree & 1 Dependent (2 Medicare)		\$ 561.20		\$ 666.90
Retiree & 2 + Deps. (1 Medicare)				\$ 1,845.58
Retiree & 2 + Deps. (2 Medicare)				\$ 888.37

Post Age 65 Monthly Rates Effective July 1, 2023

Tier	Anthem Blue Cross - Plan III	SCAN	Cigna	United Healthcare Medicare Advantage
One Medicare	\$ 559.97		\$ 346.86	
Retiree & Spouse- 1 Medicare	\$ 1,789.60		\$ 1,786.76	
Retiree & Spouse- 2 Medicare	\$ 1,114.20		\$ 685.72	
Retiree & Children- 1 Medicare	\$ 1,002.42		\$ 931.85	
Retiree & Family- 1 Medicare	\$ 2,231.91		\$ 2,730.95	
Retiree & Family- 2 Medicare	\$ 1,556.43		\$ 1,325.84	
Retiree & Family- 3 Medicare	\$ 1,744.25			
Retiree Only		\$ 248.59		\$ 323.31
Retiree & 1 Dependent (1 Medicare)				\$ 1,696.81
Retiree & 1 Dependent (2 Medicare)		\$ 489.18		\$ 638.62
Retiree & 2 + Deps. (1 Medicare)				\$ 1,933.42
Retiree & 2 + Deps. (2 Medicare)				\$ 875.23

Kaiser California Monthly Rates

Effective Date	July 1, 2022	July 1, 2023
Retiree Basic (Under 65)	\$ 1,143.57	\$ 1,265.81
Retiree Risk (Senior Advantage)	\$ 263.09	\$ 250.28
Retiree Excess I	\$ 1,178.97	\$ 1,186.60
Retiree Excess II - Part B	\$ 1,148.18	\$ 1,268.44
Excess III - Medicare Not Provided (MNP)	\$ 1,178.97	N/A
Family Basic	\$ 2,277.14	\$ 2,523.62
One Advantage, One Basic	\$ 1,396.66	\$ 1,508.09
One Excess I, One Basic	\$ 2,312.54	\$ 2,444.41
One Excess II - Part B, One Basic	\$ 2,281.75	\$ 2,526.25
One Excess III (MNP), One Basic	\$ 2,312.54	N/A
Two+ Advantage	\$ 516.18	\$ 492.56
One Excess I, One Advantage	\$ 1,432.06	\$ 1,428.88
One Advantage, One Excess II - Part B	\$ 1,401.27	\$ 1,510.72
One Advantage, One Excess III (MNP)	\$ 1,432.06	N/A
Two+ Excess I	\$ 2,347.94	\$ 2,365.20
One Excess I, One Excess II - Part B	\$ 2,317.15	\$ 2,447.04
One Excess I, One Excess III (MNP)	\$ 2,347.94	N/A
Two Excess II - Part B	\$ 2,286.36	\$ 2,528.88
One Excess II - Part B, One Excess III (MNP)	\$ 2,317.15	N/A
Two Excess III - Both (MNP)	\$ 2,347.94	N/A
Survivor	\$ 1,143.57	\$ 1,265.81

Firefighters Local 1014 Monthly Rates

Effective Date	July 1, 2022
Medical Member Under 65	\$ 1,259.51
Medical Member + 1 Under 65	\$ 2,270.98
Medical Member + 2 Under 65	\$ 2,678.84
Medical Member with Medicare	\$ 1,259.51
Medical Member + 1: 1 Medicare (MDC)	\$ 2,270.98
Medical Member + 1; 2 MDC	\$ 2,270.98
Medical Member + 2; 1 MDC	\$ 2,678.84
Medical Member + 2; 2 MDC	\$ 2,678.84
Medical Surviving Spouse Under 65	\$ 1,259.51
Medical Surviving Spouse + 1 Under 65	\$ 2,270.98
Medical Surviving Spouse + 2 Under 65	\$ 2,678.84
Medical Surviving Spouse with MDC	\$ 1,259.51
Medical Surviving Spouse + 1; 1 MDC	\$ 2,270.98
Medical Surviving Spouse + 2; 1 MDC	\$ 2,678.84
Medical Surviving Spouse + 1; 2 MDC	\$ 2,270.98

July 1, 2023 Firefighter Local 1014 rates were not available in time to include in the valuation.

Dental/Vision Monthly Rates

Effective Date	July 1, 2022		July 1, 2023	
Tier	Cigna Dental HMO/Vision	Cigna Indemnity Dental/Vision	Cigna Dental HMO/Vision	Cigna Indemnity Dental/Vision
Retiree Only	\$ 48.43	\$ 51.42	\$ 46.52	\$ 52.68
Retiree & Dependents	\$ 97.09	\$ 104.33	\$ 95.28	\$ 109.81
Minor Survivor	\$ 48.99	\$ 62.67	\$ 47.11	\$ 64.82

COUNTY CONTRIBUTIONS TOWARDS RETIREE HEALTH BENEFITS

Medical

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

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

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

If a Tier 2 retiree selects a family tier for a plan where the premium for the retiree-only tier is less than the Tier 2 benchmark, there is a spouse subsidy equal to the Tier 2 benchmark less the premium for the retiree-only tier. The Tier 2 non Local 1014 spouse subsidy varies depending on the plan selected and the retiree’s years of service, so we developed weighted average factors of the County’s contribution for the spouse’s portion. On average, we assume that if the retiree has 10 years of service, the County will contribute 8% of the spouse’s portion. This assumption grades linearly to 20% of the spouse’s portion for a retiree with 25+ years of service. These assumptions are from the July 1, 2022 OPEB valuation and will be reviewed with the July 1, 2023 OPEB valuation.

The pre 65 and post 65 retirees of Local 1014 are on the same plan and pay the same rates. The pre 65 premium for the retiree-only tier is approximately equal to the Tier 2 benchmark so we valued no spouse subsidy. Since the post 65 premium for the retiree-only tier is greater than the Tier 2 benchmark, we assume the County contribution is 15% with 10 years of service grading linearly to 40% with 25+ years of service. Post 65 spouses are assumed to receive no subsidy. These assumptions are from the July 1, 2022 OPEB valuation and will be reviewed with the July 1, 2023 OPEB valuation.

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

Dental/Vision

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

Service-Connected Disability

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

FIREFIGHTERS LOCAL 1014 CONTRIBUTIONS TOWARDS RETIREE HEALTH BENEFITS

Medical, Dental/Vision, and Service-Connected Disability

Contributions are the same as for the County employees.

Table A-21 Claim Cost Analysis

This section is from the July 1, 2022 OPEB valuation. The July 1, 2023 information will be updated with the July 1, 2023 OPEB valuation.

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

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

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

For current active members projected to retire in the future, we used the enrollment assumptions in Table A-15A (Tier 1), Table A-15B (Tier 2), and Table A-16 (pre 65 to post 65 election) to develop weighted average claim costs as of July 1, 2022. The monthly weighted average claim costs used for future retirees and dependents are shown in the following tables.

The medical claim costs for pre 65 retirees are different than for post 65 retirees due to different plan selection assumptions. At age 65 there are two numbers. The Pre 65 amount is illustrative. The Post 65 is used in our valuation as the cost beginning at age 65. The tables with "Male Retirees" include male spouses and male children. The tables with "Female Retirees" include female spouses and female children.

Current vested terminated members post 65 claim costs are based on their earliest retirement eligibility age. The claim cost assumptions were age and gender adjusted based on the Milliman Health Cost Guidelines™.

In the following tables, when shown, child costs are at age 65. The costs for children are assumed to be 28% of the age 65 child costs for males and 22% of the age 65 child costs for females.

Tier 1

A. Future Retirees Retiring Before Age 65

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 398.84	\$ 644.16	\$ 433.01	\$ 331.33
30	\$ 491.37	\$ 788.48	\$ 397.38	\$ 741.90
35	\$ 609.59	\$ 848.45	\$ 492.99	\$ 737.83
40	\$ 747.48	\$ 1,077.18	\$ 590.78	\$ 803.55
45	\$ 852.21	\$ 1,299.15	\$ 689.06	\$ 913.73
50	\$ 969.54	\$ 1,236.27	\$ 831.96	\$ 1,032.09
55	\$ 1,103.00	\$ 1,196.29	\$ 1,006.74	\$ 1,142.73
60	\$ 1,147.67	\$ 1,174.14	\$ 1,254.51	\$ 1,296.64
65 (Pre 65)	\$ 1,284.25	\$ 1,260.08	\$ 1,555.93	\$ 1,512.01
65 (Post 65)	\$ 473.27	\$ 402.05	\$ 368.48	\$ 444.13
70	\$ 573.87	\$ 467.46	\$ 446.81	\$ 516.38
75	\$ 658.03	\$ 514.03	\$ 512.33	\$ 567.83
80	\$ 706.55	\$ 538.82	\$ 550.11	\$ 595.20
85	\$ 725.40	\$ 547.67	\$ 564.78	\$ 604.96
90	\$ 730.69	\$ 547.91	\$ 568.90	\$ 605.20
95	\$ 730.69	\$ 547.91	\$ 568.90	\$ 605.20

B. Future Retirees Retiring After Age 65

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	N/A	N/A	\$ 434.00	\$ 332.80
30	N/A	N/A	\$ 398.30	\$ 745.19
35	N/A	N/A	\$ 494.12	\$ 741.12
40	N/A	N/A	\$ 592.13	\$ 807.13
45	N/A	N/A	\$ 690.65	\$ 917.80
50	N/A	N/A	\$ 833.89	\$ 1,036.68
55	N/A	N/A	\$ 1,009.06	\$ 1,147.81
60	N/A	N/A	\$ 1,257.38	\$ 1,302.41
65 (Pre 65)	N/A	N/A	\$ 1,559.50	\$ 1,518.73
65 (Post 65)	\$ 335.53	\$ 301.46	\$ 291.81	\$ 322.80
70	\$ 406.86	\$ 350.50	\$ 353.85	\$ 375.30
75	\$ 466.53	\$ 385.42	\$ 405.74	\$ 412.69
80	\$ 500.93	\$ 403.99	\$ 435.66	\$ 432.58
85	\$ 514.29	\$ 410.61	\$ 447.28	\$ 439.70
90	\$ 518.04	\$ 410.77	\$ 450.54	\$ 439.90
95	\$ 518.04	\$ 410.77	\$ 450.54	\$ 439.90

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

Tier 1

Firefighters Local 1014 Plan Monthly Medical Claim Costs

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 639.73	\$ 1,023.04	\$ 653.93	\$ 500.26
30	\$ 788.12	\$ 1,252.24	\$ 600.13	\$ 1,120.16
35	\$ 977.74	\$ 1,347.49	\$ 744.52	\$ 1,114.02
40	\$ 1,198.90	\$ 1,710.75	\$ 892.20	\$ 1,213.24
45	\$ 1,366.90	\$ 2,063.25	\$ 1,040.64	\$ 1,379.57
50	\$ 1,555.12	\$ 1,963.40	\$ 1,256.48	\$ 1,558.28
55	\$ 1,769.19	\$ 1,899.89	\$ 1,520.44	\$ 1,725.31
60	\$ 1,840.84	\$ 1,864.72	\$ 1,894.61	\$ 1,957.68
65 (Pre 65)	\$ 2,059.92	\$ 2,001.20	\$ 2,349.83	\$ 2,282.85
65 (Post 65)	\$ 554.50	\$ 538.70	\$ 554.50	\$ 538.70
70	\$ 672.39	\$ 626.33	\$ 672.39	\$ 626.33
75	\$ 771.00	\$ 688.71	\$ 771.00	\$ 688.71
80	\$ 827.85	\$ 721.91	\$ 827.85	\$ 721.91
85	\$ 849.94	\$ 733.77	\$ 849.94	\$ 733.77
90	\$ 856.13	\$ 734.09	\$ 856.13	\$ 734.09
95	\$ 856.13	\$ 734.09	\$ 856.13	\$ 734.09

Future Retirees Monthly Dental/Vision Claim Costs

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 22.04	\$ 27.43	\$ 24.79	\$ 25.04
30	\$ 25.13	\$ 29.65	\$ 27.63	\$ 32.63
35	\$ 27.20	\$ 31.55	\$ 29.91	\$ 34.72
40	\$ 28.74	\$ 33.51	\$ 31.61	\$ 36.88
45	\$ 30.67	\$ 35.59	\$ 33.73	\$ 39.16
50	\$ 33.38	\$ 38.19	\$ 36.71	\$ 42.03
55	\$ 37.59	\$ 41.73	\$ 41.33	\$ 45.92
60	\$ 43.51	\$ 46.38	\$ 47.85	\$ 51.04
65	\$ 50.46	\$ 50.08	\$ 55.49	\$ 55.10
70	\$ 56.66	\$ 52.29	\$ 62.30	\$ 57.54
75	\$ 56.66	\$ 52.29	\$ 62.30	\$ 57.54
80	\$ 56.66	\$ 52.29	\$ 62.30	\$ 57.54
85	\$ 56.66	\$ 52.29	\$ 62.30	\$ 57.54
90	\$ 56.66	\$ 52.29	\$ 62.30	\$ 57.54
95	\$ 56.66	\$ 52.29	\$ 62.30	\$ 57.54

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

Tier 1

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
201	Anthem Blue Cross Prudent Buyer	Retiree Only	\$ 772.14				\$ 772.14			\$ 615.41		
202	Anthem Blue Cross Prudent Buyer	Retiree and Spouse	\$ 772.14	\$ 772.14	\$ 595.39		\$ 772.14	\$ 772.14		\$ 615.41	\$ 615.41	
203	Anthem Blue Cross Prudent Buyer	Retiree and Family	\$ 772.14	\$ 772.14	\$ 595.39		\$ 772.14	\$ 772.14		\$ 615.41	\$ 615.41	
204	Anthem Blue Cross Prudent Buyer	Retiree and Children	\$ 772.14	\$ 772.14	\$ 595.39		\$ 772.14			\$ 615.41		
205	Anthem Blue Cross Prudent Buyer	Minor Survivor				\$ 595.39			\$ 595.39			
211	Anthem Blue Cross I	Retiree Only	\$ 634.59				\$ 634.59			\$ 514.36		
212	Anthem Blue Cross I	Retiree and Spouse	\$ 634.59	\$ 634.59	\$ 489.32		\$ 634.59	\$ 634.59		\$ 514.36	\$ 514.36	
213	Anthem Blue Cross I	Retiree, Spouse and Children	\$ 634.59	\$ 634.59	\$ 489.32		\$ 634.59	\$ 634.59		\$ 514.36	\$ 514.36	
214	Anthem Blue Cross I	Retiree and Children	\$ 634.59	\$ 634.59	\$ 489.32		\$ 634.59			\$ 514.36		
215	Anthem Blue Cross I	Minor Survivor				\$ 489.32			\$ 489.32			\$ 489.32
221	Anthem Blue Cross II	Retiree Only	\$ 1,216.88				\$ 1,216.88			\$ 768.38		
222	Anthem Blue Cross II	Retiree and Spouse	\$ 1,216.88	\$ 1,216.88	\$ 938.32		\$ 1,216.88	\$ 1,216.88		\$ 768.38	\$ 768.38	
223	Anthem Blue Cross II	Retiree, Spouse and Children	\$ 1,216.88	\$ 1,216.88	\$ 938.32		\$ 1,216.88	\$ 1,216.88		\$ 768.38	\$ 768.38	
224	Anthem Blue Cross II	Retiree and Children	\$ 1,216.88	\$ 1,216.88	\$ 938.32		\$ 1,216.88			\$ 768.38		
225	Anthem Blue Cross II	Minor Survivor				\$ 938.32			\$ 938.32			\$ 938.32
240	Anthem Blue Cross III	One Medicare					\$ 415.98			\$ 415.98		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,292.50	\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,292.50	\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare					\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,292.50	\$ 996.63		\$ 415.98			\$ 415.98	\$ 415.98	
245	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,292.50	\$ 996.63		\$ 415.98			\$ 415.98	\$ 415.98	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,292.50	\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,292.50	\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
249	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare		\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
301	Cigna Network Model Plan	Retiree Only	\$ 1,266.98				\$ 1,266.98			\$ 693.78		
302	Cigna Network Model Plan	Retiree and Spouse	\$ 1,266.98	\$ 1,266.98	\$ 976.95		\$ 1,266.98	\$ 1,266.98		\$ 693.78	\$ 693.60	
303	Cigna Network Model Plan	Retiree and Family	\$ 1,266.98	\$ 1,266.98	\$ 976.95		\$ 1,266.98	\$ 1,266.98		\$ 693.78	\$ 693.60	
304	Cigna Network Model Plan	Retiree and Children	\$ 1,266.98	\$ 1,266.98	\$ 976.95		\$ 1,266.98			\$ 693.78		
305	Cigna Network Model Plan	Minor Survivor				\$ 976.95			\$ 976.95			
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only					\$ 323.37					
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse					\$ 323.37	\$ 323.37		\$ 323.37	\$ 323.37	
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)					\$ 323.37	\$ 323.37				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children					\$ 323.37	\$ 323.37		\$ 323.37	\$ 323.37	
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)					\$ 323.37	\$ 323.37		\$ 323.37	\$ 323.37	
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)					\$ 323.37	\$ 323.37				
401	Kaiser (CA)	Retiree Basic (Under 65)	\$ 1,300.67							\$ 359.45		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)					\$ 209.42					
404	Kaiser (CA)	Retiree Excess I					\$ 938.47					
405	Kaiser (CA)	Retiree Excess II - Part B					\$ 913.96					
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)					\$ 938.47					
411	Kaiser (CA)	Family Basic	\$ 1,300.67	\$ 1,300.67	\$ 1,002.93					\$ 274.35	\$ 262.41	

Tier 1

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
413	Kaiser (CA)	One Advantage, One Basic	\$ 1,300.67	\$ 1,300.67	\$ 1,002.93		\$ 209.42	\$ 200.59		\$ 209.42	\$ 262.41	
414	Kaiser (CA)	One Excess I, One Basic	\$ 1,300.67	\$ 1,300.67	\$ 1,002.93		\$ 938.47	\$ 926.49		\$ 938.47	\$ 262.41	
418	Kaiser (CA)	Two+ Advantage					\$ 209.42	\$ 200.59				
419	Kaiser (CA)	One Excess I, One Advantage					\$ 573.95	\$ 563.54				
420	Kaiser (CA)	Two+ Excess I					\$ 938.47	\$ 926.49				
421	Kaiser (CA)	Survivor				\$ 1,002.93			\$ 1,002.93			\$ 1,002.93
422	Kaiser (CA)	One Excess II - Part B, One Basic	\$ 1,300.67	\$ 1,300.67	\$ 1,002.93		\$ 913.96	\$ 902.09		\$ 913.96	\$ 262.41	
423	Kaiser (CA)	One Excess III (MNP), One Basic	\$ 1,300.67	\$ 1,300.67	\$ 1,002.93		\$ 938.47	\$ 926.49		\$ 938.47	\$ 262.41	
426	Kaiser (CA)	One Advantage, One Excess II - Part B					\$ 561.69	\$ 551.34				
427	Kaiser (CA)	One Advantage, One Excess III (MNP)					\$ 573.95	\$ 563.54				
428	Kaiser (CA)	One Excess, One Excess II - Part B					\$ 926.22	\$ 914.29				
429	Kaiser (CA)	One Excess, One Excess III (MNP)					\$ 938.47	\$ 926.49				
430	Kaiser (CA)	Two Excess II - Part B					\$ 913.96	\$ 902.09				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					\$ 926.22	\$ 914.29				
432	Kaiser (CA)	Two Excess III - Both (MNP)					\$ 938.47	\$ 926.49				
450	Kaiser - Colorado Basic	Retiree Basic	\$ 1,178.87							\$ 232.54		
451	Kaiser - Colorado	Retiree Risk					\$ 232.54					
453	Kaiser - Colorado	Retiree Basic (Two Party)	\$ 1,178.87	\$ 1,550.61						\$ 232.54	\$ 230.03	
454	Kaiser - Colorado	Retiree Basic Family	\$ 1,178.87	\$ 1,550.61	\$ 2,946.68					\$ 232.54	\$ 230.03	
455	Kaiser - Colorado	One Risk, One Basic	\$ 1,178.87	\$ 1,270.89			\$ 232.54	\$ 230.03		\$ 232.54	\$ 230.03	
457	Kaiser - Colorado	Two Retiree Risk					\$ 232.54	\$ 230.03				
458	Kaiser - Colorado	One Risk, Two or More Dependents	\$ 1,178.87	\$ 1,270.89	\$ 3,558.09		\$ 232.54	\$ 230.03		\$ 232.54	\$ 230.03	
459	Kaiser - Colorado	Two Risk, Two or More Dependents			\$ 3,777.83		\$ 232.54	\$ 230.03		\$ 232.54	\$ 230.03	
440	Kaiser - Georgia	One Medicare Member with Part B only					\$ 903.53					
441	Kaiser - Georgia	One Medicare Member with Part A only					\$ 903.53					
442	Kaiser - Georgia	One Member without Medicare Part A&B					\$ 903.53					
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only					\$ 903.53	\$ 329.67				
461	Kaiser - Georgia Basic	Basic	\$ 1,294.28							\$ 329.91		
462	Kaiser - Georgia	Retiree Risk					\$ 329.91					
463	Kaiser - Georgia	Retiree (Two Party)	\$ 1,294.28	\$ 1,396.51	\$ 4,151.25		\$ 329.91	\$ 329.67		\$ 329.91	\$ 329.67	
464	Kaiser - Georgia	Retiree Basic Family	\$ 1,294.28	\$ 1,396.51	\$ 4,151.22					\$ 329.91	\$ 329.67	
465	Kaiser - Georgia	One Retiree Risk, One Basic	\$ 472.59	\$ 1,396.50	\$ 4,151.22		\$ 329.91	\$ 329.67		\$ 329.91	\$ 329.67	
466	Kaiser - Georgia	Two Retiree Risk					\$ 329.91	\$ 329.67				
471	Kaiser - Hawaii	Retiree Basic (Under 65)	\$ 1,023.58							\$ 348.49		
472	Kaiser - Hawaii	Retiree Risk					\$ 348.49					
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B					\$ 1,436.65					
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)	\$ 1,023.58	\$ 1,101.88						\$ 348.49	\$ 348.69	
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)	\$ 1,023.58	\$ 1,101.88	\$ 3,275.47					\$ 348.49	\$ 348.69	
476	Kaiser - Hawaii	One Retiree Risk, One Basic	\$ 1,023.58	\$ 1,101.89	\$ 3,275.47		\$ 348.49	\$ 348.69		\$ 348.49	\$ 348.69	
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic	\$ 1,023.58	\$ 1,101.88	\$ 3,275.47		\$ 1,436.65	\$ 1,462.24		\$ 1,436.65	\$ 1,462.24	
478	Kaiser - Hawaii	Two Retiree Risk					\$ 348.49	\$ 348.69				

Tier 1

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees			
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv	
481	Kaiser - Oregon	Retiree Basic (Under 65)	\$ 1,256.45								\$ 373.68		
482	Kaiser - Oregon	Retiree Risk					\$ 373.68						
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B					\$ 1,072.47						
484	Kaiser - Oregon	Retiree Basic (Two Party)	\$ 1,256.45	\$ 1,355.32							\$ 373.68	\$ 374.47	
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)	\$ 1,256.45	\$ 1,355.32	\$ 4,028.82						\$ 373.68	\$ 374.47	
486	Kaiser - Oregon	One Retiree Risk, One Basic	\$ 1,256.45	\$ 1,355.32	\$ 4,028.82		\$ 373.68	\$ 374.47			\$ 373.68	\$ 374.47	
488	Kaiser - Oregon	Two Retiree Risk					\$ 373.68	\$ 374.47					
489	Kaiser - Oregon	Retiree w/ Part A only					\$ 878.24						
491	Kaiser - Oregon	One Risk, One Medicare Part A only					\$ 878.24	\$ 374.47					
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare	\$ 1,536.29	\$ 570.47			\$ 1,072.47	\$ 374.47			\$ 373.68	\$ 374.47	
493	Kaiser - Oregon	One Risk, Two Basic	\$ 1,256.45	\$ 1,355.32			\$ 373.68	\$ 374.47			\$ 373.68	\$ 374.47	
494	Kaiser - Oregon	Two Risk, One Basic	\$ 1,256.45	\$ 1,355.32	\$ 4,028.82		\$ 373.68	\$ 374.47			\$ 373.68	\$ 374.47	
495	Kaiser - Oregon	Two Over 65 unassigned Medicare					\$ 1,072.47	\$ 1,089.56					
496	Kaiser - Oregon	Two Medicare Part A only					\$ 878.24	\$ 890.79					
497	Kaiser - Oregon	One Basic, One Medicare Part A only	\$ 1,256.45	\$ 1,355.32			\$ 878.24	\$ 890.79			\$ 878.24	\$ 890.79	
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B	\$ 1,256.45	\$ 1,355.32			\$ 1,072.47	\$ 1,089.56			\$ 1,072.47	\$ 1,089.56	
393	Kaiser - Washington	Retiree Basic	\$ 1,587.80			\$ 1,587.80					\$ 348.51		\$ 348.51
394	Kaiser - Washington	Retiree Risk (Senior Advantage)					\$ 348.51		\$ 348.51				
395	Kaiser - Washington	Retiree Basic (Two Party)	\$ 1,587.80	\$ 1,488.39							\$ 348.51	\$ 348.71	
396	Kaiser - Washington	Retiree Basic Family	\$ 1,587.80	\$ 1,488.39	\$ 6,424.42						\$ 348.51	\$ 348.71	
397	Kaiser - Washington	One Risk, One Basic	\$ 1,587.80	\$ 1,488.39	\$ 4,424.38		\$ 348.51	\$ 348.71			\$ 348.51	\$ 348.71	
398	Kaiser - Washington	Two Retiree Risk					\$ 348.51	\$ 348.71					
399	Kaiser - Washington	One Risk, Two or More Dependents	\$ 1,587.80	\$ 1,488.39	\$ 5,748.04		\$ 348.51	\$ 348.71			\$ 348.51	\$ 348.71	
400	Kaiser - Washington	Two Risk, Two or More Dependents			\$ 6,424.42		\$ 348.51	\$ 348.71			\$ 348.51	\$ 348.71	
611	SCAN Health Plan	Retiree Only					\$ 219.57						
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)					\$ 219.57	\$ 219.57					
620	SCAN Health Plan AZ	Retiree Only					\$ 219.57						
621	SCAN Health Plan AZ	Retiree & 1 Dependent (2 Medicare)					\$ 219.57	\$ 219.57					
622	SCAN Health Plan NV	Retiree Only					\$ 219.57						
623	SCAN Health Plan NV	Retiree & 1 Dependent (2 Medicare)					\$ 219.57	\$ 219.57					
701	United Healthcare	Retiree Only	\$ 1,439.64				\$ 285.35				\$ 285.35		
702	United Healthcare	Retiree & 1 Dependent (1 Medicare)	\$ 1,439.64	\$ 1,439.64	\$ 1,110.09		\$ 285.35	\$ 285.35			\$ 285.35	\$ 285.35	
703	United Healthcare	Retiree & 1 Dependent (2 Medicare)					\$ 285.35	\$ 285.35			\$ 285.35	\$ 285.35	
704	United Healthcare	Retiree & 2 + Deps. (1 Medicare)	\$ 1,439.64	\$ 1,439.64	\$ 1,110.09		\$ 285.35	\$ 285.35			\$ 285.35	\$ 285.35	
705	United Healthcare	Retiree & 2 + Deps. (2 Medicare)	\$ 1,439.64	\$ 1,439.64	\$ 1,110.09		\$ 285.35	\$ 285.35			\$ 285.35	\$ 285.35	
706	United Healthcare	Minor Survivor				\$ 1,110.09			\$ 1,110.09				
707	United Healthcare	Single	\$ 1,439.64								\$ 347.86		
708	United Healthcare	Two-Party	\$ 1,439.64	\$ 1,439.64	\$ 1,110.09						\$ 347.86	\$ 347.21	
709	United Healthcare	Family	\$ 1,439.64	\$ 1,439.64	\$ 1,110.09						\$ 347.86	\$ 347.21	

Tier 1

Fire Fighters Local 1014 Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
801	Firefighters' Local 1014	Med-Member under 65	\$ 2,059.92				\$ 554.50			\$ 554.50		
802	Firefighters' Local 1014	Med-Member +1 under 65	\$ 2,059.92	\$ 2,059.92	\$ 1,588.38		\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50
803	Firefighters' Local 1014	Med-Member +2 under 65	\$ 2,059.92	\$ 2,059.92	\$ 1,588.38		\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50
804	Firefighters' Local 1014	Med-Member or Surviving Sp with Medicare					\$ 554.50		\$ 554.50	\$ 554.50		\$ 554.50
805	Firefighters' Local 1014	Med-Member +1; 1 MDC		\$ 2,059.92	\$ 1,588.38		\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50
806	Firefighters' Local 1014	Med-Member +1; 2 MDC					\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50
807	Firefighters' Local 1014	Med-Member +2; 1 MDC		\$ 2,059.92	\$ 1,588.38		\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50
808	Firefighters' Local 1014	Med-Member +2; 2 MDC					\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50
809	Firefighters' Local 1014	Med-Surv. Sp. Under 65				\$ 2,059.92	\$ 554.50		\$ 554.50		\$ 554.50	\$ 554.50
810	Firefighters' Local 1014	Med-Surv. Sp. +1 Under 65		\$ 2,059.92	\$ 1,588.38	\$ 2,059.92	\$ 554.50		\$ 554.50		\$ 554.50	\$ 554.50
811	Firefighters' Local 1014	Med-Surv. Sp. +2 Under 65		\$ 2,059.92	\$ 1,588.38	\$ 2,059.92	\$ 554.50		\$ 554.50		\$ 554.50	\$ 554.50
812	Firefighters' Local 1014	Med-Surv. Sp. With MDC					\$ 554.50		\$ 554.50		\$ 554.50	\$ 554.50
813	Firefighters' Local 1014	Med-Surv. Sp. +1; 1 MDC		\$ 2,059.92	\$ 1,588.38	\$ 2,059.92	\$ 554.50		\$ 554.50		\$ 554.50	\$ 554.50
814	Firefighters' Local 1014	Med-Surv. Sp. +2; 1 MDC		\$ 2,059.92	\$ 1,588.38	\$ 2,059.92	\$ 554.50		\$ 554.50		\$ 554.50	\$ 554.50
815	Firefighters' Local 1014	Med-Surv. Sp. +1; 2 MDC					\$ 554.50		\$ 554.50		\$ 554.50	\$ 554.50

Dental/Vision Male Retirees

Deduction Code	Plan	Tier	Age 65 Adjusted Claim Costs		
			Retiree	Sp/Dep	Surv
501	Cigna Indemnity Dental/Vision	Retiree Only	\$ 50.77		
502	Cigna Indemnity Dental/Vision	Family	\$ 50.77	\$ 55.35	
503	Cigna Indemnity Dental/Vision	Minor Survivor			\$ 52.54
901	Cigna Dental HMO/Vision	Retiree Only	\$ 47.98		
902	Cigna Dental HMO/Vision	Family	\$ 47.98	\$ 56.74	
903	Cigna Dental HMO/Vision	Minor Survivor			\$ 49.65

Tier 1

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
201	Anthem Blue Cross Prudent Buyer	Retiree Only	\$ 750.13				\$ 750.13			\$ 597.87		
202	Anthem Blue Cross Prudent Buyer	Retiree and Spouse	\$ 750.13	\$ 750.13	\$ 756.11		\$ 750.13	\$ 750.13		\$ 597.87	\$ 597.87	
203	Anthem Blue Cross Prudent Buyer	Retiree and Family	\$ 750.13	\$ 750.13	\$ 756.11		\$ 750.13	\$ 750.13		\$ 597.87	\$ 597.87	
204	Anthem Blue Cross Prudent Buyer	Retiree and Children	\$ 750.13	\$ 750.13	\$ 756.11		\$ 750.13			\$ 597.87		
205	Anthem Blue Cross Prudent Buyer	Minor Survivor				\$ 756.11			\$ 756.11			
211	Anthem Blue Cross I	Retiree Only	\$ 616.50				\$ 616.50			\$ 499.69		
212	Anthem Blue Cross I	Retiree and Spouse	\$ 616.50	\$ 616.50	\$ 621.41		\$ 616.50	\$ 616.50		\$ 499.69	\$ 499.69	
213	Anthem Blue Cross I	Retiree, Spouse and Children	\$ 616.50	\$ 616.50	\$ 621.41		\$ 616.50	\$ 616.50		\$ 499.69	\$ 499.69	
214	Anthem Blue Cross I	Retiree and Children	\$ 616.50	\$ 616.50	\$ 621.41		\$ 616.50			\$ 499.69		
215	Anthem Blue Cross I	Minor Survivor				\$ 621.41			\$ 621.41			\$ 621.41
221	Anthem Blue Cross II	Retiree Only	\$ 1,182.19				\$ 1,182.19			\$ 746.47		
222	Anthem Blue Cross II	Retiree and Spouse	\$ 1,182.19	\$ 1,182.19	\$ 1,191.61		\$ 1,182.19	\$ 1,182.19		\$ 746.47	\$ 746.47	
223	Anthem Blue Cross II	Retiree, Spouse and Children	\$ 1,182.19	\$ 1,182.19	\$ 1,191.61		\$ 1,182.19	\$ 1,182.19		\$ 746.47	\$ 746.47	
224	Anthem Blue Cross II	Retiree and Children	\$ 1,182.19	\$ 1,182.19	\$ 1,191.61		\$ 1,182.19			\$ 746.47		
225	Anthem Blue Cross II	Minor Survivor				\$ 1,191.61			\$ 1,191.61			\$ 1,191.61
240	Anthem Blue Cross III	One Medicare					\$ 404.12			\$ 404.12		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,255.66	\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,255.66	\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare					\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,255.66	\$ 1,265.66		\$ 404.12			\$ 404.12	\$ 404.12	
245	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,255.66	\$ 1,265.66		\$ 404.12			\$ 404.12	\$ 404.12	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,255.66	\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,255.66	\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
249	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare		\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
301	Cigna Network Model Plan	Retiree Only	\$ 1,230.86				\$ 1,230.86			\$ 674.00		
302	Cigna Network Model Plan	Retiree and Spouse	\$ 1,230.86	\$ 1,230.86	\$ 1,240.67		\$ 1,230.86	\$ 1,230.86		\$ 674.00	\$ 673.83	
303	Cigna Network Model Plan	Retiree and Family	\$ 1,230.86	\$ 1,230.86	\$ 1,240.67		\$ 1,230.86	\$ 1,230.86		\$ 674.00	\$ 673.83	
304	Cigna Network Model Plan	Retiree and Children	\$ 1,230.86	\$ 1,230.86	\$ 1,240.67		\$ 1,230.86			\$ 674.00		
305	Cigna Network Model Plan	Minor Survivor				\$ 1,240.67			\$ 1,240.67			
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only					\$ 314.15					
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse					\$ 314.15	\$ 314.15		\$ 314.15	\$ 314.15	
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)					\$ 314.15	\$ 314.15		\$ 314.15	\$ 314.15	
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children					\$ 314.15	\$ 314.15		\$ 314.15	\$ 314.15	
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)					\$ 314.15	\$ 314.15		\$ 314.15	\$ 314.15	
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)					\$ 314.15	\$ 314.15		\$ 314.15	\$ 314.15	
401	Kaiser (CA)	Retiree Basic (Under 65)	\$ 1,263.60							\$ 349.21		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)					\$ 203.45					
404	Kaiser (CA)	Retiree Excess I					\$ 911.72					
405	Kaiser (CA)	Retiree Excess II - Part B					\$ 887.91					
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)					\$ 911.72					
411	Kaiser (CA)	Family Basic	\$ 1,263.60	\$ 1,263.60	\$ 1,273.67					\$ 266.53	\$ 254.93	

Tier 1

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
413	Kaiser (CA)	One Advantage, One Basic	\$ 1,263.60	\$ 1,263.60	\$ 1,273.67		\$ 203.45	\$ 194.87		\$ 203.45	\$ 254.93	
414	Kaiser (CA)	One Excess I, One Basic	\$ 1,263.60	\$ 1,263.60	\$ 1,273.67		\$ 911.72	\$ 900.08		\$ 911.72	\$ 254.93	
418	Kaiser (CA)	Two+ Advantage					\$ 203.45	\$ 194.87				
419	Kaiser (CA)	One Excess I, One Advantage					\$ 557.58	\$ 547.48				
420	Kaiser (CA)	Two+ Excess I					\$ 911.72	\$ 900.08				
421	Kaiser (CA)	Survivor				\$ 1,273.67			\$ 1,273.67			\$ 1,273.67
422	Kaiser (CA)	One Excess II - Part B, One Basic	\$ 1,263.60	\$ 1,263.60	\$ 1,273.67		\$ 887.91	\$ 876.37		\$ 887.91	\$ 254.93	
423	Kaiser (CA)	One Excess III (MNP), One Basic	\$ 1,263.60	\$ 1,263.60	\$ 1,273.67		\$ 911.72	\$ 900.08		\$ 911.72	\$ 254.93	
426	Kaiser (CA)	One Advantage, One Excess II - Part B					\$ 545.68	\$ 535.62				
427	Kaiser (CA)	One Advantage, One Excess III (MNP)					\$ 557.58	\$ 547.48				
428	Kaiser (CA)	One Excess, One Excess II - Part B					\$ 899.81	\$ 888.22				
429	Kaiser (CA)	One Excess, One Excess III (MNP)					\$ 911.72	\$ 900.08				
430	Kaiser (CA)	Two Excess II - Part B					\$ 887.91	\$ 876.37				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					\$ 899.81	\$ 888.22				
432	Kaiser (CA)	Two Excess III - Both (MNP)					\$ 911.72	\$ 900.08				
450	Kaiser - Colorado Basic	Retiree Basic	\$ 1,145.26							\$ 225.91		
451	Kaiser - Colorado	Retiree Risk					\$ 225.91					
453	Kaiser - Colorado	Retiree Basic (Two Party)	\$ 1,145.26	\$ 1,506.40						\$ 225.91	\$ 223.48	
454	Kaiser - Colorado	Retiree Basic Family	\$ 1,145.26	\$ 1,506.40	\$ 3,742.11					\$ 225.91	\$ 223.48	
455	Kaiser - Colorado	One Risk, One Basic	\$ 1,145.26	\$ 1,234.65			\$ 225.91	\$ 223.48		\$ 225.91	\$ 223.48	
457	Kaiser - Colorado	Two Retiree Risk					\$ 225.91	\$ 223.48				
458	Kaiser - Colorado	One Risk, Two or More Dependents	\$ 1,145.26	\$ 1,234.65	\$ 4,518.57		\$ 225.91	\$ 223.48		\$ 225.91	\$ 223.48	
459	Kaiser - Colorado	Two Risk, Two or More Dependents			\$ 4,797.62		\$ 225.91	\$ 223.48		\$ 225.91	\$ 223.48	
440	Kaiser - Georgia	One Medicare Member with Part B only					\$ 877.77					
441	Kaiser - Georgia	One Medicare Member with Part A only					\$ 877.77					
442	Kaiser - Georgia	One Member without Medicare Part A&B					\$ 877.77					
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only					\$ 877.77	\$ 320.28				
461	Kaiser - Georgia Basic	Basic	\$ 1,257.39							\$ 320.51		
462	Kaiser - Georgia	Retiree Risk					\$ 320.51					
463	Kaiser - Georgia	Retiree (Two Party)	\$ 1,257.39	\$ 1,356.70	\$ 5,271.85		\$ 320.51	\$ 320.28		\$ 320.51	\$ 320.28	
464	Kaiser - Georgia	Retiree Basic Family	\$ 1,257.39	\$ 1,356.70	\$ 5,271.81					\$ 320.51	\$ 320.28	
465	Kaiser - Georgia	One Retiree Risk, One Basic	\$ 459.12	\$ 1,356.68	\$ 5,271.81		\$ 320.51	\$ 320.28		\$ 320.51	\$ 320.28	
466	Kaiser - Georgia	Two Retiree Risk					\$ 320.51	\$ 320.28				
471	Kaiser - Hawaii	Retiree Basic (Under 65)	\$ 994.40							\$ 338.55		
472	Kaiser - Hawaii	Retiree Risk					\$ 338.55					
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B					\$ 1,395.69					
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)	\$ 994.40	\$ 1,070.47						\$ 338.55	\$ 338.75	
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)	\$ 994.40	\$ 1,070.47	\$ 4,159.66					\$ 338.55	\$ 338.75	
476	Kaiser - Hawaii	One Retiree Risk, One Basic	\$ 994.40	\$ 1,070.48	\$ 4,159.66		\$ 338.55	\$ 338.75		\$ 338.55	\$ 338.75	
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic	\$ 994.40	\$ 1,070.47	\$ 4,159.66		\$ 1,395.69	\$ 1,420.55		\$ 1,395.69	\$ 1,420.55	
478	Kaiser - Hawaii	Two Retiree Risk					\$ 338.55	\$ 338.75				

Tier 1

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees			
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv	
481	Kaiser - Oregon	Retiree Basic (Under 65)	\$ 1,220.63								\$ 363.03		
482	Kaiser - Oregon	Retiree Risk					\$ 363.03						
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B					\$ 1,041.90						
484	Kaiser - Oregon	Retiree Basic (Two Party)	\$ 1,220.63	\$ 1,316.68							\$ 363.03	\$ 363.79	
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)	\$ 1,220.63	\$ 1,316.68	\$ 5,116.38						\$ 363.03	\$ 363.79	
486	Kaiser - Oregon	One Retiree Risk, One Basic	\$ 1,220.63	\$ 1,316.68	\$ 5,116.38		\$ 363.03	\$ 363.79			\$ 363.03	\$ 363.79	
488	Kaiser - Oregon	Two Retiree Risk					\$ 363.03	\$ 363.79					
489	Kaiser - Oregon	Retiree w/ Part A only					\$ 853.20						
491	Kaiser - Oregon	One Risk, One Medicare Part A only					\$ 853.20	\$ 363.79					
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare	\$ 1,492.50	\$ 554.21			\$ 1,041.90	\$ 363.79			\$ 363.03	\$ 363.79	
493	Kaiser - Oregon	One Risk, Two Basic	\$ 1,220.63	\$ 1,316.68			\$ 363.03	\$ 363.79			\$ 363.03	\$ 363.79	
494	Kaiser - Oregon	Two Risk, One Basic	\$ 1,220.63	\$ 1,316.68	\$ 5,116.38		\$ 363.03	\$ 363.79			\$ 363.03	\$ 363.79	
495	Kaiser - Oregon	Two Over 65 unassigned Medicare					\$ 1,041.90	\$ 1,058.50					
496	Kaiser - Oregon	Two Medicare Part A only					\$ 853.20	\$ 865.40					
497	Kaiser - Oregon	One Basic, One Medicare Part A only	\$ 1,220.63	\$ 1,316.68			\$ 853.20	\$ 865.40			\$ 853.20	\$ 865.40	
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B	\$ 1,220.63	\$ 1,316.68			\$ 1,041.90	\$ 1,058.50			\$ 1,041.90	\$ 1,058.50	
393	Kaiser - Washington	Retiree Basic	\$ 1,542.53			\$ 1,542.53					\$ 338.58		\$ 338.58
394	Kaiser - Washington	Retiree Risk (Senior Advantage)					\$ 338.58		\$ 338.58				
395	Kaiser - Washington	Retiree Basic (Two Party)	\$ 1,542.53	\$ 1,445.96							\$ 338.58	\$ 338.77	
396	Kaiser - Washington	Retiree Basic Family	\$ 1,542.53	\$ 1,445.96	\$ 8,158.65						\$ 338.58	\$ 338.77	
397	Kaiser - Washington	One Risk, One Basic	\$ 1,542.53	\$ 1,445.96	\$ 5,618.71		\$ 338.58	\$ 338.77			\$ 338.58	\$ 338.77	
398	Kaiser - Washington	Two Retiree Risk					\$ 338.58	\$ 338.77					
399	Kaiser - Washington	One Risk, Two or More Dependents	\$ 1,542.53	\$ 1,445.96	\$ 7,299.68		\$ 338.58	\$ 338.77			\$ 338.58	\$ 338.77	
400	Kaiser - Washington	Two Risk, Two or More Dependents			\$ 8,158.65		\$ 338.58	\$ 338.77			\$ 338.58	\$ 338.77	
611	SCAN Health Plan	Retiree Only					\$ 213.31						
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)					\$ 213.31	\$ 213.31					
620	SCAN Health Plan AZ	Retiree Only					\$ 213.31						
621	SCAN Health Plan AZ	Retiree & 1 Dependent (2 Medicare)					\$ 213.31	\$ 213.31					
622	SCAN Health Plan NV	Retiree Only					\$ 213.31						
623	SCAN Health Plan NV	Retiree & 1 Dependent (2 Medicare)					\$ 213.31	\$ 213.31					
701	United Healthcare	Retiree Only	\$ 1,398.60				\$ 277.21				\$ 277.21		
702	United Healthcare	Retiree & 1 Dependent (1 Medicare)	\$ 1,398.60	\$ 1,398.60	\$ 1,409.75		\$ 277.21	\$ 277.21			\$ 277.21	\$ 277.21	
703	United Healthcare	Retiree & 1 Dependent (2 Medicare)					\$ 277.21	\$ 277.21			\$ 277.21	\$ 277.21	
704	United Healthcare	Retiree & 2 + Deps. (1 Medicare)	\$ 1,398.60	\$ 1,398.60	\$ 1,409.75		\$ 277.21	\$ 277.21			\$ 277.21	\$ 277.21	
705	United Healthcare	Retiree & 2 + Deps. (2 Medicare)	\$ 1,398.60	\$ 1,398.60	\$ 1,409.75		\$ 277.21	\$ 277.21			\$ 277.21	\$ 277.21	
706	United Healthcare	Minor Survivor				\$ 1,409.75			\$ 1,409.75				
707	United Healthcare	Single	\$ 1,398.60								\$ 337.95		
708	United Healthcare	Two-Party	\$ 1,398.60	\$ 1,398.60	\$ 1,409.75						\$ 337.95	\$ 337.31	
709	United Healthcare	Family	\$ 1,398.60	\$ 1,398.60	\$ 1,409.75						\$ 337.95	\$ 337.31	

Tier 1

Fire Fighters Local 1014 Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
801	Firefighters' Local 1014	Med-Member under 65	\$ 2,001.20				\$ 538.70			\$ 538.70		
802	Firefighters' Local 1014	Med-Member +1 under 65	\$ 2,001.20	\$ 2,001.20	\$ 2,017.15		\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
803	Firefighters' Local 1014	Med-Member +2 under 65	\$ 2,001.20	\$ 2,001.20	\$ 2,017.15		\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
804	Firefighters' Local 1014	Med-Member or Surviving Sp with Medicare					\$ 538.70		\$ 538.70	\$ 538.70		\$ 538.70
805	Firefighters' Local 1014	Med-Member +1; 1 MDC		\$ 2,001.20	\$ 2,017.15		\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
806	Firefighters' Local 1014	Med-Member +1; 2 MDC					\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
807	Firefighters' Local 1014	Med-Member +2; 1 MDC		\$ 2,001.20	\$ 2,017.15		\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
808	Firefighters' Local 1014	Med-Member +2; 2 MDC					\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
809	Firefighters' Local 1014	Med-Surv. Sp. Under 65				\$ 2,001.20		\$ 538.70	\$ 538.70		\$ 538.70	\$ 538.70
810	Firefighters' Local 1014	Med-Surv. Sp. +1 Under 65		\$ 2,001.20	\$ 2,017.15	\$ 2,001.20		\$ 538.70	\$ 538.70		\$ 538.70	\$ 538.70
811	Firefighters' Local 1014	Med-Surv. Sp. +2 Under 65		\$ 2,001.20	\$ 2,017.15	\$ 2,001.20		\$ 538.70	\$ 538.70		\$ 538.70	\$ 538.70
812	Firefighters' Local 1014	Med-Surv. Sp. With MDC						\$ 538.70	\$ 538.70		\$ 538.70	\$ 538.70
813	Firefighters' Local 1014	Med-Surv. Sp. +1; 1 MDC		\$ 2,001.20	\$ 2,017.15	\$ 2,001.20		\$ 538.70	\$ 538.70		\$ 538.70	\$ 538.70
814	Firefighters' Local 1014	Med-Surv. Sp. +2; 1 MDC		\$ 2,001.20	\$ 2,017.15	\$ 2,001.20		\$ 538.70	\$ 538.70		\$ 538.70	\$ 538.70
815	Firefighters' Local 1014	Med-Surv. Sp. +1; 2 MDC						\$ 538.70	\$ 538.70		\$ 538.70	\$ 538.70

Dental/Vision Female Retirees

Deduction Code	Plan	Tier	Age 65 Adjusted Claim Costs		
			Retiree	Sp/Dep	Surv
501	Cigna Indemnity Dental/Vision	Retiree Only	\$ 50.42		
502	Cigna Indemnity Dental/Vision	Family	\$ 50.42	\$ 54.96	
503	Cigna Indemnity Dental/Vision	Minor Survivor			\$ 51.65
901	Cigna Dental HMO/Vision	Retiree Only	\$ 47.64		
902	Cigna Dental HMO/Vision	Family	\$ 47.64	\$ 56.35	
903	Cigna Dental HMO/Vision	Minor Survivor			\$ 48.81

Tier 2

A. Future Retirees Retiring Before Age 65

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 398.84	\$ 644.16	\$ 433.01	\$ 331.33
30	\$ 491.37	\$ 788.48	\$ 397.38	\$ 741.90
35	\$ 609.59	\$ 848.45	\$ 492.99	\$ 737.83
40	\$ 747.48	\$ 1,077.18	\$ 590.78	\$ 803.55
45	\$ 852.21	\$ 1,299.15	\$ 689.06	\$ 913.73
50	\$ 969.54	\$ 1,236.27	\$ 831.96	\$ 1,032.09
55	\$ 1,103.00	\$ 1,196.29	\$ 1,006.74	\$ 1,142.73
60	\$ 1,147.67	\$ 1,174.14	\$ 1,254.51	\$ 1,296.64
65 (Pre 65)	\$ 1,284.25	\$ 1,260.08	\$ 1,555.93	\$ 1,512.01
65 (Post 65)	\$ 301.83	\$ 263.17	\$ 254.66	\$ 286.77
70	\$ 366.00	\$ 305.99	\$ 308.80	\$ 333.41
75	\$ 419.67	\$ 336.47	\$ 354.08	\$ 366.62
80	\$ 450.61	\$ 352.68	\$ 380.19	\$ 384.29
85	\$ 462.64	\$ 358.48	\$ 390.34	\$ 390.60
90	\$ 466.01	\$ 358.64	\$ 393.18	\$ 390.76
95	\$ 466.01	\$ 358.64	\$ 393.18	\$ 390.76

B. Future Retirees Retiring After Age 65

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	N/A	N/A	\$ 434.01	\$ 332.81
30	N/A	N/A	\$ 398.32	\$ 745.21
35	N/A	N/A	\$ 494.15	\$ 741.14
40	N/A	N/A	\$ 592.16	\$ 807.15
45	N/A	N/A	\$ 690.68	\$ 917.82
50	N/A	N/A	\$ 833.92	\$ 1,036.70
55	N/A	N/A	\$ 1,009.11	\$ 1,147.84
60	N/A	N/A	\$ 1,257.47	\$ 1,302.44
65 (Pre 65)	N/A	N/A	\$ 1,559.60	\$ 1,518.77
65 (Post 65)	\$ 275.62	\$ 254.93	\$ 257.38	\$ 263.48
70	\$ 334.21	\$ 296.40	\$ 312.10	\$ 306.34
75	\$ 383.22	\$ 325.93	\$ 357.87	\$ 336.86
80	\$ 411.48	\$ 341.64	\$ 384.26	\$ 353.10
85	\$ 422.45	\$ 347.26	\$ 394.51	\$ 358.90
90	\$ 425.53	\$ 347.42	\$ 397.39	\$ 359.06
95	\$ 425.53	\$ 347.42	\$ 397.39	\$ 359.06

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

Tier 2

Firefighters Local 1014 Plan Monthly Medical Claim Costs

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 639.73	\$ 1,023.04	\$ 653.93	\$ 500.26
30	\$ 788.12	\$ 1,252.24	\$ 600.13	\$ 1,120.16
35	\$ 977.74	\$ 1,347.49	\$ 744.52	\$ 1,114.02
40	\$ 1,198.90	\$ 1,710.75	\$ 892.20	\$ 1,213.24
45	\$ 1,366.90	\$ 2,063.25	\$ 1,040.64	\$ 1,379.57
50	\$ 1,555.12	\$ 1,963.40	\$ 1,256.48	\$ 1,558.28
55	\$ 1,769.19	\$ 1,899.89	\$ 1,520.44	\$ 1,725.31
60	\$ 1,840.84	\$ 1,864.72	\$ 1,894.61	\$ 1,957.68
65 (Pre 65)	\$ 2,059.92	\$ 2,001.20	\$ 2,349.83	\$ 2,282.85
65 (Post 65)	\$ 554.50	\$ 538.70	\$ 554.50	\$ 538.70
70	\$ 672.39	\$ 626.33	\$ 672.39	\$ 626.33
75	\$ 771.00	\$ 688.71	\$ 771.00	\$ 688.71
80	\$ 827.85	\$ 721.91	\$ 827.85	\$ 721.91
85	\$ 849.94	\$ 733.77	\$ 849.94	\$ 733.77
90	\$ 856.13	\$ 734.09	\$ 856.13	\$ 734.09
95	\$ 856.13	\$ 734.09	\$ 856.13	\$ 734.09

Future Retirees Monthly Dental/Vision Claim Costs

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 22.04	\$ 27.43	\$ 24.79	\$ 25.04
30	\$ 25.13	\$ 29.65	\$ 27.63	\$ 32.63
35	\$ 27.20	\$ 31.55	\$ 29.91	\$ 34.72
40	\$ 28.74	\$ 33.51	\$ 31.61	\$ 36.88
45	\$ 30.67	\$ 35.59	\$ 33.73	\$ 39.16
50	\$ 33.38	\$ 38.19	\$ 36.71	\$ 42.03
55	\$ 37.59	\$ 41.73	\$ 41.33	\$ 45.92
60	\$ 43.51	\$ 46.38	\$ 47.85	\$ 51.04
65	\$ 50.46	\$ 50.08	\$ 55.49	\$ 55.10
70	\$ 56.66	\$ 52.29	\$ 62.30	\$ 57.54
75	\$ 56.66	\$ 52.29	\$ 62.30	\$ 57.54
80	\$ 56.66	\$ 52.29	\$ 62.30	\$ 57.54
85	\$ 56.66	\$ 52.29	\$ 62.30	\$ 57.54
90	\$ 56.66	\$ 52.29	\$ 62.30	\$ 57.54
95	\$ 56.66	\$ 52.29	\$ 62.30	\$ 57.54

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

Tier 2

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
201	Anthem Blue Cross Prudent Buyer	Retiree Only	\$ 772.14				\$ 772.14			\$ 415.98		
202	Anthem Blue Cross Prudent Buyer	Retiree and Spouse	\$ 772.14	\$ 772.14	\$ 595.39		\$ 772.14	\$ 772.14		\$ 415.98	\$ 415.98	
203	Anthem Blue Cross Prudent Buyer	Retiree and Family	\$ 772.14	\$ 772.14	\$ 595.39		\$ 772.14	\$ 772.14		\$ 415.98	\$ 415.98	
204	Anthem Blue Cross Prudent Buyer	Retiree and Children	\$ 772.14	\$ 772.14	\$ 595.39		\$ 772.14			\$ 415.98		
205	Anthem Blue Cross Prudent Buyer	Minor Survivor				\$ 595.39			\$ 595.39			
211	Anthem Blue Cross I	Retiree Only	\$ 634.59				\$ 634.59			\$ 415.98		
212	Anthem Blue Cross I	Retiree and Spouse	\$ 634.59	\$ 634.59	\$ 489.32		\$ 634.59	\$ 634.59		\$ 415.98	\$ 415.98	
213	Anthem Blue Cross I	Retiree, Spouse and Children	\$ 634.59	\$ 634.59	\$ 489.32		\$ 634.59	\$ 634.59		\$ 415.98	\$ 415.98	
214	Anthem Blue Cross I	Retiree and Children	\$ 634.59	\$ 634.59	\$ 489.32		\$ 634.59			\$ 415.98		
215	Anthem Blue Cross I	Minor Survivor				\$ 489.32			\$ 489.32			\$ 489.32
221	Anthem Blue Cross II	Retiree Only	\$ 1,216.88				\$ 1,216.88			\$ 415.98		
222	Anthem Blue Cross II	Retiree and Spouse	\$ 1,216.88	\$ 1,216.88	\$ 938.32		\$ 1,216.88	\$ 1,216.88		\$ 415.98	\$ 415.98	
223	Anthem Blue Cross II	Retiree, Spouse and Children	\$ 1,216.88	\$ 1,216.88	\$ 938.32		\$ 1,216.88	\$ 1,216.88		\$ 415.98	\$ 415.98	
224	Anthem Blue Cross II	Retiree and Children	\$ 1,216.88	\$ 1,216.88	\$ 938.32		\$ 1,216.88			\$ 415.98		
225	Anthem Blue Cross II	Minor Survivor				\$ 938.32			\$ 938.32			\$ 938.32
240	Anthem Blue Cross III	One Medicare					\$ 415.98			\$ 415.98		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,292.50	\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,292.50	\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare					\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,292.50	\$ 996.63		\$ 415.98			\$ 415.98	\$ 415.98	
245	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,292.50	\$ 996.63		\$ 415.98			\$ 415.98	\$ 415.98	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,292.50	\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,292.50	\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
249	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare		\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
301	Cigna Network Model Plan	Retiree Only	\$ 1,266.98				\$ 1,266.98			\$ 318.01		
302	Cigna Network Model Plan	Retiree and Spouse	\$ 1,266.98	\$ 1,266.98	\$ 976.95		\$ 1,266.98	\$ 1,266.98		\$ 318.01	\$ 318.01	
303	Cigna Network Model Plan	Retiree and Family	\$ 1,266.98	\$ 1,266.98	\$ 976.95		\$ 1,266.98	\$ 1,266.98		\$ 318.01	\$ 318.01	
304	Cigna Network Model Plan	Retiree and Children	\$ 1,266.98	\$ 1,266.98	\$ 976.95		\$ 1,266.98			\$ 318.01		
305	Cigna Network Model Plan	Minor Survivor				\$ 976.95			\$ 976.95			
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only					\$ 323.37					
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse					\$ 323.37	\$ 323.37		\$ 323.37	\$ 323.37	
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)					\$ 323.37	\$ 323.37		\$ 323.37	\$ 323.37	
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children					\$ 323.37	\$ 323.37		\$ 323.37	\$ 323.37	
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)					\$ 323.37	\$ 323.37		\$ 323.37	\$ 323.37	
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)					\$ 323.37	\$ 323.37		\$ 323.37	\$ 323.37	
401	Kaiser (CA)	Retiree Basic (Under 65)	\$ 1,300.67							\$ 213.55		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)					\$ 209.42					
404	Kaiser (CA)	Retiree Excess I					\$ 938.47					
405	Kaiser (CA)	Retiree Excess II - Part B					\$ 913.96					
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)					\$ 938.47					
411	Kaiser (CA)	Family Basic	\$ 1,300.67	\$ 1,300.67	\$ 1,002.93					\$ 211.49	\$ 202.75	

Tier 2

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
413	Kaiser (CA)	One Advantage, One Basic	\$ 1,300.67	\$ 1,300.67	\$ 1,002.93		\$ 209.42	\$ 200.59		\$ 209.42	\$ 202.75	
414	Kaiser (CA)	One Excess I, One Basic	\$ 1,300.67	\$ 1,300.67	\$ 1,002.93		\$ 938.47	\$ 926.49		\$ 938.47	\$ 202.75	
418	Kaiser (CA)	Two+ Advantage					\$ 209.42	\$ 200.59				
419	Kaiser (CA)	One Excess I, One Advantage					\$ 573.95	\$ 563.54				
420	Kaiser (CA)	Two+ Excess I					\$ 938.47	\$ 926.49				
421	Kaiser (CA)	Survivor				\$ 1,002.93			\$ 1,002.93			\$ 1,002.93
422	Kaiser (CA)	One Excess II - Part B, One Basic	\$ 1,300.67	\$ 1,300.67	\$ 1,002.93		\$ 913.96	\$ 902.09		\$ 913.96	\$ 202.75	
423	Kaiser (CA)	One Excess III (MNP), One Basic	\$ 1,300.67	\$ 1,300.67	\$ 1,002.93		\$ 938.47	\$ 926.49		\$ 938.47	\$ 202.75	
426	Kaiser (CA)	One Advantage, One Excess II - Part B					\$ 561.69	\$ 551.34				
427	Kaiser (CA)	One Advantage, One Excess III (MNP)					\$ 573.95	\$ 563.54				
428	Kaiser (CA)	One Excess, One Excess II - Part B					\$ 926.22	\$ 914.29				
429	Kaiser (CA)	One Excess, One Excess III (MNP)					\$ 938.47	\$ 926.49				
430	Kaiser (CA)	Two Excess II - Part B					\$ 913.96	\$ 902.09				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					\$ 926.22	\$ 914.29				
432	Kaiser (CA)	Two Excess III - Both (MNP)					\$ 938.47	\$ 926.49				
450	Kaiser - Colorado Basic	Retiree Basic	\$ 1,178.87							\$ 232.54		
451	Kaiser - Colorado	Retiree Risk					\$ 232.54					
453	Kaiser - Colorado	Retiree Basic (Two Party)	\$ 1,178.87	\$ 1,550.61						\$ 232.54	\$ 230.03	
454	Kaiser - Colorado	Retiree Basic Family	\$ 1,178.87	\$ 1,550.61	\$ 2,946.68					\$ 232.54	\$ 230.03	
455	Kaiser - Colorado	One Risk, One Basic	\$ 1,178.87	\$ 1,270.89			\$ 232.54	\$ 230.03		\$ 232.54	\$ 230.03	
457	Kaiser - Colorado	Two Retiree Risk					\$ 232.54	\$ 230.03				
458	Kaiser - Colorado	One Risk, Two or More Dependents	\$ 1,178.87	\$ 1,270.89	\$ 3,558.09		\$ 232.54	\$ 230.03		\$ 232.54	\$ 230.03	
459	Kaiser - Colorado	Two Risk, Two or More Dependents			\$ 3,777.83		\$ 232.54	\$ 230.03		\$ 232.54	\$ 230.03	
440	Kaiser - Georgia	One Medicare Member with Part B only					\$ 903.53					
441	Kaiser - Georgia	One Medicare Member with Part A only					\$ 903.53					
442	Kaiser - Georgia	One Member without Medicare Part A&B					\$ 903.53					
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only					\$ 903.53	\$ 329.67				
461	Kaiser - Georgia Basic	Basic	\$ 1,294.28							\$ 329.91		
462	Kaiser - Georgia	Retiree Risk					\$ 329.91					
463	Kaiser - Georgia	Retiree (Two Party)	\$ 1,294.28	\$ 1,396.51	\$ 4,151.25		\$ 329.91	\$ 329.67		\$ 329.91	\$ 329.67	
464	Kaiser - Georgia	Retiree Basic Family	\$ 1,294.28	\$ 1,396.51	\$ 4,151.22					\$ 329.91	\$ 329.67	
465	Kaiser - Georgia	One Retiree Risk, One Basic	\$ 472.59	\$ 1,396.50	\$ 4,151.22		\$ 329.91	\$ 329.67		\$ 329.91	\$ 329.67	
466	Kaiser - Georgia	Two Retiree Risk					\$ 329.91	\$ 329.67				
471	Kaiser - Hawaii	Retiree Basic (Under 65)	\$ 1,023.58							\$ 348.49		
472	Kaiser - Hawaii	Retiree Risk					\$ 348.49					
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B					\$ 1,436.65					
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)	\$ 1,023.58	\$ 1,101.88						\$ 348.49	\$ 348.69	
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)	\$ 1,023.58	\$ 1,101.88	\$ 3,275.47					\$ 348.49	\$ 348.69	
476	Kaiser - Hawaii	One Retiree Risk, One Basic	\$ 1,023.58	\$ 1,101.89	\$ 3,275.47		\$ 348.49	\$ 348.69		\$ 348.49	\$ 348.69	
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic	\$ 1,023.58	\$ 1,101.88	\$ 3,275.47		\$ 1,436.65	\$ 1,462.24		\$ 1,436.65	\$ 1,462.24	
478	Kaiser - Hawaii	Two Retiree Risk					\$ 348.49	\$ 348.69				

Tier 2

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees				
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv		
481	Kaiser - Oregon	Retiree Basic (Under 65)	\$ 1,256.45									\$ 373.68		
482	Kaiser - Oregon	Retiree Risk					\$ 373.68							
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B					\$ 1,072.47							
484	Kaiser - Oregon	Retiree Basic (Two Party)	\$ 1,256.45	\$ 1,355.32								\$ 373.68	\$ 374.47	
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)	\$ 1,256.45	\$ 1,355.32	\$ 4,028.82							\$ 373.68	\$ 374.47	
486	Kaiser - Oregon	One Retiree Risk, One Basic	\$ 1,256.45	\$ 1,355.32	\$ 4,028.82		\$ 373.68	\$ 374.47				\$ 373.68	\$ 374.47	
488	Kaiser - Oregon	Two Retiree Risk					\$ 373.68	\$ 374.47						
489	Kaiser - Oregon	Retiree w/ Part A only					\$ 878.24							
491	Kaiser - Oregon	One Risk, One Medicare Part A only					\$ 878.24	\$ 374.47						
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare	\$ 1,536.29	\$ 570.47			\$ 1,072.47	\$ 374.47				\$ 373.68	\$ 374.47	
493	Kaiser - Oregon	One Risk, Two Basic	\$ 1,256.45	\$ 1,355.32			\$ 373.68	\$ 374.47				\$ 373.68	\$ 374.47	
494	Kaiser - Oregon	Two Risk, One Basic	\$ 1,256.45	\$ 1,355.32	\$ 4,028.82		\$ 373.68	\$ 374.47				\$ 373.68	\$ 374.47	
495	Kaiser - Oregon	Two Over 65 unassigned Medicare					\$ 1,072.47	\$ 1,089.56						
496	Kaiser - Oregon	Two Medicare Part A only					\$ 878.24	\$ 890.79						
497	Kaiser - Oregon	One Basic, One Medicare Part A only	\$ 1,256.45	\$ 1,355.32			\$ 878.24	\$ 890.79				\$ 878.24	\$ 890.79	
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B	\$ 1,256.45	\$ 1,355.32			\$ 1,072.47	\$ 1,089.56				\$ 1,072.47	\$ 1,089.56	
393	Kaiser - Washington	Retiree Basic	\$ 1,587.80			\$ 1,587.80						\$ 348.51		\$ 348.51
394	Kaiser - Washington	Retiree Risk (Senior Advantage)					\$ 348.51		\$ 348.51					
395	Kaiser - Washington	Retiree Basic (Two Party)	\$ 1,587.80	\$ 1,488.39								\$ 348.51	\$ 348.71	
396	Kaiser - Washington	Retiree Basic Family	\$ 1,587.80	\$ 1,488.39	\$ 6,424.42							\$ 348.51	\$ 348.71	
397	Kaiser - Washington	One Risk, One Basic	\$ 1,587.80	\$ 1,488.39	\$ 4,424.38		\$ 348.51	\$ 348.71				\$ 348.51	\$ 348.71	
398	Kaiser - Washington	Two Retiree Risk					\$ 348.51	\$ 348.71						
399	Kaiser - Washington	One Risk, Two or More Dependents	\$ 1,587.80	\$ 1,488.39	\$ 5,748.04		\$ 348.51	\$ 348.71				\$ 348.51	\$ 348.71	
400	Kaiser - Washington	Two Risk, Two or More Dependents			\$ 6,424.42		\$ 348.51	\$ 348.71				\$ 348.51	\$ 348.71	
611	SCAN Health Plan	Retiree Only					\$ 219.57							
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)					\$ 219.57	\$ 219.57						
620	SCAN Health Plan AZ	Retiree Only					\$ 219.57							
621	SCAN Health Plan AZ	Retiree & 1 Dependent (2 Medicare)					\$ 219.57	\$ 219.57						
622	SCAN Health Plan NV	Retiree Only					\$ 219.57							
623	SCAN Health Plan NV	Retiree & 1 Dependent (2 Medicare)					\$ 219.57	\$ 219.57						
701	United Healthcare	Retiree Only	\$ 1,439.64				\$ 285.35					\$ 285.35		
702	United Healthcare	Retiree & 1 Dependent (1 Medicare)	\$ 1,439.64	\$ 1,439.64	\$ 1,110.09		\$ 285.35	\$ 285.35				\$ 285.35	\$ 285.35	
703	United Healthcare	Retiree & 1 Dependent (2 Medicare)					\$ 285.35	\$ 285.35				\$ 285.35	\$ 285.35	
704	United Healthcare	Retiree & 2 + Deps. (1 Medicare)	\$ 1,439.64	\$ 1,439.64	\$ 1,110.09		\$ 285.35	\$ 285.35				\$ 285.35	\$ 285.35	
705	United Healthcare	Retiree & 2 + Deps. (2 Medicare)	\$ 1,439.64	\$ 1,439.64	\$ 1,110.09		\$ 285.35	\$ 285.35				\$ 285.35	\$ 285.35	
706	United Healthcare	Minor Survivor				\$ 1,110.09			\$ 1,110.09					
707	United Healthcare	Single	\$ 1,439.64									\$ 293.85		
708	United Healthcare	Two-Party	\$ 1,439.64	\$ 1,439.64	\$ 1,110.09							\$ 293.85	\$ 293.32	
709	United Healthcare	Family	\$ 1,439.64	\$ 1,439.64	\$ 1,110.09							\$ 293.85	\$ 293.32	

Tier 2

Fire Fighters Local 1014 Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
801	Firefighters' Local 1014	Med-Member under 65	\$ 2,059.92				\$ 554.50			\$ 554.50		
802	Firefighters' Local 1014	Med-Member +1 under 65	\$ 2,059.92	\$ 2,059.92	\$ 1,588.38		\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50
803	Firefighters' Local 1014	Med-Member +2 under 65	\$ 2,059.92	\$ 2,059.92	\$ 1,588.38		\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50
804	Firefighters' Local 1014	Med-Member or Surviving Sp with Medicare					\$ 554.50		\$ 554.50	\$ 554.50		\$ 554.50
805	Firefighters' Local 1014	Med-Member +1; 1 MDC		\$ 2,059.92	\$ 1,588.38		\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50
806	Firefighters' Local 1014	Med-Member +1; 2 MDC					\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50
807	Firefighters' Local 1014	Med-Member +2; 1 MDC		\$ 2,059.92	\$ 1,588.38		\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50
808	Firefighters' Local 1014	Med-Member +2; 2 MDC					\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50
809	Firefighters' Local 1014	Med-Surv. Sp. Under 65				\$ 2,059.92		\$ 554.50	\$ 554.50		\$ 554.50	\$ 554.50
810	Firefighters' Local 1014	Med-Surv. Sp. +1 Under 65		\$ 2,059.92	\$ 1,588.38	\$ 2,059.92		\$ 554.50	\$ 554.50		\$ 554.50	\$ 554.50
811	Firefighters' Local 1014	Med-Surv. Sp. +2 Under 65		\$ 2,059.92	\$ 1,588.38	\$ 2,059.92		\$ 554.50	\$ 554.50		\$ 554.50	\$ 554.50
812	Firefighters' Local 1014	Med-Surv. Sp. With MDC						\$ 554.50	\$ 554.50		\$ 554.50	\$ 554.50
813	Firefighters' Local 1014	Med-Surv. Sp. +1; 1 MDC		\$ 2,059.92	\$ 1,588.38	\$ 2,059.92		\$ 554.50	\$ 554.50		\$ 554.50	\$ 554.50
814	Firefighters' Local 1014	Med-Surv. Sp. +2; 1 MDC		\$ 2,059.92	\$ 1,588.38	\$ 2,059.92		\$ 554.50	\$ 554.50		\$ 554.50	\$ 554.50
815	Firefighters' Local 1014	Med-Surv. Sp. +1; 2 MDC						\$ 554.50	\$ 554.50		\$ 554.50	\$ 554.50

Dental/Vision Male Retirees

Deduction Code	Plan	Tier	Age 65 Adjusted Claim Costs		
			Retiree	Sp/Dep	Surv
501	Cigna Indemnity Dental/Vision	Retiree Only	\$ 50.77		
502	Cigna Indemnity Dental/Vision	Family	\$ 50.77	\$ 55.35	
503	Cigna Indemnity Dental/Vision	Minor Survivor			\$ 52.54
901	Cigna Dental HMO/Vision	Retiree Only	\$ 47.98		
902	Cigna Dental HMO/Vision	Family	\$ 47.98	\$ 56.74	
903	Cigna Dental HMO/Vision	Minor Survivor			\$ 49.65

Tier 2

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
201	Anthem Blue Cross Prudent Buyer	Retiree Only	\$ 750.13				\$ 750.13			\$ 404.12		
202	Anthem Blue Cross Prudent Buyer	Retiree and Spouse	\$ 750.13	\$ 750.13	\$ 756.11		\$ 750.13	\$ 750.13		\$ 404.12	\$ 404.12	
203	Anthem Blue Cross Prudent Buyer	Retiree and Family	\$ 750.13	\$ 750.13	\$ 756.11		\$ 750.13	\$ 750.13		\$ 404.12	\$ 404.12	
204	Anthem Blue Cross Prudent Buyer	Retiree and Children	\$ 750.13	\$ 750.13	\$ 756.11		\$ 750.13			\$ 404.12		
205	Anthem Blue Cross Prudent Buyer	Minor Survivor				\$ 756.11			\$ 756.11			
211	Anthem Blue Cross I	Retiree Only	\$ 616.50				\$ 616.50			\$ 404.12		
212	Anthem Blue Cross I	Retiree and Spouse	\$ 616.50	\$ 616.50	\$ 621.41		\$ 616.50	\$ 616.50		\$ 404.12	\$ 404.12	
213	Anthem Blue Cross I	Retiree, Spouse and Children	\$ 616.50	\$ 616.50	\$ 621.41		\$ 616.50	\$ 616.50		\$ 404.12	\$ 404.12	
214	Anthem Blue Cross I	Retiree and Children	\$ 616.50	\$ 616.50	\$ 621.41		\$ 616.50			\$ 404.12		
215	Anthem Blue Cross I	Minor Survivor				\$ 621.41			\$ 621.41			\$ 621.41
221	Anthem Blue Cross II	Retiree Only	\$ 1,182.19				\$ 1,182.19			\$ 404.12		
222	Anthem Blue Cross II	Retiree and Spouse	\$ 1,182.19	\$ 1,182.19	\$ 1,191.61		\$ 1,182.19	\$ 1,182.19		\$ 404.12	\$ 404.12	
223	Anthem Blue Cross II	Retiree, Spouse and Children	\$ 1,182.19	\$ 1,182.19	\$ 1,191.61		\$ 1,182.19	\$ 1,182.19		\$ 404.12	\$ 404.12	
224	Anthem Blue Cross II	Retiree and Children	\$ 1,182.19	\$ 1,182.19	\$ 1,191.61		\$ 1,182.19			\$ 404.12		
225	Anthem Blue Cross II	Minor Survivor				\$ 1,191.61			\$ 1,191.61			\$ 1,191.61
240	Anthem Blue Cross III	One Medicare					\$ 404.12			\$ 404.12		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,255.66	\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,255.66	\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare					\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,255.66	\$ 1,265.66		\$ 404.12			\$ 404.12	\$ 404.12	
245	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,255.66	\$ 1,265.66		\$ 404.12			\$ 404.12	\$ 404.12	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,255.66	\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,255.66	\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
249	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare		\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
301	Cigna Network Model Plan	Retiree Only	\$ 1,230.86				\$ 1,230.86			\$ 308.94		
302	Cigna Network Model Plan	Retiree and Spouse	\$ 1,230.86	\$ 1,230.86	\$ 1,240.67		\$ 1,230.86	\$ 1,230.86		\$ 308.94	\$ 308.94	
303	Cigna Network Model Plan	Retiree and Family	\$ 1,230.86	\$ 1,230.86	\$ 1,240.67		\$ 1,230.86	\$ 1,230.86		\$ 308.94	\$ 308.94	
304	Cigna Network Model Plan	Retiree and Children	\$ 1,230.86	\$ 1,230.86	\$ 1,240.67		\$ 1,230.86			\$ 308.94		
305	Cigna Network Model Plan	Minor Survivor				\$ 1,240.67			\$ 1,240.67			
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only					\$ 314.15					
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse					\$ 314.15	\$ 314.15		\$ 314.15	\$ 314.15	
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)					\$ 314.15	\$ 314.15				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children					\$ 314.15	\$ 314.15		\$ 314.15	\$ 314.15	
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)					\$ 314.15	\$ 314.15		\$ 314.15	\$ 314.15	
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)					\$ 314.15	\$ 314.15				
401	Kaiser (CA)	Retiree Basic (Under 65)	\$ 1,263.60							\$ 207.47		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)					\$ 203.45					
404	Kaiser (CA)	Retiree Excess I					\$ 911.72					
405	Kaiser (CA)	Retiree Excess II - Part B					\$ 887.91					
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)					\$ 911.72					
411	Kaiser (CA)	Family Basic	\$ 1,263.60	\$ 1,263.60	\$ 1,273.67					\$ 205.46	\$ 196.97	

Tier 2

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
413	Kaiser (CA)	One Advantage, One Basic	\$ 1,263.60	\$ 1,263.60	\$ 1,273.67		\$ 203.45	\$ 194.87		\$ 203.45	\$ 196.97	
414	Kaiser (CA)	One Excess I, One Basic	\$ 1,263.60	\$ 1,263.60	\$ 1,273.67		\$ 911.72	\$ 900.08		\$ 911.72	\$ 196.97	
418	Kaiser (CA)	Two+ Advantage					\$ 203.45	\$ 194.87				
419	Kaiser (CA)	One Excess I, One Advantage					\$ 557.58	\$ 547.48				
420	Kaiser (CA)	Two+ Excess I					\$ 911.72	\$ 900.08				
421	Kaiser (CA)	Survivor				\$ 1,273.67			\$ 1,273.67			\$ 1,273.67
422	Kaiser (CA)	One Excess II - Part B, One Basic	\$ 1,263.60	\$ 1,263.60	\$ 1,273.67		\$ 887.91	\$ 876.37		\$ 887.91	\$ 196.97	
423	Kaiser (CA)	One Excess III (MNP), One Basic	\$ 1,263.60	\$ 1,263.60	\$ 1,273.67		\$ 911.72	\$ 900.08		\$ 911.72	\$ 196.97	
426	Kaiser (CA)	One Advantage, One Excess II - Part B					\$ 545.68	\$ 535.62				
427	Kaiser (CA)	One Advantage, One Excess III (MNP)					\$ 557.58	\$ 547.48				
428	Kaiser (CA)	One Excess, One Excess II - Part B					\$ 899.81	\$ 888.22				
429	Kaiser (CA)	One Excess, One Excess III (MNP)					\$ 911.72	\$ 900.08				
430	Kaiser (CA)	Two Excess II - Part B					\$ 887.91	\$ 876.37				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					\$ 899.81	\$ 888.22				
432	Kaiser (CA)	Two Excess III - Both (MNP)					\$ 911.72	\$ 900.08				
450	Kaiser - Colorado Basic	Retiree Basic	\$ 1,145.26							\$ 225.91		
451	Kaiser - Colorado	Retiree Risk					\$ 225.91					
453	Kaiser - Colorado	Retiree Basic (Two Party)	\$ 1,145.26	\$ 1,506.40						\$ 225.91	\$ 223.48	
454	Kaiser - Colorado	Retiree Basic Family	\$ 1,145.26	\$ 1,506.40	\$ 3,742.11					\$ 225.91	\$ 223.48	
455	Kaiser - Colorado	One Risk, One Basic	\$ 1,145.26	\$ 1,234.65			\$ 225.91	\$ 223.48		\$ 225.91	\$ 223.48	
457	Kaiser - Colorado	Two Retiree Risk					\$ 225.91	\$ 223.48				
458	Kaiser - Colorado	One Risk, Two or More Dependents	\$ 1,145.26	\$ 1,234.65	\$ 4,518.57		\$ 225.91	\$ 223.48		\$ 225.91	\$ 223.48	
459	Kaiser - Colorado	Two Risk, Two or More Dependents			\$ 4,797.62		\$ 225.91	\$ 223.48		\$ 225.91	\$ 223.48	
440	Kaiser - Georgia	One Medicare Member with Part B only					\$ 877.77					
441	Kaiser - Georgia	One Medicare Member with Part A only					\$ 877.77					
442	Kaiser - Georgia	One Member without Medicare Part A&B					\$ 877.77					
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only					\$ 877.77	\$ 320.28				
461	Kaiser - Georgia Basic	Basic	\$ 1,257.39							\$ 320.51		
462	Kaiser - Georgia	Retiree Risk					\$ 320.51					
463	Kaiser - Georgia	Retiree (Two Party)	\$ 1,257.39	\$ 1,356.70	\$ 5,271.85		\$ 320.51	\$ 320.28		\$ 320.51	\$ 320.28	
464	Kaiser - Georgia	Retiree Basic Family	\$ 1,257.39	\$ 1,356.70	\$ 5,271.81					\$ 320.51	\$ 320.28	
465	Kaiser - Georgia	One Retiree Risk, One Basic	\$ 459.12	\$ 1,356.68	\$ 5,271.81		\$ 320.51	\$ 320.28		\$ 320.51	\$ 320.28	
466	Kaiser - Georgia	Two Retiree Risk					\$ 320.51	\$ 320.28				
471	Kaiser - Hawaii	Retiree Basic (Under 65)	\$ 994.40							\$ 338.55		
472	Kaiser - Hawaii	Retiree Risk					\$ 338.55					
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B					\$ 1,395.69					
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)	\$ 994.40	\$ 1,070.47						\$ 338.55	\$ 338.75	
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)	\$ 994.40	\$ 1,070.47	\$ 4,159.66					\$ 338.55	\$ 338.75	
476	Kaiser - Hawaii	One Retiree Risk, One Basic	\$ 994.40	\$ 1,070.48	\$ 4,159.66		\$ 338.55	\$ 338.75		\$ 338.55	\$ 338.75	
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic	\$ 994.40	\$ 1,070.47	\$ 4,159.66		\$ 1,395.69	\$ 1,420.55		\$ 1,395.69	\$ 1,420.55	
478	Kaiser - Hawaii	Two Retiree Risk					\$ 338.55	\$ 338.75				

Tier 2

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees				
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv		
481	Kaiser - Oregon	Retiree Basic (Under 65)	\$ 1,220.63									\$ 363.03		
482	Kaiser - Oregon	Retiree Risk					\$ 363.03							
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B					\$ 1,041.90							
484	Kaiser - Oregon	Retiree Basic (Two Party)	\$ 1,220.63	\$ 1,316.68								\$ 363.03	\$ 363.79	
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)	\$ 1,220.63	\$ 1,316.68	\$ 5,116.38							\$ 363.03	\$ 363.79	
486	Kaiser - Oregon	One Retiree Risk, One Basic	\$ 1,220.63	\$ 1,316.68	\$ 5,116.38		\$ 363.03	\$ 363.79				\$ 363.03	\$ 363.79	
488	Kaiser - Oregon	Two Retiree Risk					\$ 363.03	\$ 363.79						
489	Kaiser - Oregon	Retiree w/ Part A only					\$ 853.20							
491	Kaiser - Oregon	One Risk, One Medicare Part A only					\$ 853.20	\$ 363.79						
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare	\$ 1,492.50	\$ 554.21			\$ 1,041.90	\$ 363.79				\$ 363.03	\$ 363.79	
493	Kaiser - Oregon	One Risk, Two Basic	\$ 1,220.63	\$ 1,316.68			\$ 363.03	\$ 363.79				\$ 363.03	\$ 363.79	
494	Kaiser - Oregon	Two Risk, One Basic	\$ 1,220.63	\$ 1,316.68	\$ 5,116.38		\$ 363.03	\$ 363.79				\$ 363.03	\$ 363.79	
495	Kaiser - Oregon	Two Over 65 unassigned Medicare					\$ 1,041.90	\$ 1,058.50						
496	Kaiser - Oregon	Two Medicare Part A only					\$ 853.20	\$ 865.40						
497	Kaiser - Oregon	One Basic, One Medicare Part A only	\$ 1,220.63	\$ 1,316.68			\$ 853.20	\$ 865.40				\$ 853.20	\$ 865.40	
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B	\$ 1,220.63	\$ 1,316.68			\$ 1,041.90	\$ 1,058.50				\$ 1,041.90	\$ 1,058.50	
393	Kaiser - Washington	Retiree Basic	\$ 1,542.53			\$ 1,542.53						\$ 338.58		\$ 338.58
394	Kaiser - Washington	Retiree Risk (Senior Advantage)					\$ 338.58		\$ 338.58					
395	Kaiser - Washington	Retiree Basic (Two Party)	\$ 1,542.53	\$ 1,445.96								\$ 338.58	\$ 338.77	
396	Kaiser - Washington	Retiree Basic Family	\$ 1,542.53	\$ 1,445.96	\$ 8,158.65							\$ 338.58	\$ 338.77	
397	Kaiser - Washington	One Risk, One Basic	\$ 1,542.53	\$ 1,445.96	\$ 5,618.71		\$ 338.58	\$ 338.77				\$ 338.58	\$ 338.77	
398	Kaiser - Washington	Two Retiree Risk					\$ 338.58	\$ 338.77						
399	Kaiser - Washington	One Risk, Two or More Dependents	\$ 1,542.53	\$ 1,445.96	\$ 7,299.68		\$ 338.58	\$ 338.77				\$ 338.58	\$ 338.77	
400	Kaiser - Washington	Two Risk, Two or More Dependents			\$ 8,158.65		\$ 338.58	\$ 338.77				\$ 338.58	\$ 338.77	
611	SCAN Health Plan	Retiree Only					\$ 213.31							
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)					\$ 213.31	\$ 213.31						
620	SCAN Health Plan AZ	Retiree Only					\$ 213.31							
621	SCAN Health Plan AZ	Retiree & 1 Dependent (2 Medicare)					\$ 213.31	\$ 213.31						
622	SCAN Health Plan NV	Retiree Only					\$ 213.31							
623	SCAN Health Plan NV	Retiree & 1 Dependent (2 Medicare)					\$ 213.31	\$ 213.31						
701	United Healthcare	Retiree Only	\$ 1,398.60				\$ 277.21					\$ 277.21		
702	United Healthcare	Retiree & 1 Dependent (1 Medicare)	\$ 1,398.60	\$ 1,398.60	\$ 1,409.75		\$ 277.21	\$ 277.21				\$ 277.21	\$ 277.21	
703	United Healthcare	Retiree & 1 Dependent (2 Medicare)					\$ 277.21	\$ 277.21				\$ 277.21	\$ 277.21	
704	United Healthcare	Retiree & 2 + Deps. (1 Medicare)	\$ 1,398.60	\$ 1,398.60	\$ 1,409.75		\$ 277.21	\$ 277.21				\$ 277.21	\$ 277.21	
705	United Healthcare	Retiree & 2 + Deps. (2 Medicare)	\$ 1,398.60	\$ 1,398.60	\$ 1,409.75		\$ 277.21	\$ 277.21				\$ 277.21	\$ 277.21	
706	United Healthcare	Minor Survivor				\$ 1,409.75			\$ 1,409.75					
707	United Healthcare	Single	\$ 1,398.60									\$ 285.47		
708	United Healthcare	Two-Party	\$ 1,398.60	\$ 1,398.60	\$ 1,409.75							\$ 285.47	\$ 284.96	
709	United Healthcare	Family	\$ 1,398.60	\$ 1,398.60	\$ 1,409.75							\$ 285.47	\$ 284.96	

Tier 2

Fire Fighters Local 1014 Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
801	Firefighters' Local 1014	Med-Member under 65	\$ 2,001.20				\$ 538.70			\$ 538.70		
802	Firefighters' Local 1014	Med-Member +1 under 65	\$ 2,001.20	\$ 2,001.20	\$ 2,017.15		\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
803	Firefighters' Local 1014	Med-Member +2 under 65	\$ 2,001.20	\$ 2,001.20	\$ 2,017.15		\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
804	Firefighters' Local 1014	Med-Member or Surviving Sp with Medicare					\$ 538.70		\$ 538.70	\$ 538.70		\$ 538.70
805	Firefighters' Local 1014	Med-Member +1; 1 MDC		\$ 2,001.20	\$ 2,017.15		\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
806	Firefighters' Local 1014	Med-Member +1; 2 MDC					\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
807	Firefighters' Local 1014	Med-Member +2; 1 MDC		\$ 2,001.20	\$ 2,017.15		\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
808	Firefighters' Local 1014	Med-Member +2; 2 MDC					\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
809	Firefighters' Local 1014	Med-Surv. Sp. Under 65				\$ 2,001.20	\$ 538.70	\$ 538.70		\$ 538.70	\$ 538.70	\$ 538.70
810	Firefighters' Local 1014	Med-Surv. Sp. +1 Under 65		\$ 2,001.20	\$ 2,017.15	\$ 2,001.20	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
811	Firefighters' Local 1014	Med-Surv. Sp. +2 Under 65		\$ 2,001.20	\$ 2,017.15	\$ 2,001.20	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
812	Firefighters' Local 1014	Med-Surv. Sp. With MDC					\$ 538.70	\$ 538.70		\$ 538.70	\$ 538.70	\$ 538.70
813	Firefighters' Local 1014	Med-Surv. Sp. +1; 1 MDC		\$ 2,001.20	\$ 2,017.15	\$ 2,001.20	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
814	Firefighters' Local 1014	Med-Surv. Sp. +2; 1 MDC		\$ 2,001.20	\$ 2,017.15	\$ 2,001.20	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
815	Firefighters' Local 1014	Med-Surv. Sp. +1; 2 MDC					\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70

Dental/Vision Female Retirees

Deduction Code	Plan	Tier	Age 65 Adjusted Claim Costs		
			Retiree	Sp/Dep	Surv
501	Cigna Indemnity Dental/Vision	Retiree Only	\$ 50.42		
502	Cigna Indemnity Dental/Vision	Family	\$ 50.42	\$ 54.96	
503	Cigna Indemnity Dental/Vision	Minor Survivor			\$ 51.65
901	Cigna Dental HMO/Vision	Retiree Only	\$ 47.64		
902	Cigna Dental HMO/Vision	Family	\$ 47.64	\$ 56.35	
903	Cigna Dental HMO/Vision	Minor Survivor			\$ 48.81

Table A-22
Health Cost Trend Assumptions

The health cost trend assumptions are shown in the following table. These trends have changed from the July 1, 2022 valuation, due to updates in the trend models that we use. The medical trend model is based on the Society of Actuaries' (SOA) published report on long-term medical trend. That report includes detailed research performed by a committee of economists and actuaries that uses the "Getzen Model," named after the professor who developed the model, updated in October of 2023. The following website provides more information: <https://www.soa.org/resources/research-reports/2023/2024-getzen-model-update/>. We believe that the research and the model are fundamentally and technically sound and advance the body of knowledge available to actuaries to accurately project long-term medical trends. Milliman uses this model as the foundation for the trend that it recommends to our clients for OPEB valuations.

The first-year trend rates for LACERA non-Local 1014 firefighters' medical and dental/vision plans will be adjusted with the July 1, 2023 valuation to reflect the final July 1, 2024 annual medical and dental plan rate renewals. The second-year trends are our best estimates which reflect the mix of plans and benefits. These grade into the long term Getzen model trends.

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

- *GDP % Share in 2033.* This is the assumed percentage of GDP that is spent on healthcare and is assumed to be 19.0%. This is based on a recent actuarial projection of National Health Expenditures (NHE) from the Centers for Medicare & Medicaid Services (CMS).
- *Inflation (CPI).* This is consistent with the assumption used for the investment earnings rate above.
- *Excess Medical Cost Growth.* This component represents all other sources of excess trend, and it is assumed to be 0.9%, based on the SOA research.
- *GDP Resistance Point.* This is the point at which health care costs as a percentage of GDP are assumed to begin to meet resistance. The assumption used is 17% based on the SOA research.
- *GDP Limit Year.* The model assumes that after 2075, health costs will grow at the rate of GDP growth, equal to the CPI plus real per capita GDP growth.

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

- *Aging.* Since the Getzen model projects overall healthcare spending in the U.S., it implicitly includes aging of the population. Since we have an explicit assumption for aging in the OPEB valuation, we have removed the aging factor from the Getzen model, resulting in a 0.4% decrease in the 2023 trend assumption, grading to 0.0% by 2061. We assume the aging reduction is limited such that trend is not reduced below inflation plus GDP growth.
- *Administrative Costs.* A portion of the retiree health premiums (assumed to be 10%) are used for carrier administrative costs. We assume that this portion of the premium will grow at inflation plus 0.75% annually.
- *Rounding.* We rounded the trend assumptions to the nearest 0.10% for each year.

Real GDP Per Capita. This is the assumed growth in the GDP over inflation. The model uses a 1.4% assumption, which falls within the range of projected scenarios from both the Congressional Budget Office (CBO) and CMS.

The trend assumption for Medicare Part B premiums was updated based on the long-term projected Medicare Part B costs from the 2023 Medicare Trustees Report from the Centers for Medicare and Medicaid Service (CMS) dated March 31, 2023. The dental trend assumption was updated based on the same methodology we used in our 2023 OPEB Investigation of Experience Study.

The following table presents the trend assumptions. The weighted average trends will be based on the expected payouts from each of the coverages (medical under 65, medical over 65, Part B, and Dental) for the July 1, 2023 valuation.

After fiscal year ending June 30, 2034, selected years are shown in the table. The trend rates for the years not shown generally grade ratably into the next value shown in the table. The medical trend for both under and over 65 remains at 4.2% beginning with the medical trend from fiscal year ending June 30, 2072 to fiscal year ending June 30, 2073.

Fiscal Year Ending		LACERA Medical		Part B	Dental Under	Weighted
From	To	Under 65	Over 65	Premiums	and Over 65	Average
						Trend
6/30/2024	6/30/2025	6.60%	6.30%	11.20%	3.00%	TBD
6/30/2025	6/30/2026	6.50%	6.30%	6.70%	3.00%	TBD
6/30/2026	6/30/2027	5.80%	5.80%	7.00%	3.00%	TBD
6/30/2027	6/30/2028	5.30%	5.30%	6.90%	3.00%	TBD
6/30/2028	6/30/2029	5.20%	5.20%	6.80%	3.00%	TBD
6/30/2029	6/30/2030	5.10%	5.10%	6.30%	3.00%	TBD
6/30/2030	6/30/2031	5.00%	5.00%	5.80%	3.00%	TBD
6/30/2031	6/30/2032	4.90%	4.90%	6.20%	2.90%	TBD
6/30/2032	6/30/2033	4.80%	4.80%	6.20%	2.90%	TBD
6/30/2033	6/30/2034	4.60%	4.60%	6.10%	2.90%	TBD
6/30/2043	6/30/2044	4.50%	4.50%	4.70%	2.80%	TBD
6/30/2053	6/30/2054	4.50%	4.50%	4.30%	2.60%	TBD
6/30/2063	6/30/2064	4.50%	4.50%	4.20%	2.70%	TBD
6/30/2073	6/30/2074	4.20%	4.20%	4.20%	2.90%	TBD
6/30/2083	6/30/2084	4.20%	4.20%	4.20%	3.10%	TBD
6/30/2093	6/30/2094	4.20%	4.20%	4.10%	3.50%	TBD
6/30/2103	6/30/2104	4.20%	4.20%	4.10%	3.60%	TBD
6/30/2104	6/30/2105	4.20%	4.20%	4.10%	3.70%	TBD

Table A-23
Retirement of Vested Terminated Members

Annual Rates			
Age	General Plans A, B, C, D & G	General Plan E	Safety Plans A, B & C
<40	0.00%	0.00%	0.00%
40	0.00%	0.00%	10.00%
41	0.00%	0.00%	10.00%
42	0.00%	0.00%	10.00%
43	0.00%	0.00%	10.00%
44	0.00%	0.00%	10.00%
45	0.00%	0.00%	10.00%
46	0.00%	0.00%	10.00%
47	0.00%	0.00%	10.00%
48	0.00%	0.00%	10.00%
49	0.00%	0.00%	10.00%
50	12.00%	0.00%	19.00%
51	5.00%	0.00%	12.00%
52	4.00%	0.00%	12.00%
53	4.00%	0.00%	12.00%
54	6.00%	0.00%	12.00%
55	8.00%	23.00%	16.00%
56	7.00%	6.00%	20.00%
57	7.00%	5.00%	15.00%
58	8.00%	7.00%	15.00%
59	10.00%	5.00%	15.00%
60	11.00%	6.00%	29.00%
61	12.00%	6.00%	29.00%
62	12.00%	9.00%	29.00%
63	16.00%	7.00%	29.00%
64	18.00%	27.00%	29.00%
65	33.00%	38.00%	100.00%
66	22.00%	12.00%	100.00%
67	22.00%	8.00%	100.00%
68	18.00%	8.00%	100.00%
69	28.00%	8.00%	100.00%
70	35.00%	10.00%	100.00%
71	35.00%	20.00%	100.00%
72	35.00%	20.00%	100.00%
73	35.00%	20.00%	100.00%
74	35.00%	20.00%	100.00%
75 or older	100.00%	100.00%	100.00%

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

Attachment III

CavMac's Valuation Review as of July 1, 2023 - Final

**LOS ANGELES COUNTY
OTHER POSTEMPLOYMENT
BENEFITS PROGRAM**



**ACTUARIAL REVIEW
REPORT FOR THE
JULY 1, 2023 VALUATION**

PREPARED: AUGUST 16, 2024



August 16, 2024

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

Dear Mr. Bendall:

Cavanaugh Macdonald Consulting, LLC (CavMac) has performed an independent review of the July 1, 2023 Other Postemployment Benefits (OPEB) Program actuarial valuation prepared for LACERA and other stakeholders. As an independent reviewing or auditing actuary, we have been asked to express an opinion regarding the reasonableness and accuracy of the valuation results, including a review of sample lives as well as a replication of the main valuation results.

Our opinion on the valuation results was based on a replication of the July 1, 2023 OPEB actuarial valuation and a review of detailed sample lives. Previously, we reviewed the 2023 OPEB Experience Study to confirm the reasonableness of the assumptions and methods selected for the valuation. We would like to thank Milliman, the Association's retained actuary, for their cooperation and assistance in providing the required information to us. **We generally find the OPEB actuarial valuation results to be reasonable and accurate based on the assumptions and methods used. The valuation was performed by qualified actuaries and was performed in accordance with the principles and practices prescribed by the Actuarial Standards Board.** This report documents the detailed results of our review.

ADDITIONAL INFORMATION AND DISCLOSURES

This report has been prepared for LACERA and its stakeholders by CavMac and is intended to assist LACERA as it validates the reasonability of the liabilities, costs, and other calculations for the OPEB Program as of June 30, 2023. Additionally, the findings, conclusions, and recommendations presented in this report are specific to LACERA, LACERA's OPEB Program, and the work produced by Milliman. CavMac may produce different findings or arrive at different conclusions in other situations, even in cases involving similar OPEB plans. As such, it is important to keep in mind that the use of this information for purposes other than those expressed here may not be appropriate.



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

- Milliman's final report titled, "2023 Investigation of Experience for Los Angeles County Other Postemployment Benefits Assumptions" (2023 Investigation of OPEB Program Experience Report);
- Raw Retirement Plan actuarial valuation census data as of June 30, 2023;
- OPEB Program actuarial valuation census data as of June 30, 2023;
- Milliman's processed OPEB Program actuarial valuation census data as of June 30, 2023;
- Detailed sample lives prepared by Milliman; and
- Complete tables of actuarial assumptions used by Milliman.

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

CavMac does not provide legal, investment, or accounting advice. Thus, the information in this report is not intended to supersede or supplant the advice and interpretations of LACERA or its external consultants.

We would like to acknowledge the assistance for this review given by LACERA staff and the Milliman consultants.

We, Brent A. Banister, FSA, and Alisa Bennett, FSA, are members of the American Academy of Actuaries and Fellows of the Society of Actuaries. We meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

Sincerely,

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

Alisa Bennett, FSA, EA, MAAA, FCA
President

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SECTION 1 – EXECUTIVE SUMMARY



As an independent reviewing actuary, Cavanaugh Macdonald Consulting, LLC (CavMac) has been tasked to provide a general overview and express an opinion of the reasonableness and soundness of the work performed by Milliman, Inc. for the Los Angeles County Retirement Association (LACERA). The work to be reviewed was the July 1, 2023 actuarial valuation for the Other Postemployment Benefits (OPEB) program. The specific items to be included in the actuarial audit include a replication of the major valuation results and a detailed review of selected sample lives.

We examined whether the actuarial methods, considerations, and analyses used by Milliman in preparing the OPEB actuarial valuation are reasonable and consistent with generally accepted actuarial standards and practices as promulgated by the Actuarial Standards Board. This examination included:

- a) An in-depth review and analysis of the valuation results, including an evaluation of the data used for reasonableness and consistency as well as a review of mathematical calculations for completeness and accuracy.
- b) Verification that benefits have been valued accurately.
- c) Verification that the data provided by LACERA is consistent with data used by Milliman.
- d) Verification of the reasonableness of the calculation of the unfunded actuarial accrued liability and the amortization period.

We requested the original member census data from LACERA. We also requested member data, as reconciled for the 2023 OPEB valuation, from Milliman along with complete descriptions of assumptions, methods and valuation procedures. Most of the active member data was based on the pension valuation, which was accepted based on our prior audit of that process. We also requested a range of sample life information from Milliman.

It is our belief that an audit should not focus on finding trivial differences between actuarial processes, procedures, philosophies, or styles utilized by two different actuaries, but rather to verify there are no material errors, and to identify potential improvements to the process and procedures utilized by the Association's actuary. Because actuarial work draws on professional judgment, there is a subjective component that must be considered alongside the objective component of matching numerical results. In performing this audit, we attempt to limit discussions concerning stylistic preferences and focus more on the significant philosophical approaches, the accuracy of calculations, the completeness and reliability of reporting, and the compliance with generally acceptable actuarial practices and standards of practice in all the work reviewed.



SECTION 1 – EXECUTIVE SUMMARY



As described in our report, we have determined that the actuarial methods, assumptions, processes, and reports are consistent with the applicable Actuarial Standards of Practice (ASOP). Throughout the report, we have noted a few issues where we believe there are opportunities for improvement.

In Section 2 of our report, we compare data used by Milliman with the original data produced by LACERA. **We find that the data is consistent and appropriate.**

In Section 3 of our report, the results of our independent calculations of the LACERA liabilities are compared with the results prepared by Milliman. We were able to match all liabilities within a reasonable range. **We find the calculation results to be reasonable and appropriate for their intended purposes.**

In Section 4, we provide our comments on the OPEB valuation report produced by Milliman. **We found the reports to be generally in compliance with the ASOPs.**

In Section 5, we discuss our review of the sample lives provided by Milliman. **Our review further confirmed the accuracy of the OPEB valuation results discussed in Section 3.**

Because of the complexity of actuarial work, we would not expect to match Milliman's valuation results exactly, nor would we necessarily expect our opinions regarding the results to be the same as those of Milliman. While we offer some different viewpoints or ideas, we believe that Milliman's work provides an appropriate assessment of the status of the OPEB Program for purposes of determining an appropriate funding strategy.

The remainder of this report provides the basis for our findings for each of the requested tasks, including our recommendations.



SECTION 2 – DATA REVIEW



Milliman and LACERA supplied CavMac with the member data used for the July 1, 2023 OPEB valuation. This included both the raw data prepared by LACERA and the processed data used by Milliman in its valuation software. We compared the records and generally agreed with the processing being performed by Milliman. The following pages contain some summarization of our comparisons.

There is minimal data scrubbing performed by Milliman, so we were generally able to confirm that the records used by Milliman contained the data provided by LACERA. We further tested that the manner in which records were selected for inclusion or exclusion in the valuation or assignment of valuation status was appropriate. We note that Milliman details in their report in Appendix C that there are cases where certain adjustments were required. We believe such adjustments are reasonable.

We tested the counts by status and the totals of selected key fields to be sure they were reasonably close. The following tables contain some additional detail summarizing our review. We believe that the data provided by LACERA is sufficient for Milliman to reasonably perform its work. We did not audit the data, but simply determined whether Milliman was using the data appropriately.

Overall, we are comfortable that the data Milliman uses to perform its valuation is consistent with the data supplied by LACERA and appropriate to obtain the desired measurements.



SECTION 2 – DATA REVIEW



For the active and deferred vested raw data files, we checked the following items and found exact matches or negligible differences:

- Inclusion on List
- Date of Birth
- Date of Hire
- Gender
- Group ID

Additionally, the following items were checked on the retiree raw data files with exact matches or negligible differences:

- Inclusion on List
- Date of Birth
- Gender
- Medicare Coverage
- Medicare Part B Amount
- Plan Tier
- Retirement Type
- Medical Deduction Code
- Dental Deduction Code





SECTION 2 – DATA REVIEW

Not In-Pay Reconciliation			
	Raw Data	Milliman Exhibit	Percent Difference
Record Received Active	96,857	96,857	0.0%
Records Received Deferred Vested Status	9,586	9,586	0.0%
Net Records	106,443	106,443	0.0%

In-Pay Reconciliation						
	Medical Raw Data	Milliman Medical Exhibit	Percent Difference	Dental Raw Data	Milliman Dental Exhibit	Percent Difference
Records Received (Retirees / Spouses / Dependents)	91,231			96,513		
Adjustment for Duplicate Records*	(4,761)			(5,745)		
Subsequent Data Adjustments	0			0		
Net Records	86,470	86,470	0.0%	90,768	90,768	0.0%
- Retirees / Survivors	55,735	55,735	0.0%	57,583	57,583	0.0%
- Spouses and Dependents	30,735	30,735	0.0%	33,185	33,185	0.0%

* Retirees with more than one dependent are listed for each dependent



SECTION 3 – ACTUARIAL VALUATION RESULTS REVIEW



This section of our review discusses the reasonableness and accuracy of the liabilities and costs developed in Milliman’s July 1, 2023 OPEB actuarial valuations. We independently programmed the benefits provided under LACERA’s OPEB Program using standard actuarial approaches.

The OPEB Program offered by LACERA is quite complex compared with most OPEB Programs, largely because of the number of groups in the program and the extensive array of coverage options available to its members. Consequently, different actuaries could reasonably take different approaches to appropriately modelling the liabilities of the Program. In order to be able to meaningfully compare our results to Milliman’s results and to perform a useful sample life audit, we elected to mimic certain aspects of the model used by Milliman. We made an effort to minimize this duplication in order to have our results be as independent as possible. While Milliman was responsive to questions that we asked, they were also careful not to provide any information that would have provided inappropriate insight into their processes. As a result, we believe that the results we obtained are a meaningful test of the work performed by Milliman.

As the following summaries show, we matched well overall and reasonably well on the various component pieces. We do not expect to be able to match exactly because we know we are using independent approaches to modelling the liabilities. Results are shown for the Present Value of Benefits (PVB), the Actuarial Accrued Liability (AAL), and the Normal Cost. The PVB is a measure of all benefits expected to be ultimately paid for all current members of the Plan. The AAL reflects the portion of the PVB attributable to service already performed, and is the measure typically used for funding and accounting purposes. The Normal Cost is the portion of the PVB that will be earned in the upcoming year. Of the three measures, we generally expect to match the PVB the closest, typically within 1-3%, while the AAL is often not quite as close, and the Normal Cost may be only within 3-6%.

Employer Provided Present Value of Benefits (Dollars in Millions)			
	Milliman	CavMac	Percent Difference
Active Members	\$18,632.6	\$18,397.6	-1.3%
Vested Terminated Members	541.6	563.5	4.0%
Retirees and Survivors	11,541.4	11,724.7	1.6%
Total	\$30,715.6	\$30,685.8	-0.1%



SECTION 3 – ACTUARIAL VALUATION RESULTS REVIEW



Employer Provided Actuarial Accrued Liability (Dollars in Millions)			
	Milliman	CavMac	Percent Difference
Active Members			
Medical	\$8,810.7	\$9,024.0	2.4%
Dental/Vision	487.0	492.2	1.1%
Medicare Part B	2,043.4	2,068.0	1.2%
Death Benefit	35.6	35.2	-1.0%
	<u>\$11,736.7</u>	<u>\$11,619.5</u>	2.1%
Vested Terminated Members			
Medical	\$389.7	\$404.9	3.9%
Dental/Vision	21.9	23.3	6.2%
Medicare Part B	124.2	129.3	4.1%
Death Benefit	5.8	6.0	4.0%
	<u>\$541.6</u>	<u>\$563.5</u>	4.0%
Retirees and Survivors			
Medical	\$8,847.6	\$8,932.2	1.0%
Dental/Vision	614.7	632.6	2.9%
Medicare Part B	1,941.1	2,024.3	4.3%
Death Benefit	138.0	135.7	-1.7%
	<u>\$11,541.4</u>	<u>\$11,724.7</u>	1.6%
Total	\$23,459.7	\$23,907.7	1.9%

Employer Provided Normal Cost (Dollars in Millions)			
	Milliman	CavMac	Percent Difference
Medical	\$475.7	\$480.7	1.1%
Dental/Vision	23.6	24.1	2.2%
Medicare Part B	116.1	118.8	2.3%
Death Benefit	2.0	2.1	5.6%
	<u>\$617.4</u>	<u>\$625.7</u>	1.3%

Note: We also compared results by agent employers and found similar results.



SECTION 3 – ACTUARIAL VALUATION RESULTS REVIEW



The valuation report contains various exhibits determining such things as funding status and contribution rate determination. These exhibits hinge upon the accuracy of the liability calculations. To the extent that our estimates of the liabilities vary, we would expect corresponding changes in these other exhibits. We reviewed these tables based upon Milliman's liability results and found no issues.

Through the process of replicating the liability results produced by Milliman, we identified some issues where we believe that Milliman could possibly refine their approach in the future. We believe their current approach is consistent with their described assumptions and methods, but that some refinements in those assumptions and methods might improve the accuracy of the valuation estimates with only minimal extra effort.

There is a very technical issue with the treatment of current active members and current inactive deferred vested members regarding the assumed premium at age 65 and beyond. For current active members, the post-65 premium depends upon whether the member is *assumed* to retire before or after age 65. For the deferred vested members, the post-65 premium depends upon whether or not the member is *eligible* to retire before or after age 65. We see no particular reason other than perhaps ease of coding effort for this distinction to exist. For the newer tier whose members are required to enroll in Medicare, the difference is trivial and the distinct assumptions could probably be eliminated.

One item we have noted in the past that is of negligible consequence relates to certain deferred inactive members with very low service who are not vested. Under the retirement plan provisions for plans A, B, C, D, and G, these individuals are eligible to retire at age 70, regardless of the amount of service. Milliman assumes that these individuals will retire at age 75, as disclosed in their assumptions. Because these individuals receive no subsidy for medical or dental plans, there is no effect on liabilities for those benefits. There would be some very tiny increases in the Part B and life insurance liabilities if age 70 were reflected.

Finally, we note that in our prior review, we detected a minor issue relating to retirees whose ages were between 64 ½ and 65 on the valuation date. Milliman made an adjustment in their coding to correct this.



SECTION 4 – VALUATION REPORT REVIEW



CALCULATIONS IN THE ACTUARIAL REPORTS

Beyond the calculations of the liabilities that was discussed in the prior section, there are also a number of calculations in the valuation report. These calculations include determining the funded status for the pre-funding employers as well as determining the contribution levels for those employers. We reviewed these calculations and did not see any issues.

CONTENT OF THE ACTUARIAL REPORTS

The Actuarial Standard Board has issued a number of Actuarial Standards of Practice (ASOP) which provide guidance on measuring retiree group benefit obligations and communicating the results (ASOP Nos. 4, 5, 6, 12, 21, 23, 25, 27, 35, 41, 44, and 56). Those standards list specific elements to be included, either directly or by reference to other documents, in OPEB actuarial communications. Some of the elements would not be pertinent in all communications, but since an actuarial valuation report is the most complete picture of the actuarial status of the plan, all of the elements listed should be covered in the report, even if only briefly.

The July 1, 2023 OPEB actuarial valuation report generally provides sufficient information for another actuary to understand the process and to assess the reasonableness of the results.

We compared the contents of the report to over 30 specific items detailed for OPEB actuarial work in the ASOPs listed above. ***In our review of the report, we found it to be substantially in compliance with the applicable ASOPs.***



SECTION 5 – SAMPLE LIFE REVIEW



In addition to the replication of results discussed in section 3, we were also asked by LACERA to perform a review of sample lives. These samples included 14 retirees and surviving spouses, 8 of whom have a current spouse entitled to benefits, 12 deferred members, and 17 active members. We were provided with details of calculations for medical benefits and premiums, dental benefits and premiums, the Part B reimbursement provision, and life insurance benefits. (Deferred members only had medical benefits and premiums provided.) Additionally decrement tables were provided for active and deferred members, and additional detail to support the Entry Age Normal cost allocation was provided for active members. This sample appropriately covered a range of ages, pension plan participation, medical or dental plan election, and general demographic variation.

We reviewed all benefits for each individual included in the sample. In many cases, we matched liabilities to the nearest penny, particularly for life insurance, but also some medical, dental, and Part B benefits. This level of matching is much closer than we would generally expect since we were independently programming how benefits are valued but is partly a reflection of certain benefits being straightforward to value and using the same underlying valuation software. In many other cases we did not match exactly, but we were reasonably close and an inspection of the intermediate calculations did not indicate any systemic issues.

We also found an individual who was eligible for Part B reimbursement, but the benefits were not valued by Milliman. Upon discussion with Milliman, it was determined that this person was one of three individuals who are remarried spouses with the right combination of Medicare eligibilities to not be properly valued. Milliman will change their process next year to correct for this very minor issue.

In certain cases, we noted that our calculation of the premiums paid by a retired member and spouse were approximately the same in total, but our method of allocating the cost resulted in a different split between the member and the spouse. The fact that nearly the same result could be obtained with different approaches should be viewed as a positive, reflecting an alternative model yielding similar results.



Attachment IV

**CavMac's Experience Study Review as of
July 1, 2023 - Final**

**LOS ANGELES COUNTY
OTHER POSTEMPLOYMENT
BENEFITS PROGRAM**



**ACTUARIAL REVIEW
REPORT FOR THE 2023
INVESTIGATION OF
EXPERIENCE FOR OTHER
POST EMPLOYMENT
BENEFITS ASSUMPTIONS**

PREPARED: AUGUST 16, 2024



August 16, 2024

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

Re: Actuarial Review of the 2023 Investigation of OPEB Program Experience for the Los Angeles County Other Postemployment Benefits Program

Dear Mr. Bendall:

Cavanaugh Macdonald Consulting, LLC (CavMac) has performed an independent review of the 2023 Investigation of Experience for Other Postemployment Benefits (OPEB) Assumptions prepared by Milliman, Inc. for LACERA. As an independent reviewing, or auditing actuary, we have been asked to express an opinion regarding the reasonableness and accuracy of this work product.

LACERA conducts experience studies every three years to study the relevant economic and demographic assumptions that will be used to determine employer and member contribution rates for LACERA's Retirement Plan. In accordance with LACERA's OPEB Program Policy, an Experience Study for the OPEB Program immediately follows each Retirement Plan Experience Study. LACERA typically has the Experience Studies reviewed by an independent actuarial services firm, and we are performing this work in accordance with our contract with LACERA. As requested, this report presents the results of the Actuarial Review of the 2023 Investigation of OPEB Program Experience Report. Our findings are outlined in the Board Summary, and various observations are included throughout in the sections applicable to each review task. Detailed findings and conclusions from the Actuarial Review are provided in Section 6 of the report.

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



ADDITIONAL INFORMATION AND DISCLOSURES

This report has been prepared for LACERA and its stakeholders by CavMac and is intended to assist LACERA as it validates the reasonability of the liabilities, costs, and other calculations for the OPEB Program as of June 30, 2023 and following years. Additionally, the findings, conclusions, and recommendations presented in this report are specific to LACERA, LACERA's OPEB Program, and the work produced by Milliman. CavMac may produce different findings or arrive at different conclusions in other situations or even in cases involving similar other postemployment benefit plans. As such, it is important to keep in mind that the use of this information for purposes other than those expressed here may not be appropriate.

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

- A report produced by Milliman on July 8, 2021 titled, "Los Angeles County Other Postemployment Benefits Program 2020 Investigation of Experience for Other Postemployment Benefits Assumptions" (2020 Investigation of OPEB Program Experience Report);
- A report dated August 16, 2024 prepared by Milliman titled, "Los Angeles County Other Postemployment Benefits Program 2023 Investigation of Experience for Other Postemployment Benefits Assumptions" (2023 Investigation of OPEB Program Experience Report);
- Retirement Plan actuarial valuation census data and OPEB Program Experience Study data as of June 30, 2021, June 30, 2022, and June 30, 2023; and,
- OPEB Program actuarial valuation census data as of June 30, 2020, June 30, 2021 and June 30, 2022, and preliminary actuarial valuation census data as of June 30, 2023.

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

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



Mr. Richard Bendall

August 16, 2024

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CavMac does not provide legal, investment, or accounting advice. Thus, the information in this report is not intended to supersede or supplant the advice and interpretations of LACERA or its external consultants.

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

Respectfully submitted,

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

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

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

Alisa Bennett, FSA, MAAA, FCA, EA
President



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SECTION 1 – EXECUTIVE SUMMARY

LACERA engaged Cavanaugh Macdonald Consulting, LLC (CavMac) to prepare an independent review of the OPEB Experience Study for Los Angeles County’s OPEB Program prepared by Milliman for the period ending on June 30, 2023. This study used the three years of data accumulated since the last experience study. The scope of the actuarial review requested by LACERA includes an independent verification of the results and evaluation of any recommendations in the 2023 Investigation of OPEB Program Experience Report, the preparation of a report containing CavMac’s findings and conclusions from the actuarial review, and a presentation of any findings to the Board of Retirement.

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

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

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

1. Review of Data Used in the 2023 OPEB Investigation of Experience

The actuarial review of the 2023 Investigation of Experience for OPEB Assumptions Report is based on the experience study data that Milliman provided. We requested and received from Milliman the full valuation data files for the 2021, 2022, and 2023 (preliminary) OPEB and pension valuations. These files allowed us to replicate certain portions of Milliman’s work with regards to the analysis of demographic assumptions. In our opinion, the data used is sufficient for the purposes of the experience study, appears consistent with previous experience investigations and, therefore, appropriately reflects the active and inactive membership of LACERA during the three-year period ending on June 30, 2023.

2. Review the Proposed Economic and Demographic Assumptions Contained in the 2023 OPEB Investigation of Experience Report

We find the work prepared by Milliman—reviewed within the scope of this assignment—to be based on reasonable processes, to be technically sound, and to be fairly presented. Milliman’s work related to LACERA’s experience, selecting assumptions, and presenting the associated results is based on generally accepted actuarial practices and principles. Relevant details for each assumption reviewed are provided in Sections 2 through 5.





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

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

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

CONCLUSIONS

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

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

The remainder of this report provides the basis for our findings and recommendations for each assumption that appears in the 2023 Investigation of Experience for Other Post-Employment Benefits Assumptions Report and our conclusions.

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





SECTION 2 – INITIAL ELECTION ASSUMPTIONS

The provisions and plan design of the OPEB Program determine how plan costs are shared with members, and because cost sharing varies based on service credit at retirement, we would expect initial medical election percentages to vary with service at retirement as well. Milliman has used a service-based assumption for both medical and dental/vision initial election and is proposing some minor refinements. For members who retire on account of disability, by contrast, the assumption is uniform regardless of service. Milliman recommends the same rates for both males and females but does conduct the analysis separately as well as in total to test their assertion.

CavMac independently developed exposures and initial medical election experience for members during the three-year period from July 1, 2020 to June 30, 2023. We note that our independent development is truly independent in that we did not follow the same methodology as was used by Milliman. As the retained actuary, Milliman has built the historical data they need for valuations that allows them to be slightly more refined than we can be in analyzing the experience results. By analyzing in a different manner, we do not expect to match their results exactly. However, to the extent our independent approach provides similar results, there is actually a higher degree of confidence in the reasonableness of their conclusions than if we were simply replicating their methodology. We believe that we match to a sufficient level to be confident that Milliman is using an appropriate approach. As a note, our results at low service levels (where election is rare) do not match as well, but we anticipate that our results may be distorted by situations where there was some sort of additional or contingent service involved or by disability determinations that were slow to be awarded. For the purpose of assessing Milliman's work, further analysis would not be expected to change our assessment.

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

We find the proposed election rates to be reasonable. During the process of preparing results, we discussed with Milliman the issue of being cautious about reducing the probability of election assumption based solely on the last three years and they reflected that discussion in their proposed assumptions. We would be comfortable with additional increases in the 15-24 years of service rates to provide some margin for conservatism.

We note that with the very high election rates observed among those members who retire with more than 25 years of service, it would also be appropriate to simplify the assumption and assume 100% elect coverage. However, there are indeed some members who do not elect coverage, and the proposed assumptions reasonably reflect that reality. We would often round up the election assumption to the nearest 5% to provide a slight degree of conservatism, but because of the size of the LACERA population, we are not opposed to Milliman developing an assumption with slightly more precision.



SECTION 2 – INITIAL ELECTION ASSUMPTIONS



ANALYSIS OF MALE MEMBER INITIAL MEDICAL ELECTION PERCENTAGES

The following tables compare the results of our analyses with those proposed in Exhibit 3–1 of the 2023 Investigation of OPEB Program Experience Report.

MALES

Total Number of Members Exposed						
Years of Service Credit Earned by Healthy Members						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CavMac	214	314	339	482	2,533	3,882
Milliman	184	308	343	487	2,542	3,864
<i>Pct. Difference</i>	16.30%	1.95%	-1.17%	-1.03%	-0.35%	0.47%

Total Number of Member Initial Medical Elections						
Years of Service Credit Earned by Healthy Members						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CavMac	14	97	183	352	2,395	3,041
Milliman	8	114	212	372	2,334	3,040
<i>Pct. Difference</i>	75.00%	-14.91%	-13.68%	-5.38%	2.61%	0.03%

Member Initial Medical Election Percentages						
Years of Service Credit Earned by Healthy Members						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CavMac	6.54%	30.89%	53.98%	73.03%	94.55%	78.34%
Milliman	4.35%	37.01%	61.81%	76.39%	91.82%	78.67%
<i>Recommended</i>	7%	43%	64%	77%	94%	



SECTION 2 – INITIAL ELECTION ASSUMPTIONS



ANALYSIS OF FEMALE MEMBER INITIAL MEDICAL ELECTION PERCENTAGES

The following tables compare the results of our analyses with those proposed in Exhibit 3–2 of the 2023 Investigation of OPEB Program Experience Report.

FEMALES

Total Number of Members Exposed						
Years of Service Credit Earned by Healthy Members						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CavMac	249	543	628	769	3,646	5,835
Milliman	206	530	630	773	3,668	5,807
<i>Pct. Difference</i>	20.87%	2.45%	-0.32%	-0.52%	-0.60%	0.48%

Total Number of Member Initial Medical Elections						
Years of Service Credit Earned by Healthy Members						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CavMac	14	176	356	592	3,410	4,548
Milliman	5	203	397	628	3,376	4,609
<i>Pct. Difference</i>	180.00%	-13.30%	-10.33%	-5.73%	1.01%	-1.32%

Member Initial Medical Election Percentages						
Years of Service Credit Earned by Healthy Members						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CavMac	5.62%	32.41%	56.69%	76.98%	93.53%	77.94%
Milliman	2.43%	38.30%	63.02%	81.24%	92.04%	79.37%
<i>Recommended</i>	7%	43%	64%	77%	94%	



SECTION 2 – INITIAL ELECTION ASSUMPTIONS



ANALYSIS OF MALE AND FEMALE MEMBER INITIAL MEDICAL ELECTION PERCENTAGES

Because the initial medical election percentages are not significantly different for males and females, the assumption used for valuation purposes is based on combined male and female experience. The following tables compare the results of our analyses with those proposed in Exhibit 3–3 of the 2023 Investigation of OPEB Program Experience Report.

MALES AND FEMALES

Total Number of Members Exposed						
Years of Service Credit Earned by Healthy Members						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CavMac	463	857	967	1,251	6,179	9,717
Milliman	390	838	973	1,260	6,210	9,671
<i>Pct. Difference</i>	18.72%	2.27%	-0.62%	-0.71%	-0.50%	0.48%

Total Number of Member Initial Medical Elections						
Years of Service Credit Earned by Healthy Members						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CavMac	28	273	539	944	5,805	7,589
Milliman	13	317	609	1,000	5,710	7,649
<i>Pct. Difference</i>	115.38%	-13.88%	-11.49%	-5.60%	1.66%	-0.78%

Member Initial Medical Election Percentages						
Years of Service Credit Earned by Healthy Members						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CavMac	6.05%	31.86%	55.74%	75.46%	93.95%	78.10%
Milliman	3.33%	37.83%	62.59%	79.37%	91.95%	79.09%
<i>Recommended</i>	7%	43%	64%	77%	94%	



SECTION 2 – INITIAL ELECTION ASSUMPTIONS



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

ANALYSIS OF MALE MEMBER INITIAL DENTAL / VISION ELECTION PERCENTAGES

The following tables compare the results of our analyses with those proposed in Exhibit 3–4 of the 2023 Investigation of OPEB Program Experience Report.

MALES

Total Number of Members Exposed						
Years of Service Credit Earned by Healthy Members						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CavMac	214	314	339	482	2,533	3,882
Milliman	184	308	343	487	2,542	3,864
<i>Pct. Difference</i>	16.30%	1.95%	-1.17%	-1.03%	-0.35%	0.47%

Total Number of Member Initial Dental / Vision Elections						
Years of Service Credit Earned by Healthy Members						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CavMac	21	108	193	363	2,391	3,076
Milliman	11	116	223	378	2,326	3,054
<i>Pct. Difference</i>	90.91%	-6.90%	-13.45%	-3.97%	2.79%	0.72%

Member Initial Dental / Vision Election Percentages						
Years of Service Credit Earned by Healthy Members						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CavMac	9.81%	34.39%	56.93%	75.31%	94.39%	79.24%
Milliman	5.98%	37.66%	65.01%	77.62%	91.50%	79.04%
<i>Recommended</i>	7%	44%	68%	77%	93%	



SECTION 2 – INITIAL ELECTION ASSUMPTIONS



ANALYSIS OF FEMALE MEMBER INITIAL DENTAL / VISION ELECTION PERCENTAGES

The following tables compare the results of our analyses with those proposed in Exhibit 3–5 of the 2023 Investigation of OPEB Program Experience Report.

FEMALES

Total Number of Members Exposed						
Years of Service Credit Earned by Healthy Members						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CavMac	249	543	628	769	3,646	5,835
Milliman	206	530	630	773	3,668	5,807
<i>Pct. Difference</i>	20.87%	2.45%	-0.32%	-0.52%	-0.60%	0.48%

Total Number of Member Initial Dental / Vision Elections						
Years of Service Credit Earned by Healthy Members						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CavMac	25	209	388	607	3,453	4,682
Milliman	11	228	424	638	3,409	4,710
<i>Pct. Difference</i>	127.27%	-8.33%	-8.49%	-4.86%	1.29%	-0.59%

Member Initial Dental / Vision Election Percentages						
Years of Service Credit Earned by Healthy Members						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CavMac	10.04%	38.49%	61.78%	78.93%	94.71%	80.24%
Milliman	5.34%	43.02%	67.30%	82.54%	92.94%	81.11%
<i>Recommended</i>	7%	44%	68%	77%	93%	



SECTION 2 – INITIAL ELECTION ASSUMPTIONS



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

Because the initial election percentages are not significantly different for males and females, the assumption used for valuation purposes is based on combined male and female experience. The following tables compare the results of our analyses with those proposed in Exhibit 3–6 of the 2023 Investigation of OPEB Program Experience Report.

MALES AND FEMALES

Total Number of Members Exposed						
Years of Service Credit Earned by Healthy Members						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CavMac	463	857	967	1,251	6,179	9,717
Milliman	390	838	973	1,260	6,210	9,671
<i>Pct. Difference</i>	18.72%	2.27%	-0.62%	-0.71%	-0.50%	0.48%

Total Number of Member Initial Dental / Vision Elections						
Years of Service Credit Earned by Healthy Members						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CavMac	46	317	581	970	5,844	7,758
Milliman	22	344	647	1,016	5,735	7,764
<i>Pct. Difference</i>	109.09%	-7.85%	-10.20%	-4.53%	1.90%	-0.08%

Member Initial Dental / Vision Election Percentages						
Years of Service Credit Earned by Healthy Members						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CavMac	9.94%	36.99%	60.08%	77.54%	94.58%	79.84%
Milliman	5.64%	41.05%	66.50%	80.63%	92.35%	80.28%
<i>Recommended</i>	7%	44%	68%	77%	93%	



SECTION 3 – TIER SELECTION AND MIGRATION ASSUMPTIONS



ANALYSIS OF MEMBER INITIAL MEDICAL PLAN AND TIER SELECTION PERCENTAGES

CavMac independently developed initial medical plan and tier selection percentages for male and female members during the period from June 30, 2020 to June 30, 2023. This analysis was further split by pre-65 or post-65 elections.

As with other assumptions we reviewed, we used an independent methodology and did not use Milliman’s refined processed data. We compared the initial elections of more than 8,200 newly-covered members across approximately 175 different coverage options and identified only a handful of situations where we differed from Milliman. The most frequent issue leading to differences related to situations where a retiree or spouse became Medicare-eligible between retirement and the valuation date, resulting in differing tier selections within the same plan.

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

We note that retired members can elect to switch plans, although we understand that this may not occur frequently. This means that the assumption regarding plan election could be thought of in terms of “current election” rather than “initial election” and still be useful for valuation purposes. Phrasing the assumption in this way would simplify the ability to set the assumption, and so it might be worth considering in the next experience study.



SECTION 3 – TIER SELECTION AND MIGRATION ASSUMPTIONS



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

CavMac independently developed initial dental / vision plan and tier selection percentages for male members during the period from June 30, 2020 to June 30, 2023. The following tables compare the results of our analyses with those proposed in Exhibit 4–5 of the 2023 Investigation of OPEB Program Experience Report.

MALES

Member Initial Dental / Vision Plan and Tier Selection Percentages*			
Deduction Code	CavMac	Milliman	Difference
501	16.2%	16.0%	0.2%
502	59.0%	59.3%	-0.3%
503			
901	7.1%	6.9%	0.2%
902	17.7%	17.8%	-0.1%
903			

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



SECTION 3 – TIER SELECTION AND MIGRATION ASSUMPTIONS



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

CavMac independently developed initial dental / vision plan and tier selection percentages for female members during the period from June 30, 2020 to June 30, 2023. The following tables compare the results of our analyses with those proposed in Exhibit 4–5 of the 2023 Investigation of OPEB Program Experience Report.

FEMALES

Member Initial Dental / Vision Plan and Tier Selection Percentages*			
Deduction Code	CavMac	Milliman	Difference
501	38.3%	38.2%	0.1%
502	36.7%	36.8%	-0.1%
503			
901	14.5%	14.5%	0.0%
902	10.5%	10.5%	0.0%
903			

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



SECTION 3 – TIER SELECTION AND MIGRATION ASSUMPTIONS



REVIEW OF PRE-65 TO POST-65 MEDICAL PLAN MIGRATION ASSUMPTIONS

CavMac independently developed the frequencies of member medical plan enrollment decisions for those who reached Medicare-eligibility age during the period from June 30, 2020 to June 30, 2023 and were enrolled in a pre-65 medical plan immediately prior to attaining age 65. Because we based our results on valuation data rather than Milliman’s comprehensive database, there are some minor differences in our counts, but nothing that is significant or indicative of any inadequate process.

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

We note that several of the recommended assumptions are 2% or less, which does not significantly affect any of the results. We believe there is an opportunity for simplification with this assumption, if desired.



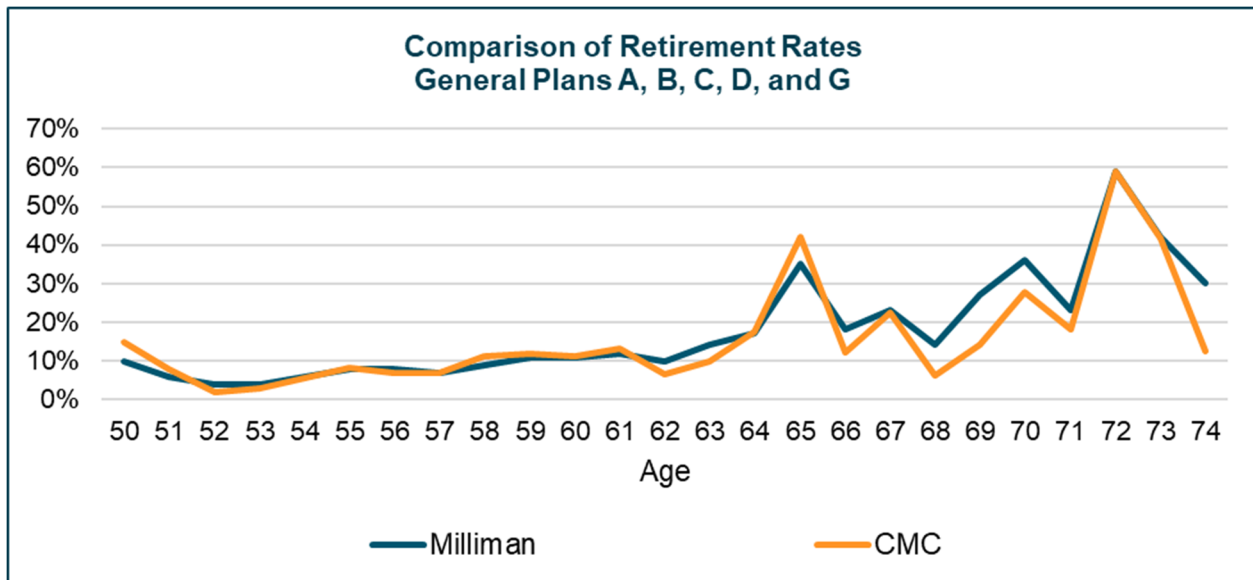
SECTION 4 – OTHER ELECTION ASSUMPTIONS



ANALYSIS OF ASSUMED RETIREMENT RATES FOR DEFERRED VESTED MEMBERS

For pension valuation purposes, the retirement patterns of deferred vested members is often not important because retirement at earlier ages often lead to a reduced benefit that is approximately actuarially equivalent. For OPEB purposes, however, earlier commencement has a definite cost impact since it represents more years of medical coverage. Consequently, Milliman develops an assumption for OPEB purposes that is more refined than the assumption used in their pension valuation. Although the actuarial liability attributable to the deferred vested members is not significant, we still believe this additional analysis is appropriate.

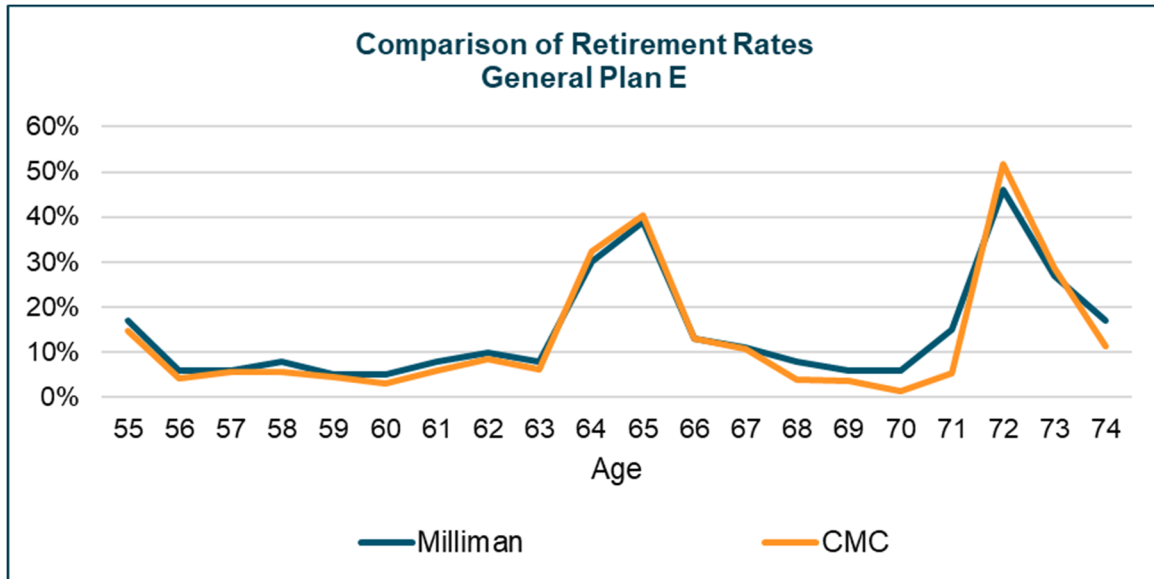
CavMac independently developed the percentages of members with deferred vested pension benefits under General Plans A, B, C, D, and G who will retire at a given age based on experience during the period from June 30, 2020 to June 30, 2023. Milliman used two additional years of data, so we would expect there to be some differences in our results. The general concurrence of the two sets of results further strengthens our confidence in the resulting conclusion, because the possible influence of some unusual year is significantly reduced by not using all of the same years. The following graph compares the results of our analyses with those proposed in Exhibit 5–1 of the 2023 Investigation of OPEB Program Experience Report.



SECTION 4 – OTHER ELECTION ASSUMPTIONS



CavMac independently developed the percentages of members with deferred vested pension benefits under General Plan E who will retire at a given age based on experience during the period from June 30, 2020 to June 30, 2023. Milliman used two additional years of data, so we would expect there to be some differences in our results. The general concurrence of the two sets of results further strengthens our confidence in the resulting conclusion, because the possible influence of some unusual year is significantly reduced by not using all of the same years. The following graph compares the results of our analyses with those proposed in Exhibit 5–2 of the 2023 Investigation of OPEB Program Experience Report.



The total number of members with deferred vested pension benefits under Safety Plans A, B, and C shown in Exhibit 5-3 are low relative to the other Plan groups (112 total actual retirement observations over five years). As a result, CavMac did not independently develop rates of retirement for these members.



SECTION 4 – OTHER ELECTION ASSUMPTIONS



ANALYSIS OF DIFFERENCES IN MEMBER AGES AND AGES OF ENROLLED SPOUSES

CavMac replicated the average differences in member ages and the ages of enrolled spouses based on the experience of unique retired members who were enrolled in a medical or dental plan as of July 1, 2021, 2022, or 2023, and who had a spouse indicator and a valid spouse date of birth on his or her record. Our method and criteria missed a limited number of individuals who Milliman observed, but the differences are small, and the conclusions are unchanged.

The following table summarizes the results:

Actual Experience	Male Retirees		Female Retirees	
	Number	Average Age Difference in Years (Males Older Than Females)	Number	Average Age Difference in Years (Males Older Than Females)
CavMac — All Retirees	18,019	4.1	10,599	1.4
CavMac — Recent Retirees	4,273	3.3	3,358	1.6
Milliman — All Retirees	18,316	4.1	10,780	1.4
Milliman — Recent Retirees	4,429	3.2	3,472	1.6

As shown in the table above, the average age differences we produced are consistent with the results contained in Section 6 of the 2023 Investigation of OPEB Program Experience Report.

We note that the proposed assumptions concerning the average difference in male member ages and the ages of enrolled spouses provided in the 2023 Investigation of OPEB Program Experience Report are different from the assumptions used in the 2023 Retirement Plan Actuarial Valuation, while the assumption for females is the same. These age differences are not necessarily expected to be the same. In the pension study, the difference is 3 years, consistent with the more recent experience in the OPEB plan. If a similar difference in all retirees and recent retirees continues to be seen in the 2026 Investigation of OPEB Program Experience, we would suggest adjusting the forward-looking assumption to 3 years.





SECTION 4 – OTHER ELECTION ASSUMPTIONS

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

Section 6 of the 2023 Investigation of OPEB Program Experience Report contains the following description of the Medicare enrollment assumptions for members who are enrolled in Anthem Blue Cross I, II, and Prudent Buyer Plans:

“Our July 1, 2022 OPEB valuation assumed that members in Blue Cross I, II, and Prudent Buyer were not eligible for Medicare Part B premium reimbursement. We checked the validity of this assumption based on July 1, 2021, 2022, and 2023 enrollment information. Medicare Part A information from LACERA for both inactives and actives was incomplete, so we relied on the Medicare Part B indicator. There were not any members in the Blue Cross I, II, and Prudent Buyer plans who were in Medicare Part B. We recommend continuing with the current assumption for Tier 1. We will assume Tier 2 members will enroll in Medicare Parts A and B.”

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

ANALYSIS OF SURVIVOR AND NEW DEPENDENT ENROLLMENT ASSUMPTIONS

Milliman is proposing that these provisions be modeled with a load rather than trying to precisely reflect the provisions. We agree that the complexity involved in trying to model these provisions is very complex using most valuation software, and that the proposed change with simplify the actuarial valuation process without any significant impact. We find Milliman’s proposed loads to be reasonable.



SECTION 5 – ECONOMIC ASSUMPTIONS



INFLATION

The inflation assumption is a component of both the investment return assumption and the health cost trend rate development. For consistency with the pension assumptions developed last year, Milliman uses the same 2.75% inflation assumption and points to the pension study for justification. We do not find 2.75% unreasonable. While inflation the past few years has been higher, forward-looking market indicators and many experts anticipate inflation returning to the lower rates observed for most of the past three decades.

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

INVESTMENT RETURN

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

For the funded plans, the investment return assumption is an estimation of what the invested funds are expected to earn over time. The expected earnings are largely dependent upon the way in which the portfolio is allocated across asset classes, and so the usual approach to developing this assumption is to consider the capital market assumptions applicable to the asset classes involved. Milliman follows this general approach.

In performing their analysis, Milliman considered capital market assumptions from Meketa, LACERA's investment consultant, as well as from the Horizon survey and from Milliman's internal resources. Because of some of the recent volatility in capital market assumptions, Milliman averaged the assumptions across the most recent three years available from each source. This analysis was performed with both a 10-year and 20-year time horizon. We believe that Milliman's approach of considering multiple sets of investment experts as well as two different time frames is reasonable and provides greater confidence when approaching such a significant assumption.

Finally, Milliman comments on how they consider the impact of differing inflation assumptions as well as the recognition of certain investment expenses that should be reflected and recommend the use of a 6.25% investment return assumption, an increase from the current assumption of 6.00%. We believe this is a reasonable assumption and is developed using appropriate considerations. Of course, there are other reasonable assumptions which could have been chosen, but we are very comfortable with Milliman's recommendation.



SECTION 5 – ECONOMIC ASSUMPTIONS



We also reviewed Milliman’s analysis of the expected return for the unfunded plans. In this case, Milliman recommends using the expected return of the general (cash) account held by the County, which is generally considered a reasonable approach. Based on the general proportions of cash and short-term Treasuries that this account holds, Milliman recommends the use of a 3.50% rate. While this recommendation is based primarily on short-term analysis, we believe that it is appropriate for the situations in which this assumption is needed. We find this analysis reasonable.

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

LONG-TERM HEALTH CARE COST TREND RATES

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

CavMac reviewed the proposed long-term medical cost trend rates (Medical Trend Rates) provided in the 2023 Investigation of OPEB Program Experience Report. Milliman selected Medical Trend Rates based on the Society of Actuaries (SOA) Long Term Healthcare Cost Trends Model, which is often referred to as the “Getzen Model” because it was originally developed by Professor Thomas E. Getzen for the SOA. We note that one common criticism of the Getzen Model is that it generates a longer transition period from short-term trend rates to ultimate trend rates when compared to transition periods produced by other models. However, with more recent assumptions and the rates proposed by Milliman, the model converges much more quickly to an ultimate trend rate than in prior years. Although slightly different from our typical methodology, we find the rates proposed by Milliman to be reasonable and technically sound.

Our understanding is that Milliman has modified the Getzen Model to reflect:

- An offset to correct the implicit aging of the population—an artifact of the Getzen Model development process—included in trend rates as required under Section 3.12.1(a) of ASOP 6;
- An adjustment equal to the expected long-term rate of inflation plus 0.75% to reflect future changes in carrier administrative costs as recommended under Section 3.12.1(a) of ASOP 6,
- Adjustments, if needed, to produce trend rates that are rounded to the nearest 0.1%.



SECTION 5 – ECONOMIC ASSUMPTIONS



CavMac believes that the modifications outlined above are reasonable for the purposes stated herein.

The Getzen Model produces short-term, intermediate-term, and long-term rates based on various inputs provided by the user. Milliman selected the following inputs to calibrate the Getzen Model for the OPEB Program:

- **Initial Trend**—These trend rates are based on review of the July 1, 2023 annual medical and dental plan rate renewals and summaries provided by Segal, LACERA's health care consultant, taking into account drug percentage of total, approximate annual premiums, and plan type.
- **2033 GDP Percentage Share**—The assumed percentage of the Gross Domestic Product dedicated to health care costs. Based on guidance from the Centers for Medicare and Medicaid Services (CMS), Milliman selected the recommended value to be 19.0%.
- **Inflation Rate**—Milliman selected a 2.75% inflation assumption, which is consistent with the expected long-term rate of inflation.
- **Real GDP Per Capita Growth**—The expected growth in Real GDP during future periods. Milliman used information from the Congressional Budget Office to select a 1.40% per year growth in Real GDP.
- **Excess Medical Cost Growth**—The ratio of expected increases in health care expenditures over expected increases in income and wages. Milliman selected a 0.90% rate based on SOA research.
- **GDP Resistance Point and Limit Year**—The projected health share of GDP percentage where additional increases in costs meet resistance and the year in which this limit is expected to be reached. Milliman selected the 17.0% recommended value for the GDP Resistance Point, and 2075 for the GDP Limit Year, based on SOA research.

The values listed above for the parameters used in the Getzen Model are all within ranges produced and accepted by researchers, forecasters, government officials, and other interested parties, and appear to meet the criteria outlined in Section 3.6 of ASOP 27, as well as the requirements in Section 3.12.5 of ASOP 6, concerning the selection of reasonable assumptions. As a result, CavMac believes that the inputs selected by Milliman for the purposes of calibrating the Getzen Model for the OPEB Program are reasonable. Overall, CavMac did not uncover any concerns with the parameters or modifications employed by Milliman in their use of the Getzen Model, and we have determined that the Getzen Model described above is an acceptable basis for the selection of long-term medical cost trend rates for the OPEB Program.



SECTION 5 – ECONOMIC ASSUMPTIONS



CavMac would like to note that long-term health care cost trends can be impacted by events such as the COVID-19 pandemic (for which long-term data is still developing) and by Federal legislation such as the Affordable Care Act (ACA) and the Inflation Reduction Act (IRA). Under the IRA in particular, Medicare Part D plan design will change dramatically in 2025 and price negotiations for Medicare Part D drugs will begin in 2026, suggesting modifications to the medical trend for post-65 members may be needed. Modifications to both pre-65 and post-65 trends have already been seen due to COVID and the ACA. We would therefore suggest possibly including additional language in the experience study report and the valuation reports mentioning these concerns and the fact that the trend assumption will be monitored as information emerges.

CavMac also reviewed the proposed long-term dental / vision cost trend rates provided in the 2023 Investigation of OPEB Program Experience Report. Milliman selected a 4.25% underlying dental and vision trend rate, which was developed based on the expected long-term rate of inflation (2.75%) plus 1.50%. As required under Section 3.12 of ASOP 27, these parameters are consistent with the values selected for similar inputs used in the development of long-term medical cost trend rates. CavMac believes that the inputs selected by Milliman for the purposes of developing the 4.25% underlying dental / vision trend rate are reasonable.

MEDICARE PART B PREMIUM TREND RATES

CavMac reviewed the proposed Medicare Part B premium trend rates contained in Exhibit 7–6 in Milliman’s report. The proposed Medicare Part B premium trend rates initially start at 11.20% and grade down to an ultimate rate equal to 4.10%. Milliman established the Medicare Part B premium trend assumption to be consistent with projections from CMS. We find their proposed trend rates reasonable.



SECTION 6 – EXPERIENCE REPORT REVIEW AND CONCLUSIONS



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

We have no findings of material discrepancies with generally accepted actuarial principles or professional standards, and our recommendations are limited to suggesting minor improvements to the OPEB Program Experience Study process. We have summarized our recommendations for future experience studies:

- In our report, we identified some areas in which we believe there could be some simplification of assumptions. We recognize that there may be valid reasons for the more complex assumptions, and do not disagree with those assumptions. However, some simplification could be made with only a very minor change in results.
- In our opinion, it is helpful to add some commentary as to the rationale in changing assumptions. This helps provide documentation of the thought process behind the recommended changes. While Milliman does this to some extent, we would suggest they expand this discussion. This is a preference issue, of course, and we recognize that each firm and consultant have personal styles, and that the client’s wishes are also a significant consideration.
- We believe that it could be useful for Milliman to consider using a headcount-based mortality table for the OPEB work rather than the benefit amount-based tables used in the pension work. For pension benefits, the mortality tables reflect that those with larger benefits tend to live longer. The nature of LACERA’s OPEB benefits are such that there is some indirect correlation between the size of the pension benefit and the amount of insurance subsidy, so this is not a simple decision. We would suggest the possibility be studied over the next three years.
- We believe more commentary could be included in the experience study and valuation reports regarding:
 - the amortization method and funding methodology,
 - potential considerations regarding the COVID-19 pandemic and Federal legislation impact on health care costs and trend, and
 - the origin of the morbidity factors used in the calculation of the age-based claims costs.

As part of the actuarial review of the 2023 OPEB Program Actuarial Valuation Report scheduled for later this year, we will be reviewing Milliman’s valuation process and confirming the valuation results. As part of that project, we will be reviewing the reasonableness of Milliman’s estimated cost impact of the proposed assumption changes. While we are not able to fully quantify the changes at this point, we believe the changes are reasonable in light of general actuarial rules of thumb and our experience with other OPEB plans.



Attachment V

**Milliman and CavMac Presentation Slides for
September 4, 2024**

Los Angeles County OPEB Program

2023 Valuation Results

Administered by LACERA



Robert Schmidt, FSA, EA, MAAA
Janet Jennings, ASA, MAAA
September 4, 2024

Agenda

- Highlights
- Timeline
- Process Summary
- Assumptions
- Valuation Summary Results
- Historical Information and Projections
- Questions and Comments
- Appendix
- Glossary

Highlights

Highlights

Agent Structure

- The funding report provides agent specific information for those employers who are prefunding through the Other Postemployment Benefits (OPEB) Trust. Other agents are grouped together into the overall OPEB Program valuation calculations.
- Plan sponsors use the valuation report to make OPEB Program funding decisions by reviewing contributions and program funding status.
- Employers requiring financial statement reporting information obtain it from the GASB 75 report.

Small increase in liabilities

- The increase is due to passage of time and healthcare trend.
- This is partially offset by 2023 OPEB Experience Study assumption changes, favorable claims cost experience, and favorable asset performance.
- Discount rate increased from 6.00% to 6.25% for prefunding agents and from 2.30% to 3.50% for non-prefunding agents.

Highlights (cont'd)

Employer contributions are progressing toward reaching the Actuarially Determined Contributions (ADC)

- The ADC decreased largely due to the discount rate increase.
- The County is projected to reach their ADC in the fiscal year ending June 30, 2028.
- Superior Court is not projected to reach their ADC.
- LACERA has reached their ADC in the fiscal year ending June 30, 2023.

Slight decrease in active membership and increase in inactive membership since last year

Timeline

Timeline

Description	2023						2024									
	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	
Entrance Stakeholder Meeting				Meeting												
Received Data		Activity	Activity	Activity	Activity											
Census and Experience Study					Activity	Activity	Activity	Activity								
January BOR Educational Session							Meeting									
First Stakeholder Assumptions Meeting								Meeting								
Received Approved 7/1/2024 Premiums									Activity							
Received Approved OPEB Trust Allocation										Activity						
Second Stakeholder Assumptions Meeting											Meeting					
BOI Educational Session												Meeting				
BOR Meeting to Approve Assumptions													Meeting			
Conduct Funding Valuation												Activity	Activity	Activity		
Closing Stakeholder Meeting														Meeting		
BOR Meeting to Approve Valuation															Meeting	

Meeting
 Activity

Process Summary

Process Summary

July 1, 2020 Last OPEB Experience Study

July 1, 2021 OPEB Funding Valuation

June 30, 2022 Pension Experience Study

July 1, 2022 Last OPEB Funding Valuation with updated assumptions from the 2022 Pension Experience Study

July 1, 2023 OPEB Experience Study

- Experience study on a three-year cycle

July 1, 2023 OPEB Funding Valuation

- Continue with annual funding valuations

Process Summary (cont'd)

Stakeholders

AGENTS

- LA County
- Superior Court
- LACERA
- Outside Districts

Union

- SEIU
- Local 1014
- Coalition of County Unions (CCU)

Consultant

- Segal

Actuaries

- Cavanaugh Macdonald
- Cheiron
- Rael & Letson
- Milliman

Process Summary (cont'd)

Experience study assumptions

- 2023 Vested terminated members retirement rates
- 2023 OPEB demographic assumptions
 - Health initial enrollment, health plan and coverage tier selection, and other OPEB assumptions
- 2023 OPEB economic assumption (discount rate)
- **2022 Retirement benefit related demographic and economic assumptions are already included**
 - disability, withdrawal, retirement, mortality, inflation, and wage growth

Valuation assumptions

- Health plan claim costs
- Trend updated with July 1, 2024 health plan premiums

Valuation based on

- June 30, 2023 census data
- July 1, 2023 and July 1, 2024 health plan premiums

Experience Study Details

- Last OPEB experience study was 2020.
- Utilized data mostly from 2021, 2022, and 2023.
- Assumptions were studied on a combined basis for all Plan sponsors under the OPEB program.
- OPEB experience study includes:
 - OPEB demographic assumptions (enrollment, plan and tier selection, enrolled spouse age difference, Medicare enrollment in Anthem plans, and remarriage)
 - Vested Terminated Retirement by retirement plan
 - Economic Assumptions
 - Amortization method discussion
- The July 1, 2023 Valuation first year trends reflect the July 1, 2024 health plan premium renewals.

Assumptions

Investment Return

The OPEB Trust Investment Return Assumption was set in the 2023 Experience Study

- Agents that are prefunding through the OPEB Trust use an expected return of 6.25% based on a review of Meketa, Horizon, and Milliman's capital market assumptions under the new OPEB Trust asset allocation. The prior Investment Return Assumption for the prefunding agents was 6.00%.
- Agents not prefunding through the OPEB Trust have an expected return of 3.50% based on the County general assets. The expected return for these agents was previously 2.30%.
- Investment return assumption is different than pension due to a different asset allocation for the OPEB Trust than for the Pension Trust.
- Milliman and LACERA staff provided an informational session to the Board of Investments at their July meeting.

Health Assumptions

The following OPEB assumptions were updated during the July 1, 2023 Funding Valuation:

- Medical and Dental/Vision claim costs
- Health cost trend rates with adjustments for July 1, 2024 health plan premiums
 - Medical
 - Dental/Vision

Investment Earnings by Agent

OPEB Trust Long Term Rate of Return (6.25%)

Pre-funding Agents

- LA County
- LACERA
- Superior Court

General Assets Rate of Return (3.50%)

Outside District Agents

- SCAQMD
- LAFCO
- LACOE
- LLCD

The pre-funding agents have an investment earnings assumption based on the long term rate of return of the OPEB Trust, because the funding policies are designed to accumulate sufficient assets in the OPEB Trust to pay the benefits for the foreseeable future. The Outside District agents are not accumulating assets in the OPEB Trust, resulting in an investment earnings assumption based on the return from the County's general assets.

Valuation Summary Results

Analysis of Change

Exhibit 2: Analysis of Change
(All Dollar Amounts in Billions)

Sources of Change	Actuarial Accrued Liability	(Assets)	Unfunded Actuarial Accrued Liability	Normal Cost Rate	ADC Percentage
A. July 1, 2022 Valuation	\$ 23.10	\$ (2.39)	\$ 20.71	7.26%	18.27%
2023 Experience Study Changes ⁽¹⁾	\$ (0.92)	\$ -	(0.92)	(0.54%)	(0.71%)
Expected One-year Change	\$ 1.23	\$ (0.61)	0.62	0.00%	(0.01%)
B. July 1, 2023 Valuation Expected	\$ 23.41	\$ (3.00)	\$ 20.41	6.72%	17.55%
Claim Cost Experience	(0.38)	-	(0.38)	(0.12%)	(0.31%)
Trend Assumption (Gain)/Loss ⁽²⁾	0.47	-	0.47	0.13%	0.37%
Other Experience (Gain)/Loss	(0.04)	-	(0.04)	(0.19%)	(0.46%)
Asset (Gain)/Loss	-	(0.09)	(0.09)	0.00%	(0.05%)
C. July 1, 2023 Valuation	\$ 23.46	\$ (3.09)	\$ 20.37	6.54%	17.10%

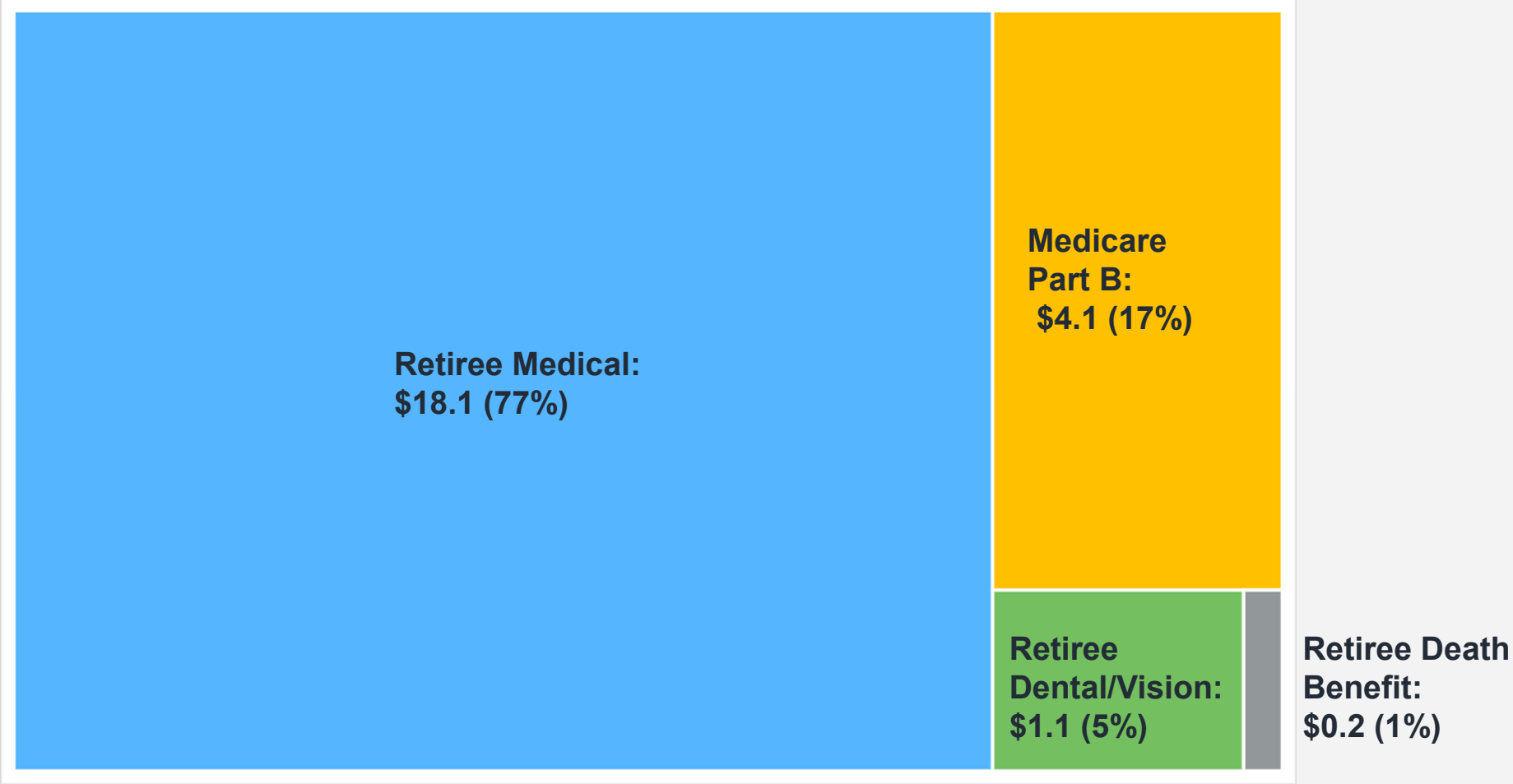
¹ 2023 Experience Study Changes includes \$(0.80) billion due to the increase in the investment return assumption

² Includes impact of July 1, 2024 renewals

Normal Cost Rate and ADC percentage are based on 2023 pensionable payroll of \$9.4 billion.

Actuarial Accrued Liability by Benefit Type

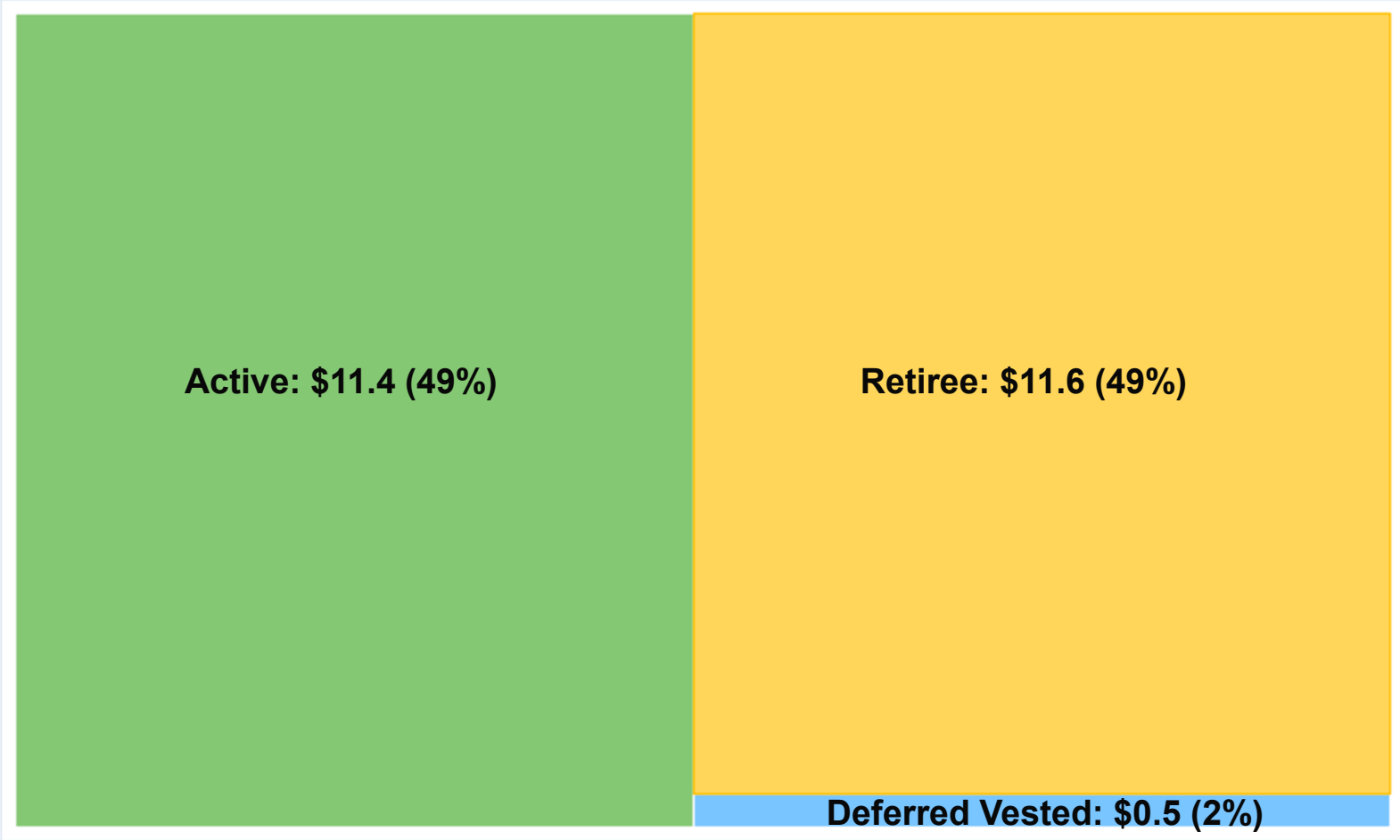
The Total Actuarial Accrued Liability is \$23.5 Billion



All dollar amounts are expressed in billions.

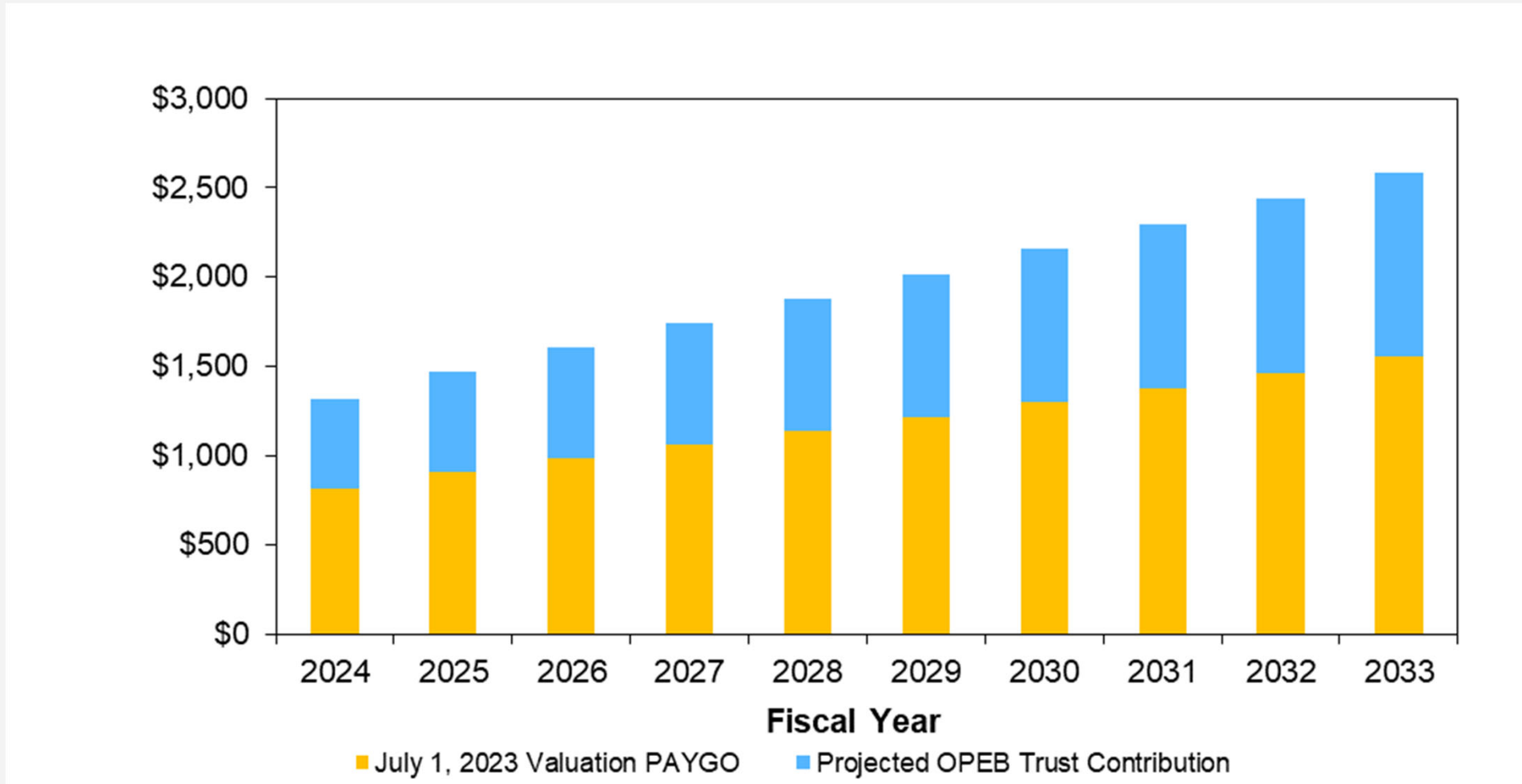
Actuarial Accrued Liability by Member Status

The Total Actuarial Accrued Liability is \$23.5 Billion



All dollar amounts are expressed in billions.

Projected Pay-As-You-Go (PAYGO) Benefits and OPEB Trust Contributions



All amounts are expressed in millions of dollars.

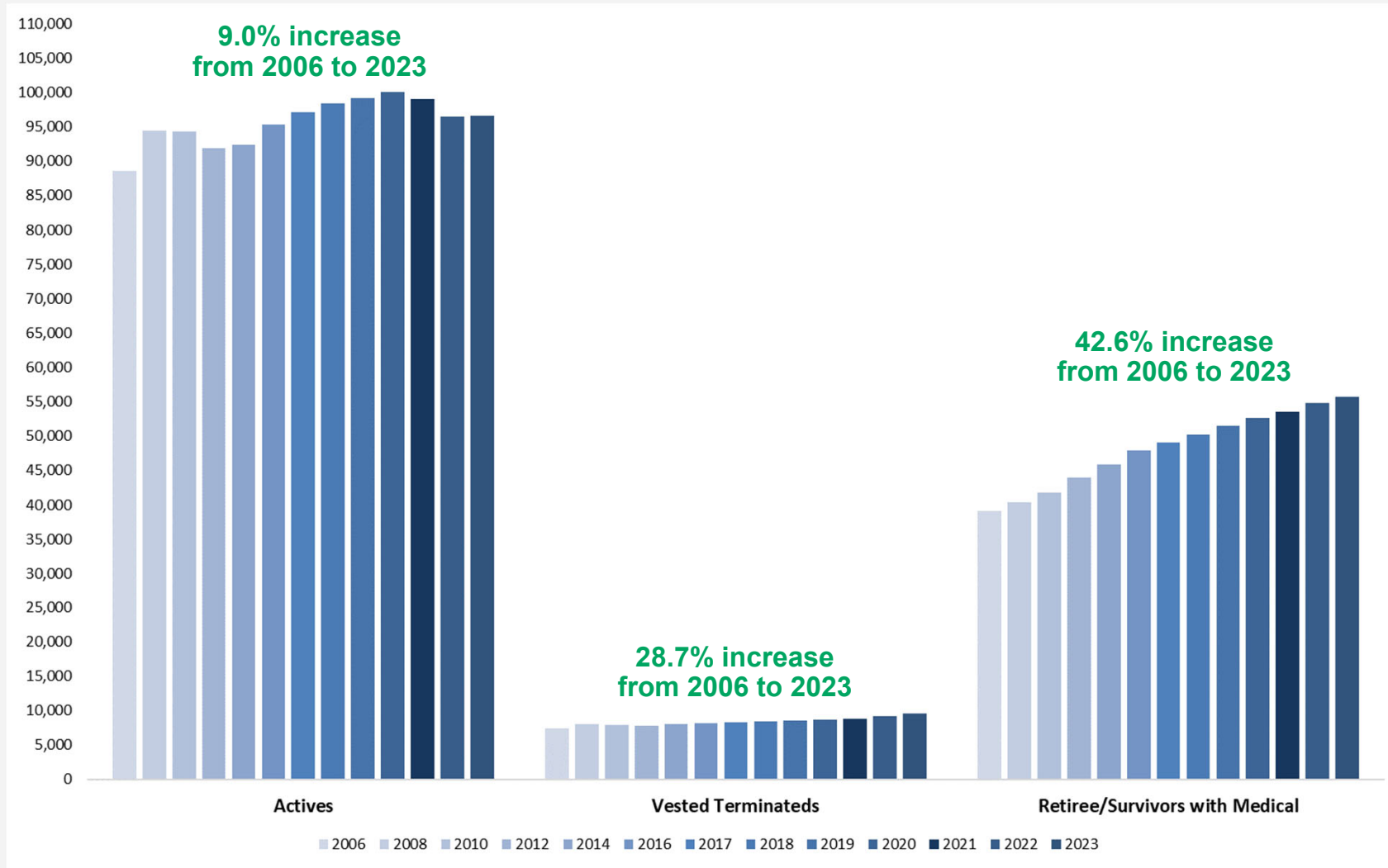
Historical Information & Projections

History of Changes

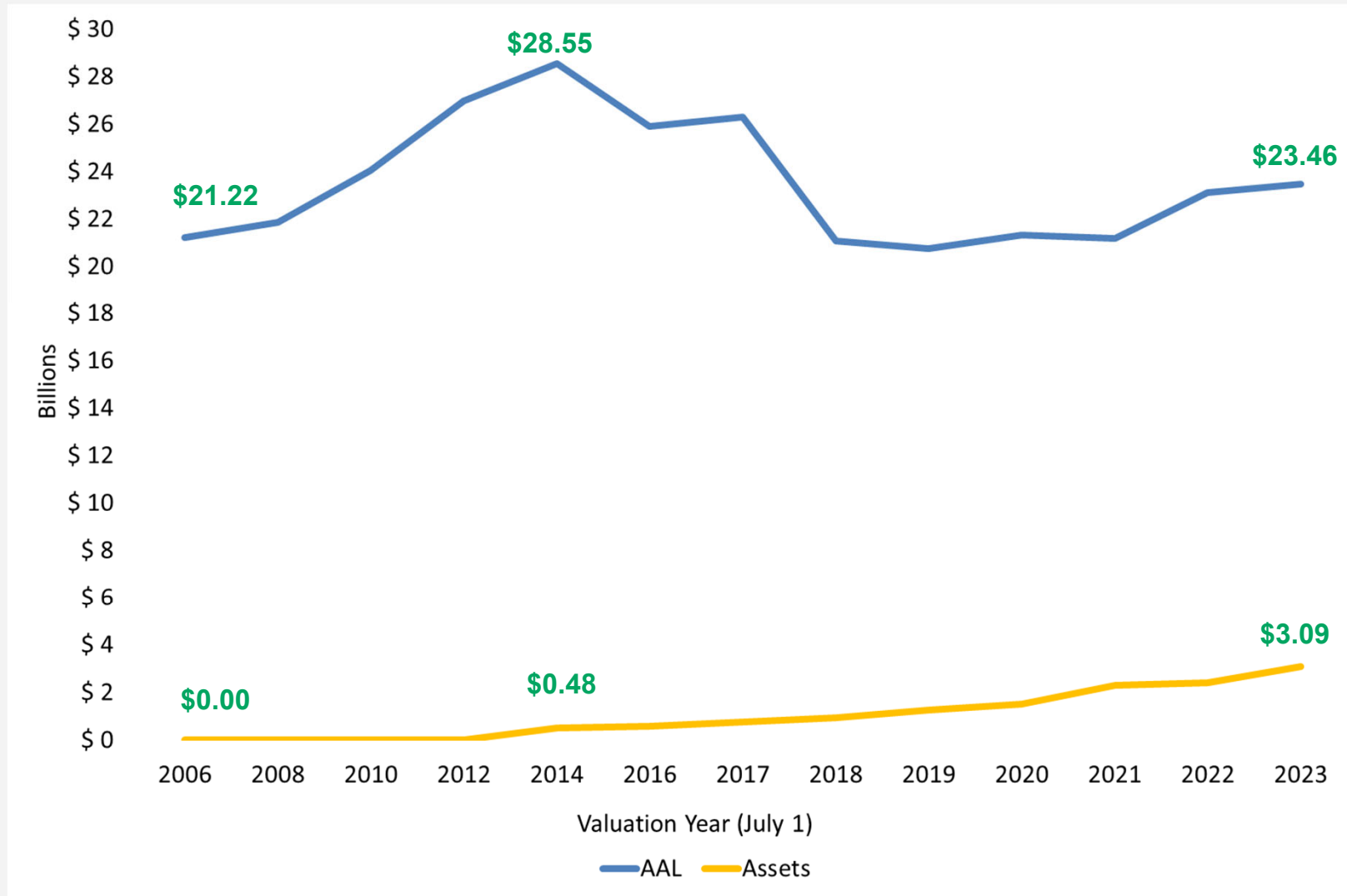
Valuation Year	Investment Return Assumption		Changes
	Prefunding Agents	Outside Districts	
2006	5.00%	5.00%	Initial OPEB Valuation and Segal actuarial review
2008	5.00%	5.00%	Investigation of Experience Study
2010	5.00%	5.00%	Investigation of Experience Study and Segal actuarial review
2012	4.35%	4.35%	2013 Investigation of Experience Study
2014	3.75%	3.75%	Initial Valuation with OPEB Trust assets
2016	4.50%	4.50%	Initial Valuation reflecting Tier 2, Investigation of Experience Study and Segal actuarial review
2017	4.50%	4.50%	Beginning of annual valuations
2018	6.00%	3.69%	Initial agent Valuation, 2018 Investigation of Experience Study and Cavanaugh Macdonald actuarial review
2019	6.00%	3.69%	ACA Excise Tax and Health Insurer Fee repealed
2020	6.00%	2.30%	2020 Investigation of Experience Study and Cavanaugh Macdonald actuarial review
2021	6.00%	2.30%	There were no changes in this valuation year
2022	6.00%	2.30%	There were no changes in this valuation year
2023	6.25%	3.50%	2023 Investigation of Experience Study and Cavanaugh Macdonald actuarial review

Number of Members Increasing

Particularly Retirees

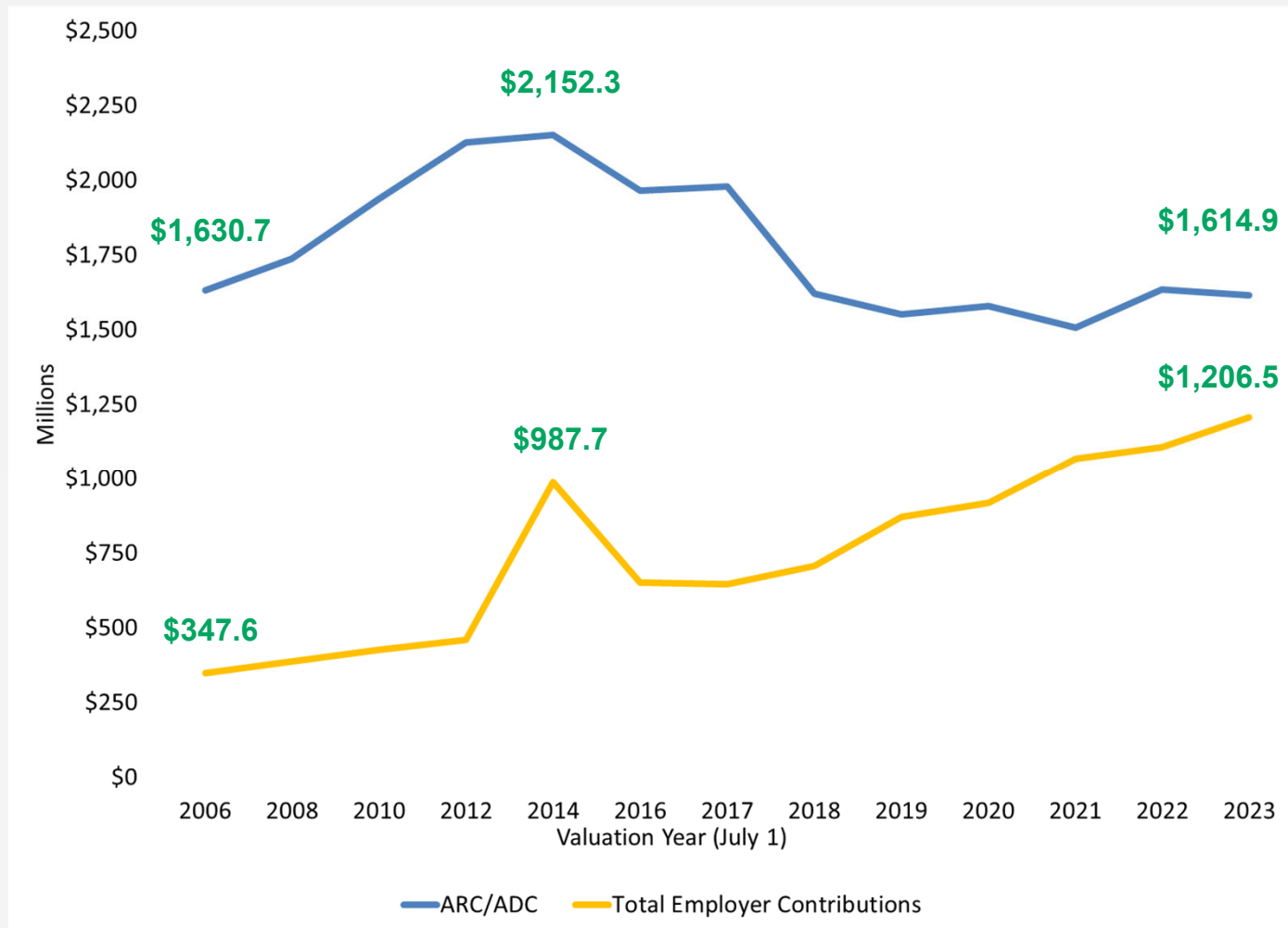


Actuarial Accrued Liability (AAL) & Assets



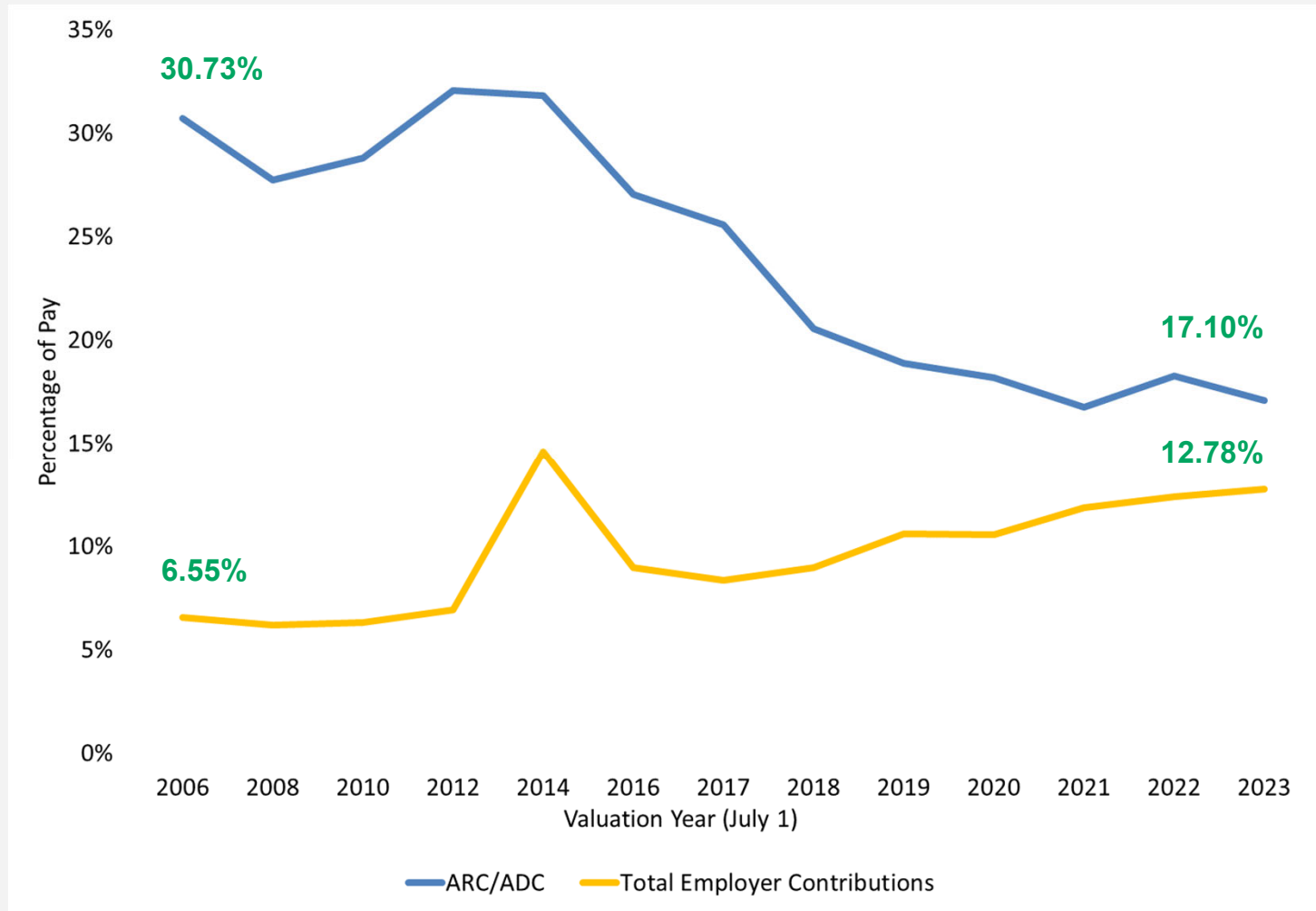
All dollar amounts are expressed in billions.

ARC/ADC and Total Employer Contributions



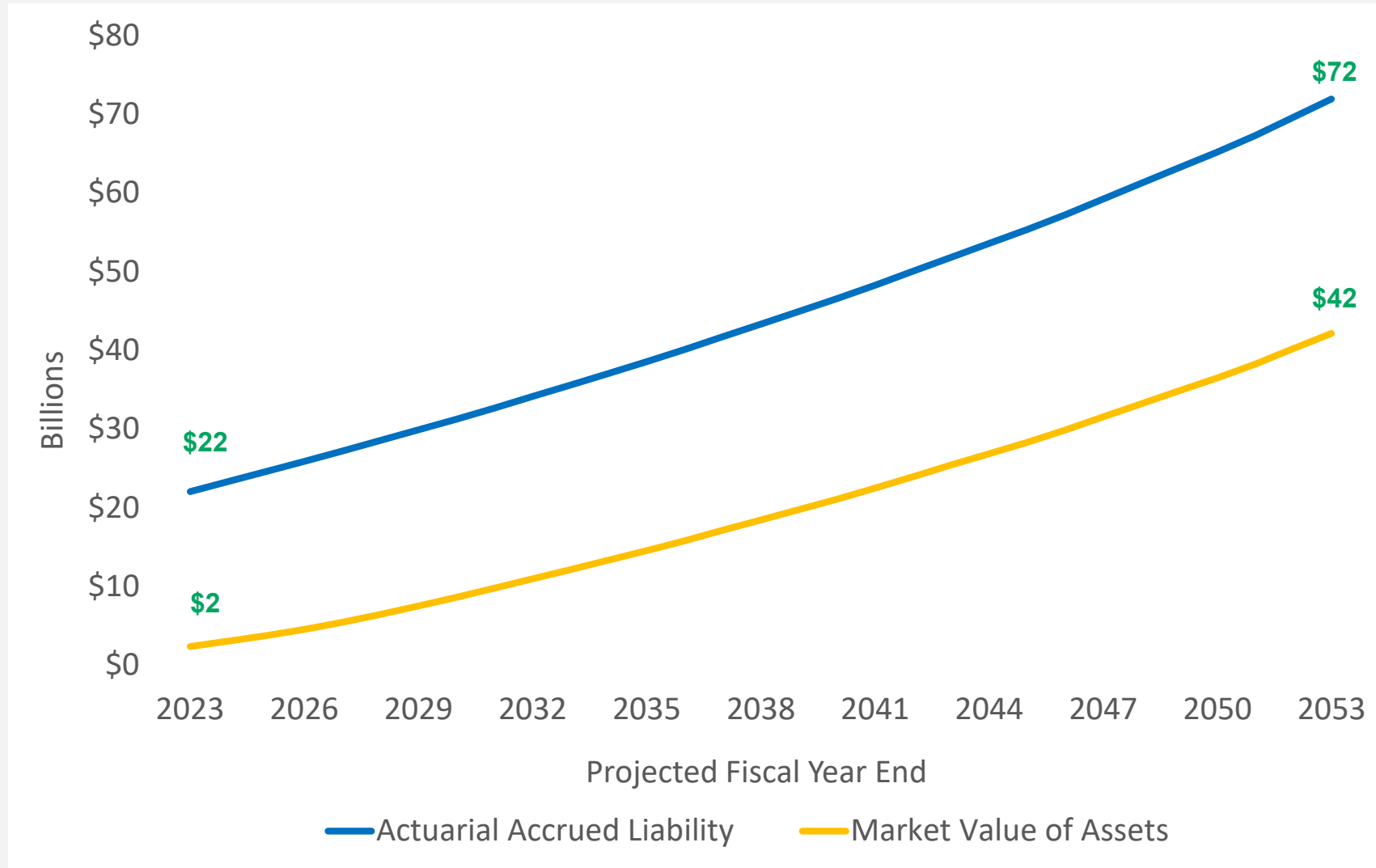
Total Employer Contributions include OPEB Trust and Custodial Fund PAYGO employer contributions. Prior to 2017, Total Employer Contributions are projected benefit payments from OPEB Valuations.

ARC/ADC and Total Employer Contributions

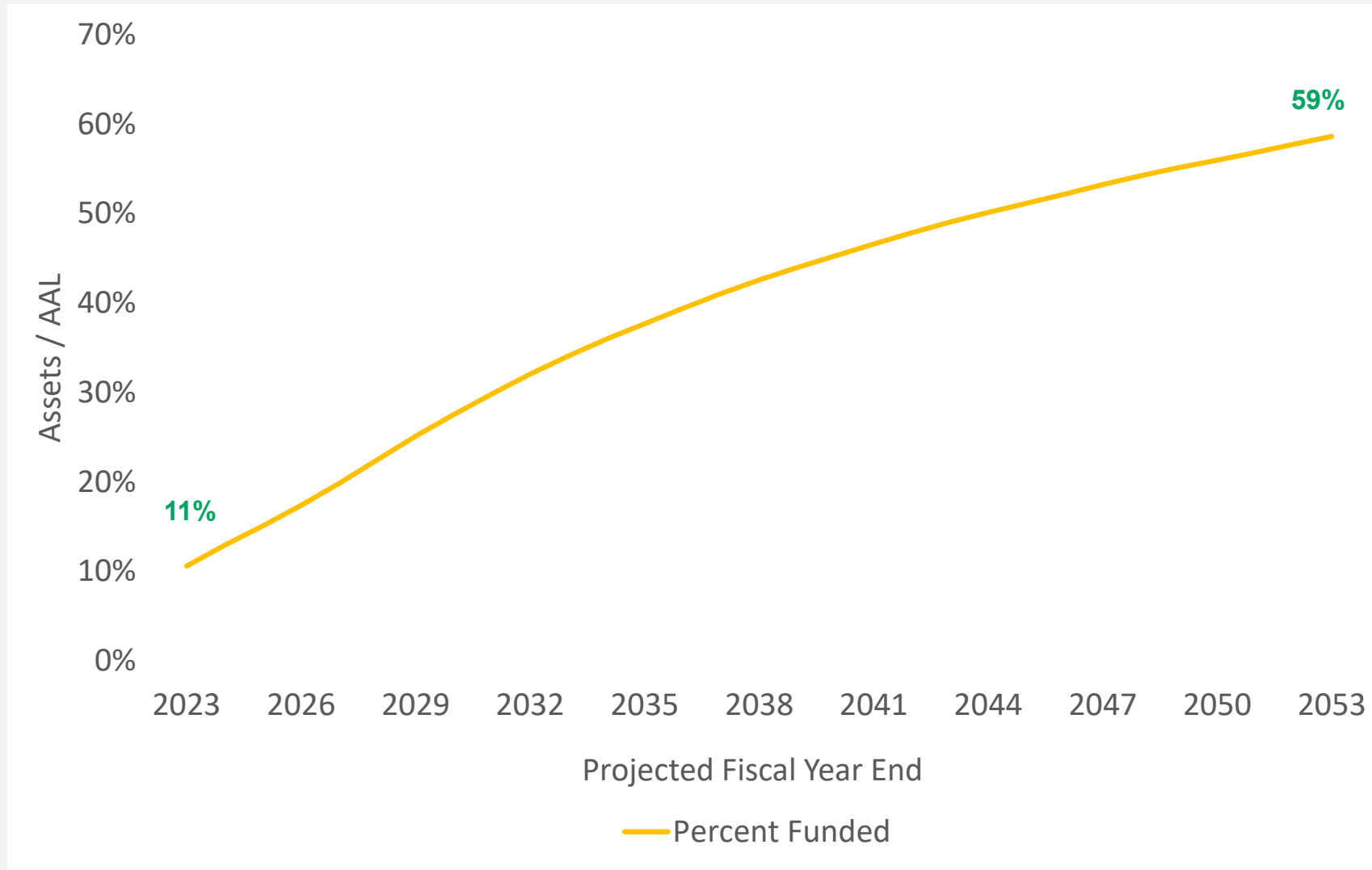


Total Employer Contributions include OPEB Trust and Custodial Fund PAYGO employer contributions. Prior to 2017, Total Employer Contributions are projected benefit payments from OPEB Valuations.

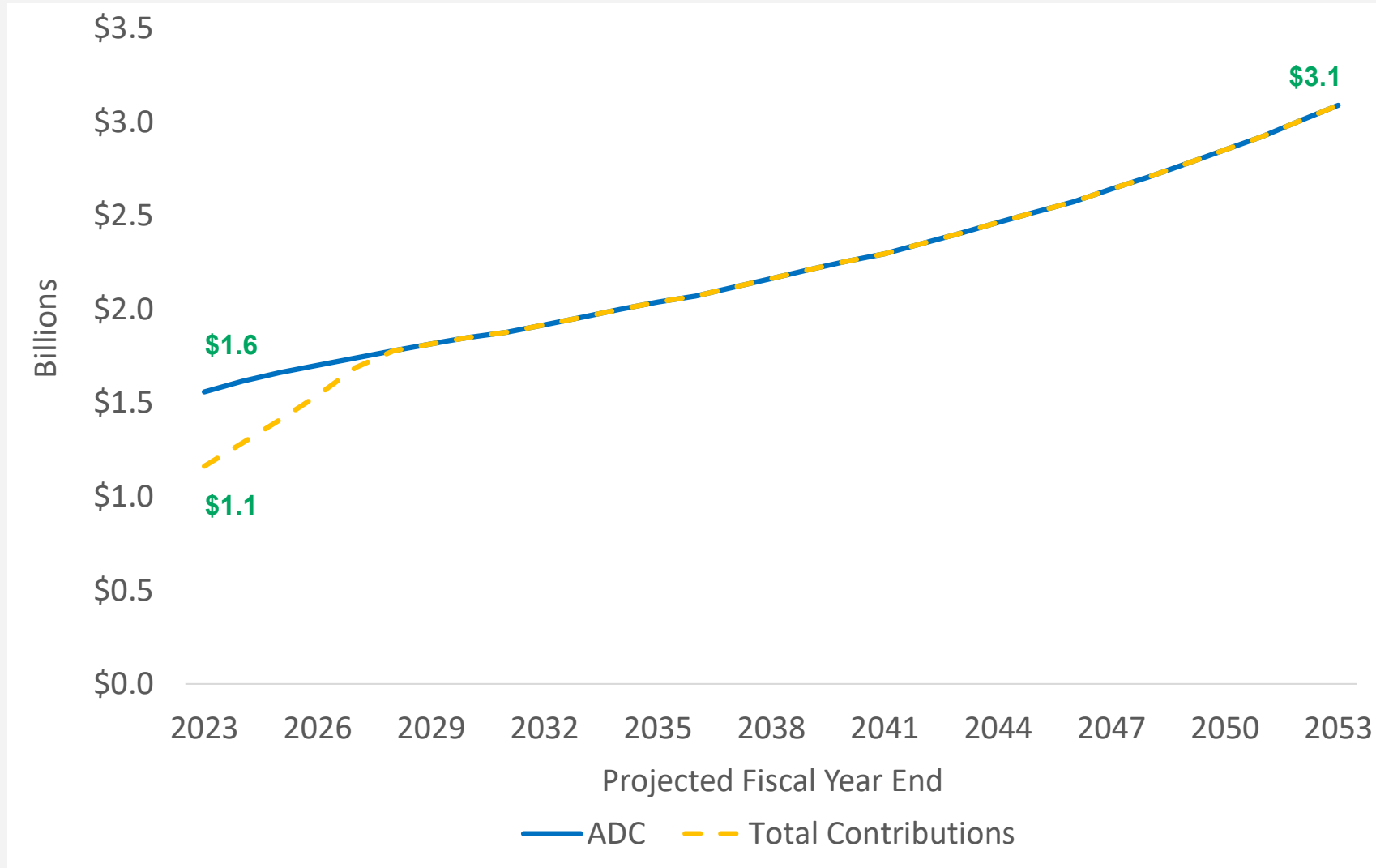
County Projected Actuarial Accrued Liability & Fair Value of Assets



County Projected Funded Ratio



County Projected ADC & Total Employer Contributions



Total Contributions include OPEB Trust contributions and the employer portion of Benefit Payments.

County Projection Assumptions

Static Active Enrollment

Retiree growth based on demographic assumptions

- Withdrawal, Disability, Retirement, Mortality

Assumed Payroll Growth of 3.25% per year

Long Term Expected Rate of Return of 6.00% per year

Projections are based on the July 1, 2022 OPEB Funding valuation updated with assets as of June 30, 2023

The projections based on the July 1, 2023 OPEB Funding valuation with a 6.25% per year Long Term Expected Rate of Return will be updated when we prepare the fiscal year ending June 30, 2025 GASB 75 disclosure report.

Our goal is to assure that Milliman followed Actuarial Standards of Practice and performed appropriate calculations in the annual actuarial valuation.

Reviewed data used in the Valuation



- Confirmed the data is appropriate for the use
- Independently replicated much of Milliman's work

Replicated actuarial liabilities and calculations



- Independently programmed valuation software
- Do not expect a perfect match because we model differently
- Examined individual detail as well as total results
- Matched total within 0.1%

Suggestions for Improvement



- Milliman made some changes this year based on recommendations in our last review
- We offered suggestions for some minor issues that could be made next time

ASOPs



- Determined adequacy of report and compliance with Actuarial Standards of Practice

Questions & Comments?



Appendix

Analysis of 2023 OPEB Experience Study Assumption Changes

	Actuarial Accrued Liability ⁽¹⁾	(Assets) ⁽¹⁾	Unfunded Actuarial Accrued Liability ⁽¹⁾	Normal Cost Rate ⁽²⁾	ADC Percentage ⁽²⁾
July 1, 2022 Valuation	\$ 23,097.8	\$ (2,394.1)	\$ 20,703.7	7.26%	18.27%
Assumption Changes					
Initial Enrollment	(63.0)	-	(63.0)	(0.01%)	(0.04%)
Plan and Tier Selection	(41.1)	-	(41.1)	(0.03%)	(0.05%)
Vested Terminated Commencement	(7.6)	-	(7.6)	0.00%	(0.01%)
Trend - Without 1st Year Renewal Adjustment	(9.8)	-	(9.8)	(0.02%)	(0.02%)
Remarriage	(0.6)	-	(0.6)	0.00%	0.00%
Discount Rate	(796.4)	-	(796.4)	(0.48%)	(0.59%)
Total Assumption Changes	\$ (918.5)	\$ -	\$ (918.5)	(0.54%)	(0.71%)
July 1, 2022 Valuation with Assumption Changes	\$ 22,179.3	\$ (2,394.1)	\$ 19,785.2	6.72%	17.56%

(1) In millions of dollars

(2) Expressed as a percentage of payroll

Normal Cost Rate and ADC percentage are based on 2022 pensionable payroll of \$8.9 billion.

Investment Earnings Approach

The investment earnings assumption for Government Accounting Standards Board (GASB) accounting and funding used to be the same

- Blend of expected return from the OPEB Trust and General Assets
- Based on the percent of Annual Required Contribution (ARC) that was funded

Now, the accounting and funding investment earnings assumptions are different

New GASB statements now have a more prescribed approach for accounting

- Based on a depletion date projection
- Blend of expected return from the OPEB Trust and Bond Buyer GO rate

For funding, using an approach consistent with actuarial standards for the discount rate assumption

Investment Return Background

The determination was made that the anticipated schedule of OPEB contributions plus interest are anticipated to be adequate to pay benefit payments for the foreseeable future.

- Based on the funding plan and historical OPEB Trust contributions
- Independent Actuarial Reviewer recommendation
- Applies to OPEB Trust participating employers

Investment Earnings for Each Agent

Cost Sharing has combined assets with proportionate shares

OPEB reporting changed from Cost Sharing to Agent effective July 1, 2018

Pre-funding creates need for more explicit asset tracking

- Employers have different funding policies
- Necessitates an agent structure

Agent structure partitions assets according to each employer's funding actions

Each agent's investment earnings assumption for the funding valuation should be aligned with their funding policy

- For agents that are pre-funding, the OPEB Trust return assumption is supported by actuarial standards
- For agents that are not pre-funding, the County general fund investment earning is used as an assumption



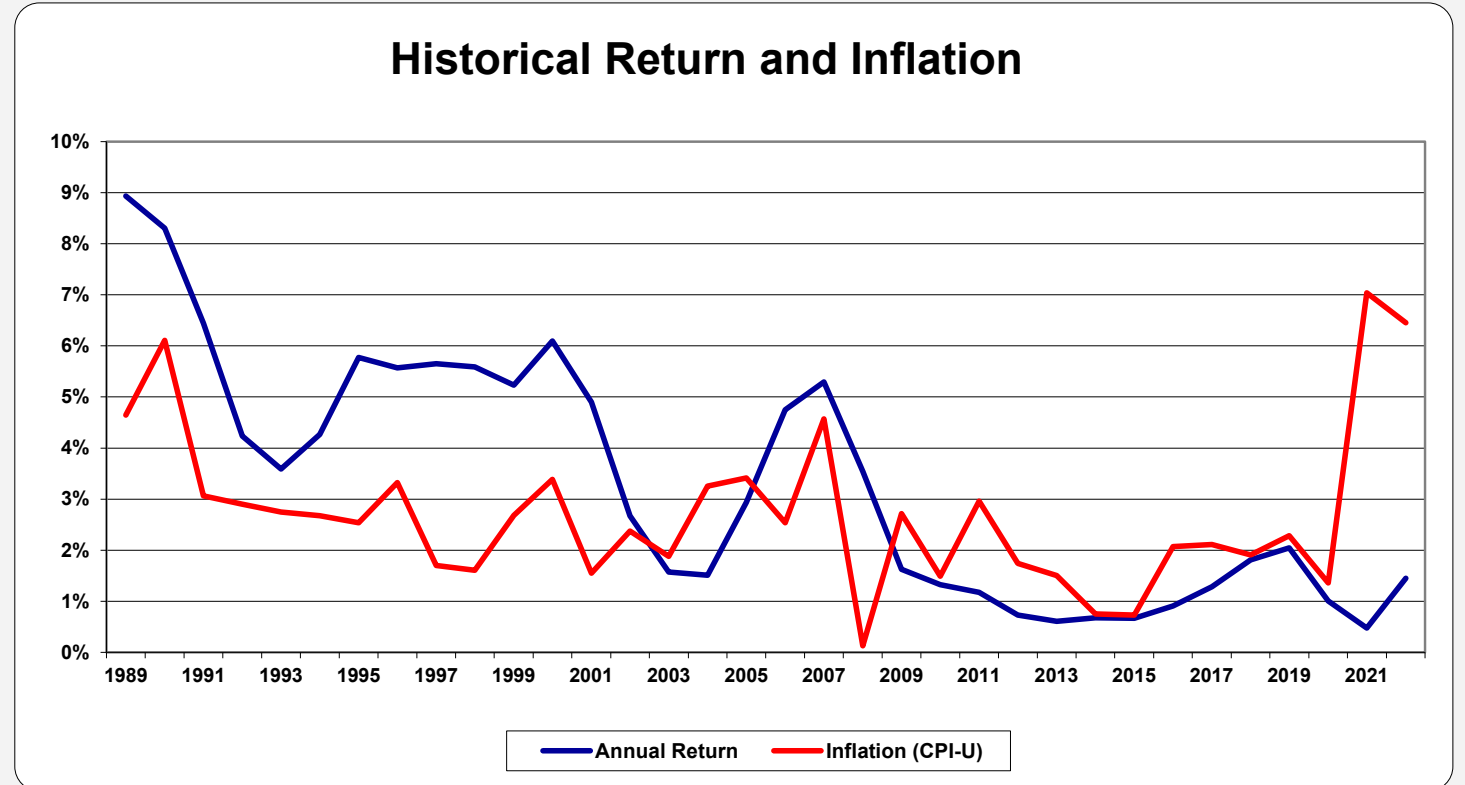
2023 Investment Earnings – OPEB Trust

- The OPEB Trust expected return was studied based on the average of the most recent three years of capital market assumptions from Meketa, Milliman, and Horizon.
- We reviewed the 10- and 20-year expected returns for this analysis because about half the value of the accrued liabilities are projected to be paid in the next 15 years.
- The chart below the expected returns and associated inflation values. Based on this chart, we have proposed a long-term investment rate of return of **6.25%**.

2024 Beginning of Year	Meketa	Milliman	Horizon
Based on 10-Year Assumptions			
Median Annualized Return	6.5%	6.0%	6.0%
Assumed Inflation	2.5%	2.4%	2.4%
Based on 20-Year Assumptions			
Median Annualized Return	7.3%	6.5%	6.6%
Assumed Inflation	2.5%	2.3%	2.4%

2023 Investment Earnings – General Assets Building Block Approach

- Real returns on County general assets from 1989 through 2022 averaged 0.6% per year
- However, current projections indicate that real returns of 0.82% to 0.87% are more likely going forward based on the current asset allocation
- With 2.75% inflation, the range is between 3.57% and 3.62%



2023 Investment Earnings – General Assets

- Based on June 30, 2023 County General Fund balance sheet
- Assumption of 3.50% is within the building block approach range

Asset Class	Expected Arithmetic Nominal Return (30 yrs)	Asset Allocation
Cash	3.26%	30.52%
Short-term U.S. Bonds	3.71%	69.48%
Expected Arithmetic Return (30 yrs) ⁽¹⁾		3.57%
Expected Geometric Return (30 yrs) ⁽²⁾		3.55%

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

Glossary

Glossary

	<p>The following definitions are excerpts from other actuarial organizations in the United States. In some cases, the definitions have been modified for specific applicability to LACERA. Defined terms are capitalized throughout this Appendix.</p>
Affordable Care Act (“ACA”)	<p>A law enacted with the goal of providing all Americans access to affordable health insurance.</p>
Actuarial Accrued Liability (“AAL”)	<p>That portion, as determined by a particular Actuarial Cost Method, of the Actuarial Present Value of postemployment plan benefits and expenses which is not provided for by future Normal Costs.</p>
Actuarial Assumptions	<p>Assumptions as to the occurrence of future events affecting OPEB costs, such as: mortality, termination of employment, disability, retirement; changes in medical costs; and other relevant items.</p>
Actuarial Cost Method	<p>A procedure for determining the Actuarial Present Value of OPEB program benefits and expenses and for developing an actuarially equivalent allocation of such value to time periods, usually in the form of a Normal Cost and an Actuarial Accrued Liability.</p>
Actuarial (Gain)/ Loss	<p>A measure of the difference between actual experience and that expected based on a set of Actuarial Assumptions during the period between two Actuarial Valuation dates, as determined in accordance with a particular Actuarial Cost Method.</p>

Glossary (cont'd)

Actuarial Present Value	The value of an amount or series of amounts payable or receivable at various times, determined as of a given date by the application of a particular set of Actuarial Assumptions.
Actuarial Valuation	The determination, as of a valuation date, of the Normal Cost, Actuarial Accrued Liability, Actuarial Value of Assets, and related Actuarial Present Values for an OPEB plan.
Actuarial Value of Assets	The value of cash, investments and other property belonging to an OPEB plan, as used by the actuary for the purpose of an Actuarial Valuation. LACERA has adopted market value.
Amortization Payment	That portion of the ADC that is designed to recognize interest on and to amortize the Unfunded Actuarial Accrued Liability.
Actuarially Determined Contributions (“ADC”)	This is the employer's periodic contribution to a defined benefit OPEB plan, calculated in accordance with Actuarial Standards of Practice.
Annual Required Contributions (“ARC”)	This is the employer's periodic required contribution to a defined benefit OPEB plan, calculated in accordance with the set requirements for calculating actuarially determined OPEB information included in financial reports. This was a GASB 45 concept that is no longer used.

Glossary (cont'd)

Attribution Period	The period of an employee's service to which the expected postretirement benefit obligation for that employee is assigned. The beginning of the attribution period is the employee's date of hire. The end of the attribution period is the time of assumed exit from OPEB active member status.
Benefit Payments	The monetary or in-kind benefits or benefit coverage to which participants may be entitled under a post employment benefit plan, including health care benefits and life insurance not provided through a retirement program.
Entry Age Normal ("EAN")	Actuarial Cost Method that allocates the present value of the projected benefits of each individual included in the valuation as a level percentage of the individual's projected compensation between entry age and assumed exit (until maximum retirement age).
GASB 74	The statement that establishes financial reporting standards for <u>postemployment benefit plans</u> other than retirement programs.
GASB 75	The statement that establishes financial reporting standards for <u>employers</u> that sponsor postemployment benefits other than retirement programs.
Net OPEB Obligation	This is the cumulative difference since the effective date of this statement between annual OPEB cost and the employer's contributions to the plan, including the OPEB liability (asset) at transition, if any, and excluding (a) short-term differences and (b) unpaid contributions that have been converted to OPEB related debt.

Glossary (cont'd)

Normal Cost (“NC”)	That portion of the Actuarial Present Value of OPEB plan benefits and expenses which is allocated to a valuation year by the Actuarial Cost Method.
Other Postemployment Benefits (“OPEB”)	This refers to postemployment benefits other than retirement program benefits, including healthcare benefits regardless of the type of plan that provides them, and all other postemployment benefits provided separately from a retirement program, excluding benefits defined as termination benefits or offers.
Present Value of Future Benefits (“PVFB”)	<p>This is the value, as of the applicable date, of future payments for benefits and expenses under the Plan, where each payment is:</p> <ul style="list-style-type: none">(a) Multiplied by the probability of the event occurring on which the payment is conditioned, such as the probability of survival, death, disability, termination of employment, etc.; and(b) Discounted at the assumed discount rate.
Projected Unit Credit (“PUC”)	Actuarial Cost Method that takes the actuarial present value of the projected benefits of each individual included in the valuation is allocated pro-rata to each year of service between entry age and assumed exit.

Glossary (cont'd)

Projected Benefits	Those OPEB plan benefit amounts which are expected to be paid at various future times under a particular set of Actuarial Assumptions, taking into account such items as the effect of advancement in age and past and anticipated future compensation and service credits.
Substantive Plan	The terms of the OPEB plan as understood by an employer that provides postretirement benefits and the employees who render services in exchange for those benefits. The substantive plan is the basis for the accounting for the plan.
Trend Rate	The rate of increase in per person health costs paid by a plan as a result of factors such as price increases, utilization of healthcare services, plan design, and technological developments.
Unfunded Actuarial Accrued Liability (“UAAL”)	The excess of the Actuarial Accrued Liability over the Actuarial Value of Assets.

Thank you

Robert Schmidt

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Janet Jennings

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Limitations & Reliances

The Milliman slides in this presentation are subject to the same data, methods, assumptions, and plan provisions as in the July 1, 2023 OPEB Experience Study report issued August 16, 2024 and the July 1, 2023 OPEB Valuation report issued August 16, 2024.

- All caveats, limitations, and certifications from those reports apply to the Milliman slides in this presentation.



Robert Schmidt

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




Janet Jennings

Janet Jennings, ASA, MAAA
Consulting Actuary



August 28, 2024

TO: Each Trustee,
Board of Retirement

FROM: Chait Errande 
Information Security Officer

Kathy Delino 
Chief, Information Technology

FOR: September 4, 2024, Board of Retirement Meeting

SUBJECT: Vendor Recommendation: Global Relay eDiscovery Solution

RECOMMENDATION

That the Board of Retirement authorizes staff to engage with Global Relay Archive to provide eDiscovery services for LACERA. The term of the contract is for 5 years where there would be a one-time setup fee of \$8,480 and monthly recurring cost of \$10,240. The total cost over the term of the contract of 5 years is \$622,880/-.

BACKGROUND

The Operations and Oversight Committee (OOC) meeting scheduled for August 7, 2024, was canceled due to a lack of quorum. To prevent further delays, all non-consent items have been deferred to the September Board of Retirement (BOR) meeting.

In October 2023, the Information Security Office (ISO) began to evaluate various technologies implemented at LACERA. We identified that the current procedure and systems for conducting eDiscovery were highly inadequate and non-compliant. There were several issues, including the eDiscovery process was manual, labor intensive and did not meet the standard of providing confidentiality and integrity. We approached the Information Technology Coordination Council (ITCC) to implement a robust eDiscovery solution on November 28, 2023, and the ITCC approved.

PRESENTATION INFORMATION

After the ITCC approval, ISO along with the Project Management Office (PMO) began investigating alternate vendors. Initial study involved listing all the business requirements and sending these questionnaires to potential vendors. Based on the responses to our initial questionnaire and interviews, staff invited SMARSH, Global Relay and Veritas to conduct a deeper dive into each of their offerings and conducted current client interviews. In April 2024, the evaluation team which included Steven Rice, John Harrington, Chait Errande and Celso Templo completed its assessment of the responses to the solutions provided by the firms including proof of concept

studies. Attached is a presentation that includes the scope of services, process, evaluation of finalist firms, and description of the firms being recommended – SMARSH, Global Relay and Veritas.

Vendors were evaluated on the following Criteria Organizational Background (10%), Evaluation of Approach to performances of required services (60%), Team Credentials (20%) and Fee Proposal (10%).

Chart 1 shows the weighted scores for each of the vendors based on sub criteria.

SOC Requirements Score Card					
	Criteria	Weights	Weighted Score		
			SMARSH	GlobalRelay	Veritas
Organization Background (10%)	Vendor History and Structure	3	2.40	3.00	1.80
	Vendors experience relevant to engagement	5	5.00	5.00	3.00
	Vendor Marketshare and reputation	2	1.60	1.60	1.20
Evaluation of Approach to Performance of Required Services (60%)	Platform Built for eDiscovery	5	5.00	5.00	4.00
	Provide Information Governance (Third party attestation)	5	4.00	5.00	4.00
	Fast search and robust complex querying capability	5	4.00	4.00	4.00
	Ability to manage legal holds	5	3.00	3.00	2.00
	Allow for early case assessment	5	4.00	4.00	4.00
	Maintain Confidentiality, Integrity and availability	5	5.00	5.00	5.00
	Allow for self help by legal	5	5.00	5.00	3.00
	Compliant Storage to hold and house this data for various timeframes	5	5.00	5.00	5.00
	Save on Expensive storage costs	5	5.00	5.00	5.00
	Provide access and activity logs	5	5.00	5.00	5.00
	Role based access	5	5.00	5.00	4.00
	Allow individual to quickly search their email	5	5.00	5.00	5.00
	Ability to house emails,sharepoint and text	5	4.00	5.00	5.00
	Team Credentials (20%)	Implementation Team's work experience client references	3	3.00	3.00
Integration services		2	1.60	1.60	2.00
Team's experience relevant to the engagement		3	2.40	2.40	3.00
24x7 365 help support		2	0.40	2.00	0.40
Training expertise		5	4.00	5.00	4.00
Fee Proposal (10%)	Fees and hours proposed to complete engagement	5	4.00	4.00	4.00
	Cost of Product	5	4.00	4.00	5.00
		100	87.40	92.60	82.40

Based on this evaluation we concentrated our POC efforts on the top 2 contenders SMARSH and Global Relay. Both providers were comparable in cost and functionality Global Relay was the only firm that offered 24x7 365 support and training included. SMARSH has a very hands-off approach and lacked 24x7 365 support and training. Further, the client references of Global Relay were much stronger.

Chart 2 shows the final score:

eDiscovery Provider	Phase 1 Score	Determination
SMARSH	87.40	Did not advance
GlobalRelay	92.60	Selected

Based on this staff recommends Global Relay based on their expertise and value.

Chart 3 provides the costs that we would incur to implement the solution for the term of the contract. With Global Relay we will be paying out monthly. There is also a one-time setup fee for both vendors. Clearly the Global Relay option is much more cost effective than SMARSH. SMARSH is \$229,051.50 more expensive with no added benefit.

Item	Global Relay	SMARSH
One Time Setup Cost	\$ 8,480.00	\$ 32,940.00
Monthly Cost:	\$ 10,240.00	NA
Annual Cost:	\$ 122,880.00	\$ 163,798.30
Total cost of Contract for 5 years	\$ 622,880.00	\$ 851,931.50

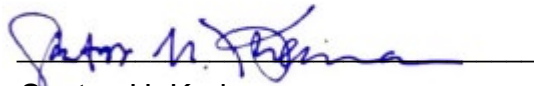
Note: SMARSH is an annual fee whereas Global Relay is monthly

Global Relay has a robust Diversity Equity & Inclusion (DEI) program in place. Their current management team of 16 has five women and five people of color. Global Relay publishes an online magazine called GRIP dedicated to compliance and regulatory issues. They have dedicated an entire section of the magazine to covering DEI.

CONCLUSION

Following a public search and multi-month evaluation process, Global Relay is the vendor of choice for eDiscovery services for LACERA.

Noted and Reviewed:



Santos H. Kreimann
Chief Executive Officer

Attachment



ATTACHMENT

eDiscovery Solution Recommendation

Board of Retirement Meeting
September 4, 2024



Recommendation

That the Board of Retirement authorizes staff to engage with Global Relay Archive to provide eDiscovery services for LACERA. The term of the contract is for 5 years where there would be a one-time setup fee of \$8480 and monthly recurring cost of \$10240. The total cost over the term of 5 years the cost is \$622,880.

Overview

- This search aligns with LACERA's strategic plan for fiscal durability by exercising care in managing resources to ensure the long-term soundness of LACERA's Retirement Plan and Los Angeles County's OPEB Program.
- Five-year (5) contract, in accordance with LACERA's Policy for Purchasing Goods and Services.
- Global Relay Archive will provide eDiscovery services that will cover a major gap in our data retention and our fiduciary obligations when it comes to digital communication assets . The selection process supports the recommendation that Global Relay Archive will offer LACERA the best service when it comes to various tasks associated with eDiscovery such as a facility to have legal holds, being able to search through archives quickly while maintaining confidentiality, integrity and availability.
- Global Relay Archive is a multinational eDiscovery company that ranks very highly on the Gartner's list. The company serves over 20,000 organizations, including financial companies such as Fidelity, State Street, Prudential and BlackRock to name a few. They also serve some of the worlds larges banks such as HSBC and Société Générale.



Selected firm is to provide LACERA with the following scope of services:

eDiscovery Services

eDiscovery services:

- Serve as a repository of all digital communication assets such as email, MS Teams, Sharepoint SMS texts.
- Facilitate all eDiscovery requirements such as facilitate legal holds, early case management
- Allow the legal team to conduct their own eDiscovery and to work with ISO on complex queries
- Provide Consultation, training and 24x7x365 access to support
- Provide Third Party attestation on the Integrity of the data

Storage Repository

Storage Repository services:

- Provide WORM (Write once read many) storage for all digital communication
- Provide cost effective method to hold this data in comparison to Azure cloud storage services
- Allow for robust access control on the data
- Provide detailed access logs

Evaluation Team



Evaluation Team

Executive Office	Chait Errande Information Security Officer
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PMO	Celso Templo Project Lead
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Legal Services	Steven Rice Chief Counsel LACERA
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Legal Services	John Harrington Senior Staff Counsel
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Additional Team Members

Systems	Summy Wong Information Technology Manager II
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Systems	Jim Lyle Network Engineer
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Admin Services	James Beasley Supvg Administrative Assistant II
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Evaluation Criteria



The Evaluation Team scored proposals based on the following categories:

Organization Background (10%)

- Vendor history and structure
- Vendor's experience relevant to the engagement
- Vendor market share and reputation

Evaluation of Approach to Performance of Required Services (60%)

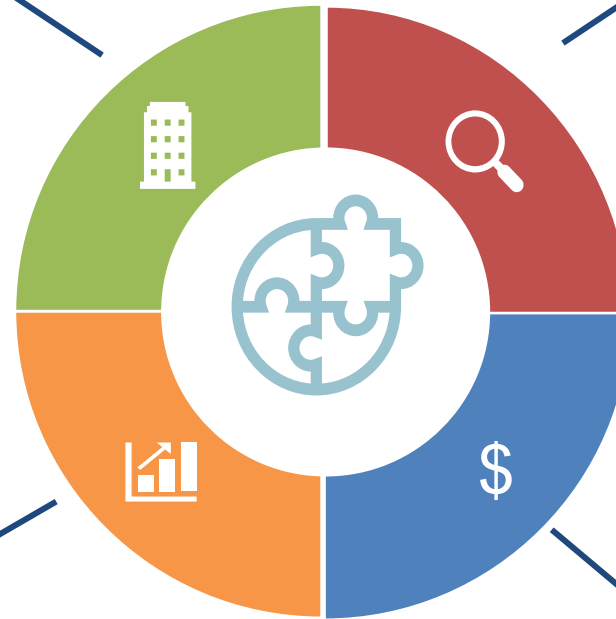
- Platform Built for eDiscovery
- Provide Information Governance (Third party attestation)
- Fast search and robust complex querying capability
- Ability to manage legal holds
- Allow for early case assessment
- Maintain Confidentiality, Integrity and availability
- Allow for self help by legal
- Compliant Storage to hold and house this data for various timeframes
- Save on Expensive storage costs
- Provide access and activity logs
- Role based access
- Allow individual to quickly search their email
- Ability to house emails, Sharepoint and text

Team Credentials (20%)

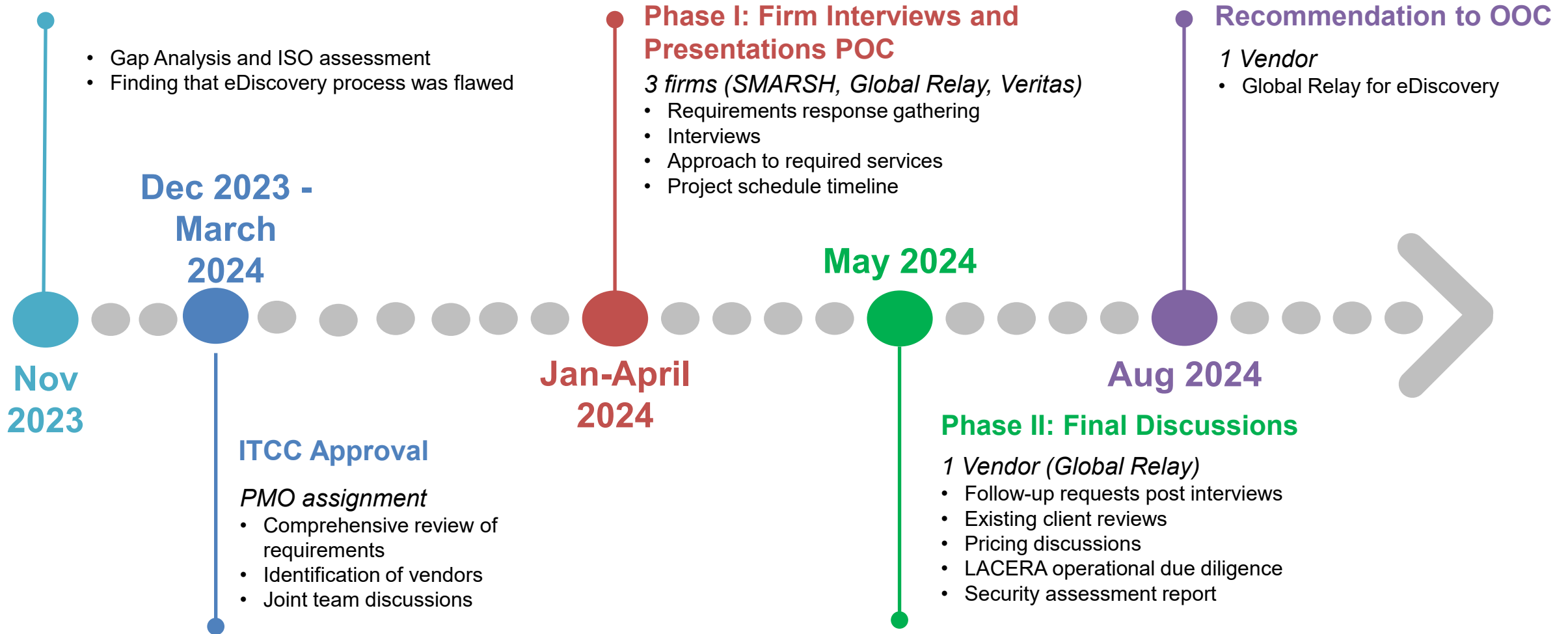
- Implementation Team's work experience client references
- Integration services
- Team's experience relevant to the engagement
- 24x7 365 help and support
- Client communications

Fee Proposal (10%)

- Fees and hours proposed to complete engagement
- Cost of Product



Evaluation Process and Timeline



Evaluations



SOC Requirements Score Card									
	Criteria	Weights	Unweighted Score			Weighted Score			
			SMARSH	GlobalRelay	Veritas	SMARSH	GlobalRelay	Veritas	
Organization Background (10%)	Vendor History and Structure	3	↗ 4	↑ 5	→ 3	2.40	3.00	1.80	
	Vendors experience relevant to engagement	5	↑ 5	↑ 5	→ 3	5.00	5.00	3.00	
	Vendor Marketshare and reputation	2	↗ 4	↗ 4	→ 3	1.60	1.60	1.20	
Evaluation of Approach to Performance of Required Services (60%)	Platform Built for eDiscovery	5	↑ 5	↑ 5	↗ 4	5.00	5.00	4.00	
	Provide Information Governance (Third party attestation)	5	↗ 4	↑ 5	↗ 4	4.00	5.00	4.00	
	Fast search and robust complex querying capability	5	↗ 4	↗ 4	↗ 4	4.00	4.00	4.00	
	Ability to manage legal holds	5	→ 3	→ 3	↘ 2	3.00	3.00	2.00	
	Allow for early case assessment	5	↗ 4	↗ 4	↗ 4	4.00	4.00	4.00	
	Maintain Confidentiality, Integrity and availability	5	↑ 5	↑ 5	↑ 5	5.00	5.00	5.00	
	Allow for self help by legal	5	↑ 5	↑ 5	→ 3	5.00	5.00	3.00	
	Compliant Storage to hold and house this data for various timeframes	5	↑ 5	↑ 5	↑ 5	5.00	5.00	5.00	
	Save on Expensive storage costs	5	↑ 5	↑ 5	↑ 5	5.00	5.00	5.00	
	Provide access and activity logs	5	↑ 5	↑ 5	↑ 5	5.00	5.00	5.00	
	Role based access	5	↑ 5	↑ 5	↗ 4	5.00	5.00	4.00	
	Allow individual to quickly search their email	5	↑ 5	↑ 5	↑ 5	5.00	5.00	5.00	
	Ability to house emails,sharepoint and text	5	↗ 4	↑ 5	↑ 5	4.00	5.00	5.00	
Team Credentials (20%)	Implementation Team's work experience client references	3	↑ 5	↑ 5	↑ 5	3.00	3.00	3.00	
	Integration services	2	↗ 4	↗ 4	↑ 5	1.60	1.60	2.00	
	Team's experience relevant to the engagement	3	↗ 4	↗ 4	↑ 5	2.40	2.40	3.00	
	24x7 365 help support	2	↓ 1	↑ 5	↓ 1	0.40	2.00	0.40	
	Training expertise	5	↗ 4	↑ 5	↗ 4	4.00	5.00	4.00	
Fee Proposal (10%)	Fees and hours proposed to complete engagement	5	↗ 4	↗ 4	↗ 4	4.00	4.00	4.00	
	Cost of Product	5	↗ 4	↗ 4	↑ 5	4.00	4.00	5.00	
		100				Score	87.40	92.60	82.40

Scoring Criteria

↑ 5	Leading
↗ 4	Strong
→ 3	Satisfactory
↘ 2	Building
↓ 1	Not meeting expectations

Evaluations – Phase I & II



eDiscovery
Services

Phase I

Based on Requirements

eDiscovery Provider	Phase 1 Score	Determination
SMARSH	87.40	Advanced to Phase II
GlobalRelay	92.60	Advanced to Phase II
Veritas	82.40	Did not advance

- Select firms have a long firm history with a substantial size and client base and proved to have high quality teams.

Phase II

Firm Interviews, Integration and Price Negotiations

eDiscovery Provider	Phase 1 Score	Determination
SMARSH	87.40	Did not advance
GlobalRelay	92.60	Selected

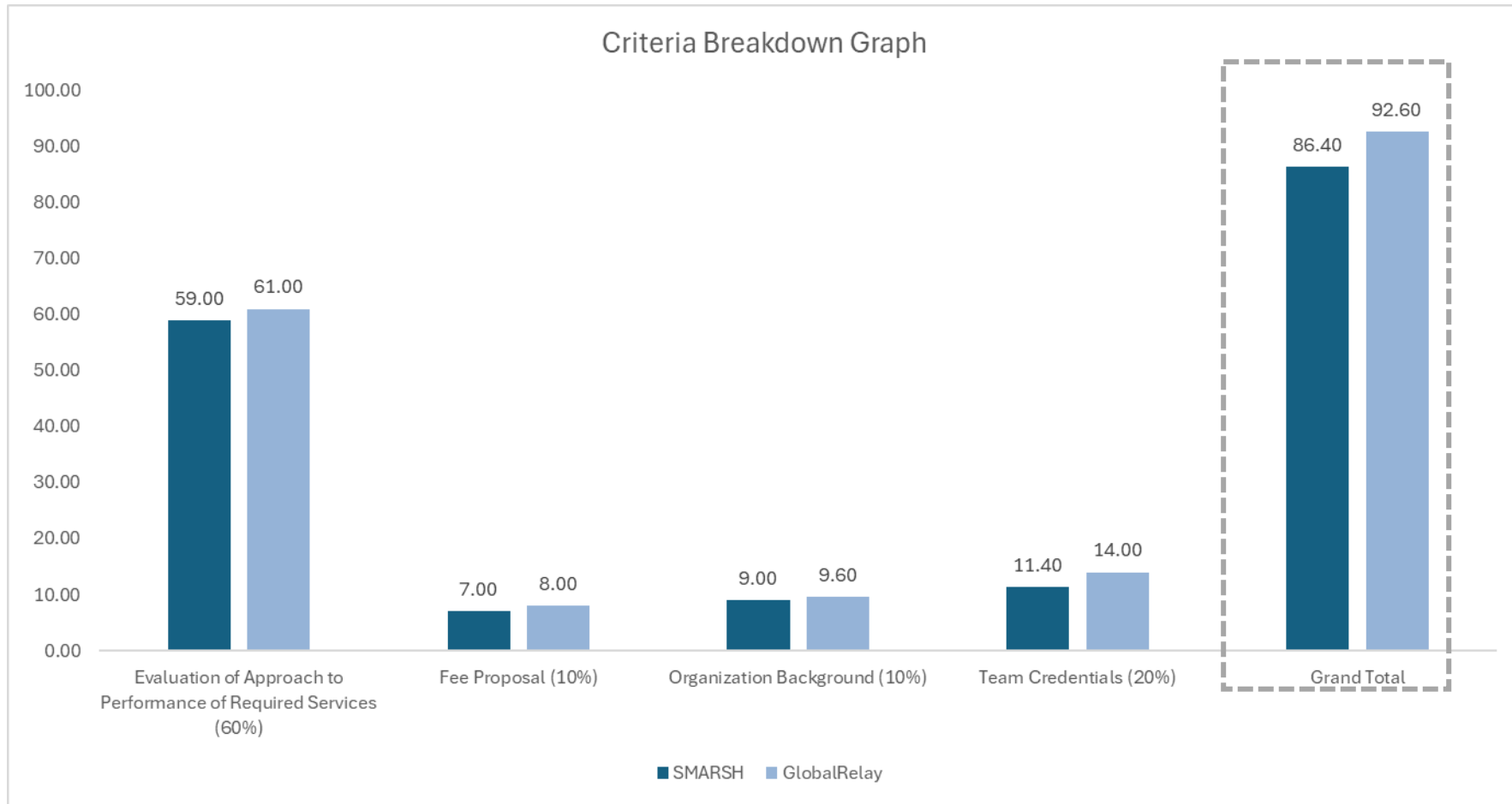
- Based on a variety of factors including presentations client reviews and consistency in quality and providing an integrated platform, offering an emergency 24x7 365 days response Global Relay emerged as the finalist.

Evaluations – Phase II Scores



eDiscovery Services: Global Relay ended up with the highest score.

eDiscovery Services





Customers include...

Over 20,000 organizations depend on Global Relay



Global Relay



Organization



Company History

- Global Relay was founded in 1999. The company serves over 20,000 organizations
- From seamless data migration and secure, unified archiving through to messaging and collaboration tools, Global Relay provides government organizations with comprehensive solutions..
- Headquartered Vancouver, BC, Canada with several offices worldwide
- Provides eDiscovery services to 22 of the world's 25 biggest banks and 61% of all US hedge funds.^{1,2} Revenue growth over the last five years has been rapid.

TRACK RECORD

- Many large institutions and regulatory bodies rely on Global Relay such as BlackRock, Fidelity, FINRA,
- Since their founding they have made it their niche to focus on compliance solutions even today they are one of the few that are able to archive ChatGPT prompts for those companies that wish to use it or will be required to do so in the future
- The GRIP ([Global Relay Intelligence & Practice – All the latest news, insights, and publications from Global Relay](#)), magazine they started covers news and articles covering regulatory and compliance issues such as DEI.



TEAM & RESOURCES

- Over **20** years of experience eDiscovery and compliance services and is the #1 player in the field of eDiscovery.
- Known for their customer service

BREADTH OF EXPERIENCE

- Having served both Public and private sectors they have dedicated resources to satisfy the wants of each sector
- Having been in the compliance and regulatory industry they are at the forefront of upcoming regulatory issues.

¹ Data as of January 2024.

Global Relay and DE&I



Policy Commitments

Policies

Equal Employment opportunity and no discrimination policies	YES
Anti-Harassment policies	YES
Number of Employees	1600

Management

People of Color	5
Women	5
Total People of Color and Women	7
Management Strength	16

Notes and Highlights:

Global Relay has a robust DEI program in place. They recently launched an online magazine called the GRIP where they have a dedicated section devoted to the latest news on regulatory and compliance issues involving DEI

Identified EEO Legal, Regulatory, or Claims in Past 12 Years:

- **None.**

Momentum and Analysis

Diversity and inclusion are a fundamental part of our culture.

We hire, train, compensate, and promote all employees based on business needs and individual qualifications, skills, and experience.

Our practices include:

Training hiring managers on diversity and inclusion topics like discrimination and protected classes

Objective recruitment and promotion criteria designed to avoid discrimination

Analysis of job postings to avoid wording that may discourage particular groups from applying

Actively encouraging the promotion of women

Building multicultural and diverse teams

Zero tolerance of workplace harassment

Considering internal equity in salary offers and adjustments

Ethics and conduct standards based on fair dealing and mutual respect

We also try to promote diversity and inclusion outside of our organization.

As the title sponsor and operator of the Global Relay Gastown Grand Prix (a criterium-style cycling race), we have offered equal prize purses to men and women since 2014 (previously a rarity in cycling). Many other North American criteriums have since followed our lead.

The screenshot shows the Grip magazine website with a navigation bar at the top containing links for Compliance, Data, ESG, Regulation, Technology, and Media. A search icon and a 'Rules' link are also present. The main content area is titled 'DE&I' and features four article cards:

- Regulation Redux: Is the current FCA "more joined up than its regulatory predecessors"?** by Gavin Stewart, dated April 11, 2024.
- Sexism in the City report finds a culture of misogyny persists** by Harriet O'Brien | Danesmead ESG, dated March 25, 2024.
- Bridging the gap: Financial inclusion and the crypto revolution** by Jessica Lee | Brown Rudnick, dated March 8, 2024.
- Sexism in the City: "Talking to women, nothing seems to have changed"** by Emily Lemaire | Ashurst, Hannah Pack | Ashurst, dated March 4, 2024.

Cost over 5-year term



Cost Comparison

Item	Global Relay	SMARSH
One Time Setup Cost	\$ 8,480.00	\$ 32,940.00
Monthly Cost:	\$ 10,240.00	NA
Annual Cost:	\$ 122,880.00	\$ 163,798.30
Total cost of Contract for 5 years	\$ 622,880.00	\$ 851,931.50

Note: SMARSH is an annual fee whereas Global Relay is monthly

Global Relay is also cheaper by \$229,051 over a 5-year term given they have the economies of scale in their favor



Recommendation

That the Operations Oversight Committee recommends to the Board of Retirement to authorize staff to engage with Global Relay Archive to provide eDiscovery services for LACERA. The term of the contract is for 5 years where there would be a one-time setup fee of \$8480 and monthly recurring cost of \$10240. The total cost over the term of the cost is \$622,880.

Summary

- This search aligns with LACERA's strategic plan for fiscal durability by exercising care in managing resources to ensure the long-term soundness of LACERA's Retirement Plan and Los Angeles County's OPEB Program.
- Global Relay Archive will provide eDiscovery services that will cover a major gap in our data retention and our fiduciary obligations when it comes to digital communication assets . The selection process supports the recommendation that Global Relay Archive will offer LACERA the best service when it comes to various tasks associated with eDiscovery such as a facility to have legal holds, being able to search through archives quickly while maintaining confidentiality, integrity and availability.
- This solution will also provide the option to save storage and backup costs and reduce the need of resources needed to maintain the current manual system of eDiscovery.



August 9, 2024

TO: Each Trustee
Board of Retirement

FROM: Ricki Contreras *RC*
Administrative Services Division Manager

Elsy Gutierrez *EG*
Supervising Administrative Assistant II

FOR: September 4, 2024, Board of Retirement Meeting

SUBJECT: Revised Policy for the Procurement of Goods and Services

RECOMMENDATION

That the Board of Retirement (Board) adopt the Revised Policy for the Procurement of Goods and Services (Policy).

EXECUTIVE SUMMARY

The Operations and Oversight Committee (OOC) meeting scheduled for August 7, 2024, was canceled due to a lack of quorum. To prevent further delays, all non-consent items have been deferred to the September Board of Retirement (BOR) meeting.

The LACERA 2023–2028 Strategic Plan, endorsed by the Board on July 6, 2023, highlighted the need to refine our procurement processes to support our fiscal and operational objectives better. In response, the Contracts Unit within the Administrative Services Division participated in nationally recognized training and conducted extensive research into industry standards and best practices for purchasing and contract management.

The Policy for the Procurement of Goods and Services was last updated and adopted by the Board in November 2019. The Contract Unit staff reviewed the Policy from 2019 and identified areas where procurement-related risks could be managed more effectively. The updated Policy focuses on strengthening internal controls, enhancing vendor management, and improving cost efficiency and transparency.

The revised Policy introduces robust mechanisms for oversight and governance to address vulnerabilities in procurement activities and reinforce accountability. It emphasizes better vendor relationships through improved performance monitoring and management. Additionally, it refines procurement processes to promote competitive bidding and the use of Leverage Agreements to

achieve greater cost savings and resource management. These updates align with LACERA's strategic goals, aiming to enhance operational efficiency, fiscal responsibility, and risk management.

Due to the significant revisions in the new Policy, it was determined that a redlined comparison of the original document would not facilitate an effective review process. The Policy from 2019 is attached for your comparison.

AUTHORITY

The Board of Retirement has the discretion to adopt such policies as they deem necessary as part of their plenary authority and fiduciary responsibility for the administration of the system, under Article XVI, Section 17 of the California Constitution and California Government Code Section 31595 of the County Employees Retirement Law of 1937 (CERL).

DISCUSSION

The updated Policy establishes a centralized approach to procurement, contract, and vendor management that aligns with LACERA's core values of Integrity, Transparency, and Accountability. The major changes to the Policy include:

Reference to Code of Ethical Conduct and Conflict of Interest Code

The previous sections on Conflict of Interest, Quiet Period, and Confidentiality have been replaced with references to LACERA's Code of Ethical Conduct and Conflict of Interest Code. The Codes comprehensively address these areas and ensure a unified standard of ethical behavior for all procurement activities.

Purchasing and Contract Authority

The revised Policy designates Procurement Buyers and Contract Analysts as authorized designees for LACERA's Purchasing Agent. This addition clarifies their roles within the procurement process.

Increase Signing Authority of Chief Executive Officer

To streamline the approval process, the Policy raises the Chief Executive Officer's (CEO) signing authority to \$500,000. This change is complemented by enhanced oversight from the Systems Division, Information Security Office, IT Coordination Council (ITCC), Information Security Committee, and Administrative Services Vendor Management Unit.

Information Technology Purchases

The Policy mandates that all information technology purchases be reviewed by the Systems Division and the Information Security Office. Additionally, the Systems Manager will identify

purchases requiring approval from the ITCC. Renewals of software licenses, subscriptions, and annual maintenance and/or service agreements for software, operating systems, and equipment must be reviewed and approved by the Information Security and Legal Office.

Purchase Orders (POs)

The revised Policy removes the 60/40 rule and allows POs to be issued for service contracts. The previous Policy required the service component to be less than or equal to 40% of the total purchase value.

Sole-Source

The updated Policy requires that sole-source purchases receive approval from the CEO. This ensures that such purchases are subject to higher levels of scrutiny and authorization.

Corporate Credit Card Purchases

Business Owners are now required to opt out of auto-renewal plans and obtain prior approval from the Information Security and Legal Office before the renewal date. This ensures that renewals are properly vetted and authorized.

Retroactive Purchases

Purchases made without prior approval in accordance with the Policy now require the CEO's approval. This provision ensures accountability and proper authorization for all retroactive purchases.

Fragmenting (Split Purchasing)

The Policy prohibits intentionally splitting requisitions or orders from the same vendor for the same items within a short period to circumvent the Competitive Bidding or approval process. This prevents the manipulation of procurement processes and ensures fair competition.

Bid Evaluation Process

The Policy establishes new uniform guidelines for evaluating bids, developing evaluation documents, and forming Evaluation Committees when necessary. This ensures consistency and fairness in the bid evaluation process.

Contract Monitoring

The Vendor Management Unit is now responsible for managing vendor onboarding, monitoring contract performance, and ensuring vendor compliance with insurance requirements and data security audit reports. This enhances oversight and accountability throughout the contract lifecycle.

CONCLUSION

The updates to the Policy incorporate procurement industry standards and best practices that enhance LACERA's procurement, contract, and vendor management processes. By expanding signing authority, and refining oversight mechanisms, the revised Policy strengthens our commitment to LACERA's core values of Integrity, Accountability, and Transparency.

In conclusion, the revised Policy not only aligns with LACERA's strategic objectives but also ensures that our procurement practices are robust, compliant, and transparent. These changes are expected to improve operational effectiveness, mitigate risks, and uphold the highest standards of ethical conduct in all procurement activities.

IT IS THEREFORE RECOMMENDED THAT THE BOARD OF RETIREMENT adopt the Revised Policy for the Procurement of Goods and Services.

Noted and Reviewed:



Laura Guglielmo
Assistant Executive Officer

Attachments

EG: eg

- C: Santos H. Kreimann, Chief Executive Officer
- Luis Lugo, Deputy Chief Executive Officer
- JJ Popowich, Assistant Executive Officer
- Jon Gabel, Chief Investments Officer
- Steven P. Rice, Chief Counsel
- Richard Bendall, Chief Internal Audit
- Carly Ntoya, Director of Human Resources



**POLICY FOR THE
PROCUREMENT OF
GOODS AND SERVICES
(PGS)**

**Board of Retirement
Approved on September 4, 2024**

Policy for the Procurement of Goods and Services (PGS)

Authorizing Manager: Ricki Contreras, Administrative Services Division

Original Issue Date: December 15, 2005

Last Updated: July 31, 2024

Mandatory Review: July 2027 (Every Three Years)

Approval Level: Board of Retirement

I. Purpose

To establish a uniform process for Procurement, Contracts, and Vendor Management to support LACERA's Strategic Priorities of Fiscal Durability, Compliance, and Risk Management.

Standardizing the Procurement, Contracts, and Vendor Management processes will allow LACERA to:

- Maximize LACERA's purchasing power by using Competitive Bidding and cooperative purchasing strategies.
- Mitigate risks associated with purchasing activities (e.g., fraud, waste, abuse), avoid Conflict of Interests, and Vendor operational disruptions.
- Ensure Contract compliance, measure Vendor performance, and mitigate risks associated with Vendors' noncompliance with Contract terms.
- Promote good governance and uphold LACERA's fiduciary duty to administer the system in a manner that will assure the prompt delivery of benefits and services to members and their beneficiaries (Cal. Const. Art. XVI. Sec. 17).

II. Scope

This Policy applies to all LACERA employees (temporary and permanent), contract employees, and Trustees who participate in the Procurement and/or contracting of any Goods and Services.

III. Legal Authority

The Board of Retirement has the discretion to adopt such policies as they deem prudent as part of their plenary authority and fiduciary responsibility for the administration of the system, under Article XVI, Section 17 of the California Constitution and California Government Code Section 31595 of the County Employees Retirement Law of 1937 (CERL).

IV. Definitions

Whenever the following words appear in this Policy or other documents connected with the transactions relative to the Procurement process, they will be construed to have the following meaning:

- Amendment:** An agreed addition to, deletion from, correction, or modification of a Contract signed by all authorized parties. An Amendment may include a Renewal or extension of an existing Contract.
- Bid:** A Quotation received from a Vendor in response to a Solicitation from LACERA.
- Bidder:** A Supplier/Vendor who responds to a Solicitation.
- Business Owner:** The unit within a division that receives the purchased Goods or contracted Services.
- Conflict of Interest:** As defined in LACERA's [Code of Ethical Conduct](#) and in compliance with the [Conflict of Interest Code](#).
- Consultant:** An individual or firm that provides consulting Services to LACERA and does not involve the traditional relationship of employer and employee.
- Contract:** A legally binding written agreement executed between LACERA and a third party in which the parties agree to perform in accordance with the obligations expressed therein.
- Contractor:** A person, partnership, corporation, or other entity that has contracted with LACERA to provide Goods or perform Services for LACERA. A Contractor includes a subcontractor, Vendor, or any of their respective officers, directors, shareholders, partners, managers, employees, or other individuals associated with the Contractor, subcontractor, or Vendor who participated in, knew of, or had reason to know of the Contract.
- Goods:** Supplies, products, materials, or equipment. Goods do not include Services.
- Invoice:** A document showing the Specifications, quantity, price, terms, nature of delivery, and other particulars of Goods sold or of Services rendered.

Procurement (Procure):	Purchasing, renting, leasing, or otherwise acquiring any Goods and/or Services, including all functions from the time of acquisition through to Contract Closeout.
Purchase Order (PO):	A buyer-generated document that authorizes a purchase transaction. When accepted by the seller, the PO becomes a binding Contract on both parties. A PO sets forth the descriptions, quantities, prices, and identifies a specific seller.
Quotation or Quote:	A statement of price, terms of sale, and description of Goods or Services offered by a Vendor to LACERA. This is normally provided in response to an inquiry and often considered an offer to sell.
Renewal:	The process where an existing Contract is renewed for an additional period in accordance with the terms and conditions of the original Contract.
Request for Information (RFI):	A general invitation requesting information for a potential Solicitation. An RFI is typically used as a research tool to prepare a Solicitation or determine the number of qualified Vendors in each market for a possible future competitive Procurement (e.g., Request for Proposal).
Request for Proposal (RFP):	A Solicitation method used to purchase complex Goods and Services that do not have standardized Specifications.
Request for Quotation (RFQ):	A Solicitation method that involves submitting a document to one or more potential Suppliers to elicit Quotations for Goods or Services. Typically, an RFQ seeks an itemized list of prices for Goods or Services that are well defined and quantifiable, such as hardware.
Requisition:	A formal request for the purchase of Goods or contracting of Services.
Response:	A submission from a potential Contractor in response to a Solicitation.
Service(s):	The performance of labor by a third-party firm or Contractor for and/or on behalf of LACERA. Services may be rendered to LACERA by a firm or individual, with or without the furnishing of Goods.

Solicitation:	A document or process used to communicate LACERA's requirements to potential Bidders or Proposers inclusive of requesting a Response in the form of a Quote or proposals for Goods or Services.
Specification(s):	Description of the requirements for Goods and/or Services including the Statement of Work to be fulfilled by the Vendor.
Statement of Work:	A detailed written description of the scope of work, Specifications, deliverables, timeline, and acceptance criteria agreed upon by the Vendor and LACERA
Supplier:	Provider of Goods and/or Services. This term is interchangeable with such terms as Contractor, Vendor, seller, and Consultant.
Vendor:	An individual, business, or governmental entity that has a Contract to provide Goods and/or Services to LACERA. Used interchangeably with the term Contractor or Supplier.
Vendor Management:	The unit responsible for monitoring Vendor performance for compliance with all the terms and conditions contained within the Contract.

V. Purchasing and Contracting Policy

The Policy promotes LACERA's values of Integrity, Transparency, Accountability, and Inclusivity. Employees who participate in the Procurement process must conduct their duties in accordance with LACERA's [Code of Ethical Conduct](#) and in compliance with the [Conflict of Interest Code](#). Employees must prevent actual or perceived Conflicts of Interest.

The Vendor Management Unit within the Administrative Services Division is responsible for implementing and maintaining the processes outlined in this Policy.

Purchasing and Contracting Authority

The Board of Retirement (Board) has the authority to purchase Goods and Services necessary to administer the system in a manner that will assure the prompt delivery of benefits and services to members and their beneficiaries (Cal. Const. Art. XVI, Sec. 17). The Board has a fiduciary duty to ensure LACERA obtains high-quality Goods and Services at competitive prices. As part of its fiduciary duty, the Board delegates the purchasing responsibility to the Chief Executive Officer (CEO).

V. Purchasing and Contracting Policy (Continued)

The CEO further delegates the purchasing responsibility to LACERA’s Purchasing Agent and their designees. The Administrative Services Division Manager is the Purchasing Agent for LACERA. The Purchasing Agent’s designees are the Procurement Buyers and Contract Analysts.

A. Exempt Procurements

The Purchasing Agent is responsible for the Procurement of all Goods and Services, except for:

- Procurement of Services necessary to adjudicate disability retirement applications, such as Panel Physicians, Hearing Officers, Court Reporters, and outside disability counsel for conflict cases.
- Procurement of Goods and Services necessary to effectively administer the Retiree Health Care Benefits Program, such as health plan providers, plan managers, Consultants, auditors, and independent fiduciaries.
- Procurement of Services necessary for the Audit, Compliance, Risk, and Ethics (ACRE) Committee to investigate any matter within their scope of responsibility, including outside counsel and Consultants.
- Procurement of Services subject to the Procurement Policy for Investment-Related Services, such as investment managers, Consultants, legal Services, appraisers, auditors, custodians, securities lending providers, and independent fiduciaries.

B. Requisitions

All Requisitions must be submitted through LACERA’s Enterprise Contract Lifecycle Management System (ECLM) and will require two approvals at the appropriate authority levels as indicated in the table below. Division Managers are responsible for ensuring approved Requisition(s) do not exceed their division budget expenditures for the fiscal year.

Signing Authority for Requisitions	
Purchase Value or Contract Value	Signing Authority
Up to \$30,000	Division Manager and Assistant Executive Officer
Up to \$100,000	Division Manager and Deputy Chief Executive Officer or Authorized Designee (Assistant Executive Officers)
Up to \$500,000	Division Manager and Chief Executive Officer or Authorized Designee (Deputy Chief Executive Officer or Assistant Executive Officer)
Exceeds \$500,000	Division Manager and Chief Executive Officer or Authorized Designee (Deputy Chief Executive Officer or Assistant Executive Officer) with Board Approval

V. Purchasing and Contracting Policy (Continued)

C. Technology Review and Information Security

The Systems Division and the Information Security Office (InfoSec) are responsible for vetting purchases of new technology Goods and Services to ensure compatibility with LACERA's IT infrastructure and compliance with security requirements. The System Division Manager will identify the IT purchases that require the approval of the [IT Coordination Council \(ITCC\)](#). The ITCC ensures the purchases align with LACERA's strategic goals, business strategy, and acceptable levels of risk. The CEO holds final approval authority over all IT purchases.

The Information Security Office must approve the following IT purchases:

- Software license Renewals and subscriptions.
- Annual maintenance and service agreements for operating systems, software, and hardware.

Requisitions for Purchase Orders (POs)

The Procurement Unit within the Administrative Services Division is responsible for purchasing Goods, Equipment, and Services that require a PO for LACERA. Business Owners are responsible for determining the technical Specifications and Service requirements. The Procurement Unit Buyers must ensure that the appropriate authority approves the Requisitions before starting the Procurement process. Buyers determine the purchasing method, manage Competitive Bids, negotiate prices, and manage PO's.

Requisitions for Contracts

The Contracts Unit within the Administrative Services Division is responsible for Contract Requisitions for complex Goods and Services. The Business Owners are responsible for developing Service requirements, deliverables, timeline, and the evaluation criteria. The Contract Unit Analysts prepare Solicitation packets, manage the Solicitation process, assist with Bid evaluations, conduct market research on prices, perform Vendor due diligence, negotiate prices, and execute Contracts that comply with this Policy.

D. Purchasing Methods

1. Competitive Bidding

Competitive Bidding is LACERA's preferred purchasing and contracting method because it ensures accuracy, fairness, and transparency throughout the Procurement process. It also allows LACERA to obtain quality Goods and Services at competitive prices from qualified Vendors.

V. Purchasing and Contracting Policy (Continued)

2. Sole Source

Sole Source is LACERA's non-competitive Procurement method used when competition is not practicable due to the unique qualifications of a Vendor or compelling business reasons documented in a justification memo by the Business Owner. Sole Source Procurements must be approved by the Chief Executive Officer and reported to the Board. A Sole Source Procurement cannot be based on a Business Owner's preference to work with a particular Vendor or because the competitive process requires an abundance of work.

Acceptable Sole Source Justifications include:

- Goods that are unique, proprietary to the Vendor, or not available through resellers.
- Manufacturers that have licensed the Goods to be sold only by one or more reseller.
- When the use of alternative Goods would compromise existing Contracts or result in significant related costs such as additional hardware, training, or lead time.
- Goods that are purchased in response to an Emergency where time is of the essence.
- The Service provider is a subject matter expert and possesses highly specialized knowledge and expertise in a particular subject or field.
- LACERA's required time for project completion is critical, time is of the essence and cannot be exceeded without extreme hardship to LACERA.
- A unique and proprietary solution was offered in the best interest of LACERA.

Type of Purchasing Transactions

3. Purchase Orders (POs)

PO's must include the following information:

- PO Number--Buyers will assign a unique PO Number.
- PO Date--the date the PO was created.
- Order Details.
- Clear description of Goods and/or equipment.
- Technical Specifications or requirements if applicable.
- Quantity and unit price.
- Delivery date.
- Shipping methods.
- Payment terms.

V. Purchasing and Contracting Policy (Continued)

4. Contracts

Contracts are used for complex Goods and/or Services, or long-term agreements. They define each party's rights and responsibilities. Contract Analysts must ensure all Contracts are approved at the appropriate authority level before initiating the Solicitation process. Whenever possible, the use of Contracts is preferred.

5. Corporate Credit Card Purchases

Authorized employees can use a Corporate Credit Card to purchase Goods or Services when another form of payment is not acceptable or practical. All purchases must comply with this Policy and [LACERA's Corporate Credit Card Policy](#).

Corporate Credit Card users must opt out of auto renewal plans for IT related purchases. IT related purchases must be approved by the Information Security Office and the Legal Office prior to the Renewal date.

6. Leverage Procurement Agreement (LPA)

A Leverage Procurement Agreement (LPA) is a strategic purchasing method that allows LACERA to purchase Goods or contract for Services using existing Contracts competitively Bid and negotiated by other public agencies. Purchases utilizing LPAs or any agreement are not considered Sole Source purchases, they are agreement purchases. LPAs are available to California's state, county, city, special district, education, and other government entities.

LPAs allow LACERA to negotiate with the Supplier to provide the same item(s) at the same price(s) without the need for a competitive process (i.e., "Piggyback request"). All terms and conditions must remain the same as the original purchase.

7. Master Agreements

Master Agreements (MAs) are competitively Bid Contracts for Goods and/or Services that establish a list of pre-qualified Vendors. LACERA utilizes MAs to obtain routine Goods and Services on an as-needed basis. Vendors qualify through a Solicitation process known as the Request for Statement of Qualification (RFSQ). Those who meet the minimum qualifications and accept the terms and conditions of the MA are designated as LACERA Vendors within their specific categories.

MA Vendors are eligible to receive work or purchase orders (POs) Solicitations in the categories for which they are pre-qualified. Awards for work or POs are typically made to the lowest-priced Vendor unless the Solicitation specifies other evaluation criteria, such as quality, quantity, availability of goods, delivery schedules, or geographical convenience.

V. Purchasing and Contracting Policy (Continued)

8. Prohibited Purchases

LACERA staff shall exercise prudence and integrity in the management of LACERA funds. LACERA funds cannot be used for any personal purchases or celebrations (e.g., birthdays, retirements, holiday parties). Authorized employees may purchase food and beverages for Board meetings, conferences, employee recognition ceremonies, and other official events conducted to improve the quality of service provided to LACERA members.

9. Retroactive Purchases

Except in the case of a bona fide Emergency, a properly executed PO, Contract, or change order must be in place prior to ordering or receiving Goods or Services. The Executive Office must approve retroactive unauthorized purchases. The requesting division manager must also submit a statement of good cause explaining why they circumvented the Procurement process.

An unauthorized purchase occurs when any division, unit, or individual approves, negotiates, or otherwise commits LACERA to do business with a specific Vendor to provide equipment, supplies, or Services without prior approval in accordance with the processes outlined in this Policy.

10. Emergency, Confidential or Time Sensitive Purchases

An emergency is any unexpected circumstance that critically impacts LACERA's ability to conduct its day-to-day operations, affects the health, safety, and welfare of LACERA staff or members, impairs LACERA's legal rights, or harms any of its property. Such circumstances may demand immediate action and require staff to obtain Goods and Services outside the parameters set forth in this Policy and therefore qualify as exceptions to LACERA's standard Procurement process. Failure to anticipate a need, timely perform requisite job duties, or comply with any LACERA policies and procedures does not qualify as a justifiable emergency.

In a justifiable emergency, the CEO or their designee may procure Goods and Services beyond stated discretionary spending limits as considered reasonable under the circumstances. Corporate Credit Card spending limits may also be increased as considered reasonable under the circumstances and in accordance with LACERA's [Corporate Credit Card Policy](#) when possible. Any emergency purchase shall be subject to review by the Legal Office, unless rendered unfeasible by the particular emergency circumstances.

Emergency purchases requiring confidentiality may be made without notifying the Procurement Unit in writing explaining the grounds of the confidentiality and the steps that need to be taken to protect it. All such purchases require appropriate documentation (redacted as necessary) which shall be forwarded to the Administrative Services Division Manager, the Legal Office, and the CEO.

V. Purchasing and Contracting Policy (Continued)

Within seven (7) calendar days of any emergency purchase, a complete description of the emergent circumstances and justification for making the purchase outside the requirements set forth in this Policy shall be documented in writing and submitted to the Administrative Services Division Manager and the CEO, and the Legal Office if needed and the Legal Office is not otherwise involved in requesting the purchase. If the purchase is greater than the spending authority outlined in this Policy, request shall be made to the Board of Retirement to certify that the circumstances required an emergency purchase and qualified as a valid exception to LACERA's standard Procurement process, and the requirements set forth in this Policy.

11. Fragmenting (Split Purchasing)

To ensure transparency in the Procurement process serial and fragmented purchasing is prohibited. Serial and fragmented purchasing is the practice of intentionally splitting Requisitions and/or orders for the same or similar Goods or Services to avoid the competitive process or circumvent the appropriate signature authority levels. To avoid fragmentation Business Owners must consider the aggregate value of the Goods and Services.

12. Invoices

POs and Contracts must include instructions on how to submit Invoices for payment. To facilitate payment, the Invoices must be addressed to the Business Owner's division and suite number. All Invoices must be validated against the original PO and delivery documents before payment is made.

E. Solicitations Competitive Process

Competitive Bidding is the process of obtaining Bids for the same Goods and/or Services from multiple Vendors. The award is given to the most responsible Bidder. LACERA utilizes Competitive Bidding to survey the marketplace and obtain Goods and Services from qualified Vendors at competitive prices. The Competitive Bidding process aligns with LACERA's values and promotes transparency, fairness, and equity of opportunity to potential Vendors.

Vendors doing business with LACERA must register at Vendor Client Gateway and submit required documentation.

1. Informal Bidding

Informal bidding refers to the process of soliciting at least three Bids or Quotations without a formal "Invitation to Bid" or "Request for Proposal." Competitive Bids are obtained by email, catalogues, or other manner that does not require a sealed Bid or other formalities. LACERA uses informal bidding for Procurements of Goods or Services *up to* \$25,000.

V. Purchasing and Contracting Policy (Continued)

a) Request for Quotation (RFQ)

An informal Bid where a request and description of the Goods and Services are sent to at least three Vendors. LACERA uses RFQs for Goods and Services with well-defined requirements and where cost is the primary determining factor. An RFQ is less restrictive than a Request for Proposals (RFP) and designed to expedite purchases *up to* \$25,000.

2. Formal Bidding

The formal bidding process requires an invitation to Bid, public posting of the Solicitation, sealed Bids, and public disclosure of competition, Contract awards or rejections. LACERA requires formal bids where the purchase value or total Contract value is *over* \$25,000.

a) Request for Bid (RFB)

A Formal Bid used for Goods and Services where cost is the primary determining factor. LACERA uses RFBs for non-complex Services that do not require a complicated evaluation method.

b) Request for Proposal (RFP)

A Formal Bid used when Goods or Services do not have standard Specifications. RFPs are also used when the scope of services is complex and/or require specialized skills or expertise. In addition to cost, RFPs evaluate Vendors' qualifications, experience, technical performance, and service or value-added service component.

c) Request for Information (RFI)

A Formal Bid used to explore available options or solutions for organizational needs. LACERA uses RFIs to obtain additional information about the service or product capabilities before issuing an RFP or RFB. To ensure fairness and equity of opportunity, RFIs must be published. The goal of an RFI is to trim down the final group of Vendors to be included on the RFP or RFB.

3. Bidder's Conference

A Bidder's Conference can be held to allow the Bidders to ask questions and clarify any ambiguities. The questions and answers must be prepared as an Amendment to the Solicitation and sent to all Bidders, whether during a Bidder's Conference, via email, or at any other time prior to the Bid closing date.

V. Purchasing and Contracting Policy (Continued)

Solicitations Requirements for POs and Contracts	
Purchase Value or Total Contract Value	Bid Type
Up to \$5,000	Not Required
Up to \$25,000	At least three written Quotations (RFQ)
Above \$25,000	At least three written Bids or proposals (RFB) or (RFP). The Solicitation document must be published for thirty (30) calendar days.

F. Evaluation Process and Due Diligence

All Bids and proposals must be evaluated against the uniform criteria and process outlined in the Solicitation document. The Solicitation document must provide enough information for the Bidder/Proposer to understand what or how an award will be determined. LACERA staff must use a consistent approach when scoring each proposal.

1. Evaluation Document

The Evaluation Document must explicitly state how each criterion is evaluated and scored. To ensure consistency between the two documents, the Evaluation Document should be developed simultaneously with the Solicitation. In conjunction with the subject matter experts, PMO will develop the Evaluation Document for IT related Solicitations. The subject matter experts, in conjunction with the Contract Unit, will develop the Evaluation Documents for all other Solicitations.

Evaluation Documents may include the following sections:

- a) Minimum Requirements identified in the Solicitation Document. The Vendor must meet every minimum requirement in the Solicitation to move on to the next step in the evaluation process.
- b) Evaluation criteria can include:
 - Vendor’s qualifications: length, scope, and depth of experience, financial capability, certifications, and licensing requirements.
 - Special Terms and Conditions: Ability to meet requirements that are unique to a particular type of Bid.
 - Vendors’ Technical and Management Approach: project methodology, quality of Goods and Services, quality control programs, compliance with regulations, and training plan.

V. Purchasing and Contracting Policy (Continued)

- Pricing/Cost: Is the cost reasonable and competitive?
- Optional Oral Interview/Optional Site Visit.

LACERA reserves the right to award the Contract to the submission that offers the best value, which includes accepting LACERA's Contract terms. Excessive mark-ups or deletion of LACERA's Contract terms may result in disqualification.

2. Evaluation Committee

If an Evaluation Committee is needed, it should consist of all relevant stakeholders and subject matter experts for the service or product being solicited. The size and members of the Evaluation Committee depend on the project's scope, nature, and complexity. The ideal size of the committee will balance subject matter expert representation and workgroup effectiveness.

The Evaluation Committee should be composed of at least one representative from:

- Contracts Unit
- Subject Matter Expert(s)
- PMO (must participate in IT related Bids and proposals)
- InfoSec (if applicable)
- Legal (when exceptions are taken to LACERA's terms and conditions, or anytime legal advisory is otherwise indicated).

The Contracts Unit facilitates and ensures the integrity of the evaluation process. They are responsible for the following:

- Conducting Vendor risk assessment.
- Conducting Vendor reference checks.
- Setting up Bidder's Conference or open house.
- Obtaining SOC-2 Reports and submitting them to the Information Security Office for review and approval (if applicable).
- Guiding the Evaluation Committee Members through the evaluation process.
- Evaluation process management:
 - Developing Solicitations, timelines, and coordinating posting.
 - Coordinating responses to Vendor questions.
 - Summarizing scores, rankings, and evaluation results.

V. Purchasing and Contracting Policy (Continued)

- Obtaining additional information from Vendors.
- Developing approval materials for Management or Boards.
- Collecting and archiving Evaluation Documents from each Committee Member. Sending Bid award/non-award letters to Vendors.
- Responding to any Vendor appeal.

3. The Committee's responsibilities include:

- Evaluation: Committee members must separately evaluate the Bids in their area of expertise and provide documentation to support their evaluation.
- Deliberation: If needed, when the Committee members are evaluating the same part of the Solicitation, the members must hold at least one meeting to discuss the merits of the proposals.
 - Committee members may adjust their scoring after the meeting with sufficient narrative to explain the adjustment.
 - When conducting site visits and/or oral interviews, all Committee members must be present at all events.
- Research: Outside sources may be used to gather information.
- Due Diligence: The Contracts Unit must do reference checks.
 - Finance or other knowledgeable parties can review financial information.
 - Technical staff can review proposal components if necessary and report findings to the committee for their evaluation and ratings.

The Contracts Unit will total and average the final scores of the Committee and prepare a single score sheet for each Bid and proposal. The score sheet must include written documentation of reference checks and financial statement analysis to support the rating in those categories.

4. Third Party Oversight and Risk Management

The Information Security Committee (ISC) oversees service providers that access or maintain personal or sensitive information on behalf of LACERA. The ISC must evaluate new and current Vendors that do not meet all of LACERA's information security requirements and determine if accepting some level of additional risk is in the best interest of LACERA. The ISC must

V. Purchasing and Contracting Policy (Continued)

provide a written explanation of the reasons for permitting Vendor non-compliance with any LACERA Information Security Policy.

G. Legal Review

The Contract is the result of the Solicitation with all the negotiated terms, conditions, the Statement of Work, and any other requirement set forth in the Solicitation document. The Contract Analysts must ensure the Contract satisfies the objectives of Business Owner and LACERA.

The Legal Office must review and approve all Contracts.

Contract Term

Evergreen Contracts are prohibited, unless approved by the Board of Retirement. Contracts shall be limited to a maximum of five (5) consecutive years with an optional extension of up to two years. The Contract term extension must be approved by the Chief Executive Officer and reported to the Operations Oversight Committee prior to the date of the Contract Extension.

Who Can Sign a Contract	
Total Contract Value	Signing Authority
Up to \$ 30,000	Division Manager and Assistant Executive Officer
Up to \$100,000	Deputy Chief Executive Officer or Authorized Designee (Assistant Executive Officers)
Up to \$500,000	Chief Executive Officer or Authorized Designee (Deputy Chief Executive Officer or Assistant Executive Officer)
Exceeds \$500,000	Chief Executive Officer or Authorized Designee (Deputy Chief Executive Officer or Assistant Executive Officer) with Board Approval

H. Contract Lifecycle Management

Onboarding Vendors

The Contract Analysts must ensure that Vendors who are awarded a Contract are registered in the Vendor Portal and have submitted required documents. Required documents include but are not limited to Nondisclosure Agreements, Information Security Reports or Questionnaire, Certificate(s) of Insurance, and Form W-9.

Performance Management

The Business Owner and the Vendor Management Unit are responsible for tracking, monitoring, and managing the Contract progress to ensure that the Vendor meets their contractual obligations.

V. Purchasing and Contracting Policy (Continued)

The Business Owner and Vendor Management Unit's responsibilities include:

- Monitoring Vendor's performance to ensure Goods and/or Services comply with the Contract requirements.
- Resolving performance gaps, invoicing discrepancies, and document resolution.
- Monitoring Contract Invoices, payments, and budget.
- Maintaining Contract files; Certificates of Insurance, Security Audit Reports, or other documentation required under the Contract.
- Managing and mitigating any detected risks, including but not limited to non-performance, performance gaps, invoicing discrepancies, et. al.
- Coordinating Contract Amendments or extensions with LACERA's Legal Office.

Contract Closeout

The Vendor Management Unit must prepare a final Vendor evaluation report. The report must include the following information.

- Whether the Vendor fulfilled their obligations under the Contract.
- Feedback from the Business Owner.

I. Receiving and Paying Invoices

Procurement Staff must check the Invoice against its corresponding PO and delivery receipt. The purchasing, receiving, and payment must be done by three different staff members. The Invoice normally includes an itemized list of items for which the Vendor is requesting payment.

When receiving and paying an Invoice the following must be checked:

- PO number or Contract number.
- Shipping address and date.
- Itemized list of the shipped items or Services rendered.
- Quantity of each item.
- SKU or UPC of each item.

Invoices that cannot be validated with an original PO and/or delivery receipt will be handled as an unauthorized purchase.

J. Payment Request (Direct Payments)

An internal document requesting payment for items already agreed to and negotiated on a Contract or for payments on items that cannot be competitively solicited, including but not limited to governmental fees, conferences, and training. Payment Requests for Goods and Services covered by a Contract must be signed by the Division Manager.

V. Purchasing and Contracting Policy (Continued)

K. Commitment to Transparency

The Vendor Management Unit will provide the Board with a “For Information Only Report” of any expenditures that exceed the original approved project budget.

L. Diversity, Equity, and Inclusion (DEI) Initiative

LACERA is committed to promoting Diversity, Equity, and Inclusion (DEI) in its Procurement practices. We actively seek business relationships with qualified Vendors and individuals from diverse backgrounds including by partnering with the Los Angeles County Community Business Enterprise (CBE) Program.

Vendors doing business with LACERA must complete LACERA’s DEI questionnaire and company demographic survey. This data will be used to monitor the success of our DEI efforts.

M. Environmental Awareness

Environmental impact is considered in purchasing decisions, when appropriate. LACERA Purchasing Agents consider the use of Goods and Services that are energy efficient or made from recycled material.

N. Procedures Manual

The Vendor Management Unit shall be responsible for preparing and maintaining a Procedures Manual that details the purchasing process and any delegated duties and defined terminology. The Procedures Manual shall include this Policy and must be approved by the Chief Executive Officer. The procedures may be modified at any time as deemed necessary, provided they remain within this Policy’s framework. If there is a conflict between this Policy and the Procedures Manual, the Policy shall prevail.

VI. References

These references are intended to help explain this Policy and are not an all-inclusive list of policies, procedures, laws, and requirements relating to the Procurement of Goods and Services. The following information complements and supplements this Policy:

Related Policies:

- [Code of Ethical Conduct](#)
- [Conflict of Interest Code](#)
- [Corporate Credit Card Policy](#) (Internal Document)
- [Information Technology Coordination Council \(ITCC\) Charter](#) (Internal Document)

Related Procedures:

- [Procurement and Contract Administration Manual](#) (Internal Document)

VI. References (Continued)

Related Forms/Templates: Not Applicable

Other Related Information:

VII. Version History

Update/Review Summary: Previous policy version(s) superseded by this Policy:

- Policy For Purchasing Goods and Services: November 6, 2019

Original Issue Date: Board of Retirement, Approved on December 15, 2005

VIII. Policy Review/Approval

This Policy shall be reviewed by the Operations Oversight Committee, and the Board of Retirement every three years or as needed and may be amended at any time as deemed necessary.



POLICY FOR PURCHASING GOODS AND SERVICES

Adopted Date: November 6, 2019

POLICY FOR PURCHASING GOODS AND SERVICES

Responsible Manager	Kimberly D. Hines, Manager, Administrative Services Division
Original Effective Date	November 6, 2019
Date of Last Update	December 15, 2005
Mandatory Review	[Two years after Original Effective Date]
Approval Level	Board of Retirement (BOR)

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1. Purpose

The purpose of this policy is to establish guidelines for the procurement of goods and the selection of service providers for LACERA.

It is LACERA's objective to select the best goods and services available at the best value, while acting in a manner that is consistent with statutory requirements, fiduciary responsibility, and LACERA's Values.

Vendor selection for goods and services will be transparent, objective and free from bias. Competition increases the cost-effectiveness of the process and ensures that LACERA will obtain qualified goods and services providers.

2. Legal Authority

The Board of Retirement and the Board of Investment has discretion to adopt such policies as they deem prudent as part of their plenary authority and fiduciary responsibility for administration of the system, under Article XVI, Section 17 of the California constitution.

3. Scope

This policy applies to all LACERA Trustees and staff, including all full-time, part-time and contract employees.

4. Conflict of Interest

LACERA is committed to the principles of impartiality and objectivity. It is the practice of LACERA to identify, and avoid organizational conflicts of interest before entering into procurement transactions.

A conflict of interest situation exists when a LACERA Trustee or staff member has even the appearance of an interest or a potential interest of any kind in a contract, agreement or financial relationship in which LACERA has an interest or potential interest. In relationships with vendors, the appearance of a conflict or potential conflict can be created by non-monetary interests such as gifts and business courtesies, and social or personal relationships.

LACERA Trustees and staff are expected to be free of the appearance of interests or relationships that are actually or potentially detrimental to the organization. They shall not engage or participate in any procurement transaction involving LACERA in which they have an actual or potential interest or conflict under applicable law. For additional

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information see LACERA's Code of Ethical Conduct. Questions on conflict of interest issues should be directed to the Legal Office.

5. Observance of a Quiet Period

There shall be a quiet period to ensure that the process of selecting a contractor is efficient, diligent and fair. The quiet period is a "no contact period" during the procurement process and is intended to establish guidelines by which Trustees and staff will communicate with prospective vendors. Questions concerning the quiet period should be directed to the Legal Office.

- A. The quiet period shall be maintained after the issuance of a solicitation and continue until a final selection is made or the process is otherwise terminated.
- B. Initiation, continuation, and conclusion of the quiet period shall be publicly communicated to prevent inadvertent violations.
- C. During the quiet period, all Trustees and staff, except for designated LACERA contact persons, shall refrain from communicating with contractor candidates regarding any product or service offered by the candidate, except as permitted by Subsection F below.
- D. During the quiet period, no Trustee or staff member shall accept meals, travel, lodging, entertainment, or any other good or service of value from the candidates.
- E. If any Trustee or Staff member is contacted by a candidate during the quiet period about a matter relating to the pending selection, the Trustee or Staff member shall refer the candidate to the designated LACERA contact person and report the contact to the Chief Counsel.
- F. The quiet period does not prevent Board approved meetings or communications by Staff with an incumbent contractor that is also a candidate provided that their communication is strictly limited to matters necessary in connection with the contractor's existing scope of work. The quiet period does not prevent Board approved meetings and communications by staff with any candidate to the extent such communication is necessary as part of a due diligence process or necessary in connection with other pending LACERA business. Due diligence will be overseen and approved in advance by the responsible Board or Boards or the authorized staff with contracting authority, and not independently by Board members or staff.

Other than due diligence or other pending LACERA business, discussion related to the pending selection is not permitted during these activities.

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- G. A contractor candidate may be disqualified from a search process for a violation of the quiet period.

6. Confidentiality

Procurement Staff maintains regular contact with many individuals and companies seeking to initiate or expand business relations with LACERA.

LACERA is committed to fair and ethical business practices that encourage competition and enhances our supplier relationships. A cornerstone of this policy is maintaining the confidentiality of all supplier proposals, quotations, prices, contracts and other proprietary materials during the bidding process. These materials are not to be disclosed in any way to other suppliers, outside organizations or to any unauthorized persons.

After completing the procurement process, proposals, purchase orders and other non-exempt information of a public nature shall be available for public inspection upon request under the Public Records Act.

7. Purchasing Authority

The ultimate responsibility for purchasing the best goods and services at reasonable costs lies with the Board of Retirement and Board of Investments. Consistent with the Boards' fiduciary duties, the Boards delegate such responsibility to their Chief Executive Officer to facilitate efficient administration of the retirement system.

Similarly, the Chief Executive Officer (CEO) further delegates purchasing responsibility to LACERA's Purchasing Agent. The Administrative Services Division Manager is the Purchasing Agent for LACERA, subject to the terms of this Policy.

For Investment related services, purchases are delegated to the Chief Investment Officer in accordance with the Procurement Policy for Investment-Related Services.

Procurement of services necessary to adjudicate disability retirement applications, such as Panel Physicians, Hearing Officers, and outside disability counsel are deemed exempt from the Contracting Authority set forth in this policy.

A budget for goods and services shall be approved by the appropriate Board or Boards through either the annual budget process or specific Board action related to the specific procurement.

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8. Centralized Purchasing

LACERA employs a centralized procurement unit within the Administrative Services Division that is charged with purchasing for the various organizational units of LACERA.

Buyers are authorized purchasing agents of the Administrative Services Procurement Unit. Buyers perform all necessary acquisition steps, including:

- Bidding and price negotiation
- Placing orders for goods
- Purchase order processing
- Receipt of purchased goods

Staff requiring supplies and other goods shall first submit written requests to the Administrative Services Procurement Unit.

Similarly, staff interested in contracting for services, shall contact the Administrative Services Procurement Unit to initiate the contracting process.

Buyers and Contract Administrators must document all transactions according to established procurement procedures and maintain such documentation for audit purposes.

9. Collaboration and Consultation

Prior to purchasing a new product or service, requesting divisions should consult with other primary users and stakeholders to ensure the new purchase will meet organizational needs.

10. Purchasing Methods

LACERA uses the following methods of performing transactions with vendors.

Corporate Credit Card Purchases are used by authorized LACERA staff members when making purchases in accordance with LACERA's Corporate Credit Card Policy.

Payment Request (Direct Payments) are issued for subscriptions, registrations, fees, professional licenses and other regulated costs that cannot be bid or negotiated. Payment is made directly to suppliers without the issuance of a purchase order.

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Purchase Order is a written authorization from a buyer (LACERA), for a supplier to deliver specified goods and services to the buyer (LACERA) at the price, quality level, delivery date, and other terms specified.

Contract is used to purchase goods and services where a purchase order is not adequate to describe all the terms and conditions, and is required to be executed by both parties. Contracts are any legally binding document between two or more parties. Examples include, but are not limited to, formal agreements, letter agreements, emails confirming transaction terms, memoranda of understanding, nondisclosure agreements, licenses, leases, amendments, addenda, terms and conditions on invoices or purchase orders, and many others.

11. Solicitations

11.1 General

In broad terms, the Solicitation is the instrument by which requirements are presented to contractors to obtain offers for the acquisition of supplies, equipment, and services.

11.2 Methods

The solicitation method is influenced by factors such as speed, value and complexity. They include the following:

Request for Quotation (RFQ) a solicitation method that involves submitting a document to one or more potential suppliers eliciting quotations for a product or service. Typically, an RFQ seeks an itemized list of prices for something that is well-defined and quantifiable, such as hardware.

Invitation to Bid (ITB) a solicitation method used to invite contractors and suppliers to submit a bid on a specific service or a product. These solicitations include precise specifications and requirements that each bidding vendor must meet in order to be considered for the contract.

Request for Proposal (RFP) a solicitation method used to purchase complex goods and services that do not have standardized specifications.

11.3 Publicizing Solicitations

Solicitations of goods and services exceeding \$150,000 require public advertisement.

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Solicitations shall be publicized, for a sufficient amount of time to allow interested firms to develop a thorough proposal. Solicitations shall be placed on LACERA's website and can be advertised in newspapers and professional publications. The advertisement period is 30 days unless LACERA has an urgent need for the service or product which would not allow the posting to run the full 30 days.

Publicizing out-sourcing solicitations lends transparency to the process, increases cost-effectiveness, promotes fairness, and expands opportunities for small, women-owned and minority-owned businesses.

11.4 Approvals

Administrative

Release of an RFP affecting administrative and operations activities, require approval by the Operations Oversight Committee, with the results and recommendations returned to the full Board of Retirement for authorization to execute an agreement.

Retiree Health Care

RFPs or other solicitations related directly to Retiree Health Care benefits, such as health care plans and insurance, are approved for release by the Insurance, Benefits and Legislative Committee, with results and recommendations returned to the full Board of Retirement for authorization to execute an agreement.

External Audits

RFPs or other solicitations related to audits performed by external auditors are approved for release by the appropriate Board Committee with results and recommendations returned to the respective Board for approval.

12. Competitive Bidding

Competitive bidding is the process that allows LACERA to properly survey the marketplace and secure goods and services at a fair price. Competitive bidding also reduces the risk of fraud and promotes fairness. Competition should be attempted and obtained for any purchase where competition is available. The bidding process is primarily determined by the estimated value of the procurement request and consists of the following:

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12.1 Informal Bidding

Generally reserved for non-complex solicitations where the description of the goods and services can be clearly stated. Quotes are obtained by less formal means such as an internet page, via email, catalogs, price lists, and letters.

12.2 Formal Bidding

Solicitations that require a more detailed description and explanation. These solicitations include precise specifications and requirements that each potential vendor must meet. Depending on the dollar amount, formal bids require public advertising.

13. Purchasing Process

13.1 Procurement of Equipment and Other Goods

13.1.1 Purchasing Schedule

To begin the process of purchasing equipment and other goods, the purchaser will submit a written request to the Administrative Services Procurement Unit.

Buyers shall comply with the following:

- A. Procurements **up to \$5,000** may be made without securing competitive prices if the Buyer is able to determine that the price is reasonable through personal knowledge of the product or by comparing the price with a recently paid price, or the price of similar items.
- B. Procurements **between \$5,001 and \$150,000** require a minimum of three (3) written bids/proposals, Activities in this category require approval by the Administrative Services Division Manager, or approved designee.
- C. Procurements **over \$150,000** require a formal solicitation process including public advertising, and a minimum of three (3) written bids/proposals. Formal solicitation may include an Invitation to Bid (ITB) or a Request for Proposal (RFP). Approval is required by the Administrative Services Manager and the Chief Executive Officer or authorized designees. Board of Retirement approval is required unless specifically approved as part of the annual budget adoption.

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LACERA shall develop maximum competition for purchases and to make awards based on the best value for the goods or services rendered to determine the best value bidder consideration shall be given to price, delivery time, quality, compatibility, references, experience, parts and service. Additionally, the Buyer may take into consideration reputation, business and financial capabilities.

If the buyer is unable to obtain the three required quotes, the contact information of a minimum of five vendors must be documented.

Buyers may not split purchase transactions or take any other action in order to circumvent the competitive process or the legal review process.

All competitive bids shall be maintained and recorded for audit purposes.

13.1.2 Vendor Lists and Master Agreements

Vendor Lists are comprised of current suppliers and other known vendors, including those who have formally requested to participate in competitive bidding within their respective areas of specialization.

Buyers shall refer to existing Vendor Lists when making purchases or soliciting bids.

Buyers shall periodically (at least annually) update their Vendor Lists to provide new, interested suppliers, as well as current vendors, the opportunity to participate in future competitive bidding.

Buyers shall give reasonable notice to suppliers on existing Vendor Lists when soliciting bids. Communication should include e-mail notification where possible.

Master Agreements, wherein costs for goods and services are established for an extended period, help control costs and promote timely delivery, particularly where recurring or routine purchases and common services are concerned. Vendors providing routine goods or recurring services may be awarded Master Agreements for specified commodities as the result of competitive bidding.

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13.2 Contracting for Services

Service is the performance of labor or professional consulting by an outside firm or contractor for LACERA. It can be rendered to LACERA by a firm or individual, with or without the furnishing of materials. Contracts are to be used whenever services are needed regardless of the dollar amount.

To begin the process of contracting for services, the purchaser will submit a written request to the Administrative Services Procurement Unit.

A Contract Administrator is the Division Manager or designee that performs all the necessary steps involved in the preparation, negotiation, formulation, administration, and closeout of contractual agreements. This includes the solicitation and the competitive bidding process. The Contract Administrator also oversees the performance of the contract, tracks the payments and ensures that both parties meet the various obligations set forth in the contract.

13.2.1 Contract Signing Authority

- A. Contracts with a total value **up to \$5,000** do not require competitive bidding and the requesting Division Manager may select the qualified vendor and sign the contract.

- B. Contracts with an annual amount **between \$5,001 and \$25,000** require a minimum of three (3) written bids/proposals. Activities in this category require approval by the Administrative Services Division Manager, or authorized designee and can be signed by the requesting Division Manager. Due diligence must be performed and documented to justify the vendor selection and may include an Invitation to Bid (ITB) or a Request for Proposal (RFP). At a minimum, such due diligence must include the following elements:
 - 1. A description of the service to be provided by prospective vendor
 - 2. An evaluation of prospective vendor's qualifications
 - 3. An evaluation of the reasonableness of prospective vendor's fees
 - 4. An evaluation of the prospective vendor's security and privacy policies if the contract is to provide services that permit vendors to access any member data, personal information (PI), personal health information (PHI), or other business critical information or when they provide access to LACERA's systems or files

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- C. Contracts with an annual amount **between \$25,001 and \$150,000** require a minimum of three (3) written bids or proposals and due diligence as described above in section 13.2.1.B. Contracts in this category require approval by the Administrative Services Division Manager, or designee, and must be signed by the Chief Executive Officer, or authorized designees.

- D. Contracts that **exceed an annual amount of \$150,000** require a formal solicitation process including public advertising. Contract Administrators shall solicit bids or proposals through a formal solicitation process that shall include an Invitation to Bid (ITB) or a Request for Proposal (RFP). Approval is required by the Administrative Services Division Manager, Chief Executive Officer, or authorized designees and the Board of Retirement.

Aggregate service purchase orders or contracts to any single vendor for a project or a similar type of service cannot exceed the total value for any of the three value categories listed above. Contracts may not be split in order to circumvent the competitive process.

Services contracts that are bundled with a purchase of equipment or software, and the service component is less than or equal to 40% of the total cost are deemed to be a purchase of equipment and other goods and would fall under the requirements of Section 13.1 the Procurement of Equipment and other Goods section of this policy.

Documentation must be maintained in accordance with the Records and Information Management Policy by the Contract Administrator and in accordance with procedures for storing contracts in the LACERA Contract Management System. In addition, all information supplied by vendors in their bids, quotations or proposals must be held in strict confidence by the person(s) evaluating the bid, quotation or proposal and may not be revealed to any other vendor or unauthorized individual.

13.2.2 Fee Schedule or Hourly Rate Contracts

For contracts that require a fee schedule for services (i.e. hourly rates) and do not have a fixed value, the Contract Administrator must determine the estimated annual value of the contract, based on the scope of the services. Prior to the execution of the contract, the Contract Administrator must verify the appropriate level of signature authority specified in Section 13.2.1 of this Policy. Fee Schedule contracts should contain a “not to exceed amount” in the agreement. During the course of the agreement, the contract value may

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increase beyond the original approved value threshold, requiring next level signature authority approval. Written justification must be submitted to appropriate signature authority by the Contract Administrator well in advance to allow sufficient time for the approval process.

13.3 Information Technology Purchases

Procurement of information technology products or solutions must be initiated and processed with the full knowledge, direction, and consent of LACERA's Systems Division, regardless of cost, to ensure compatibility with LACERA's current technology environment.

13.4 Procurements Exempt from Competition

Certain limited circumstances sometimes warrant exemption from the competitive solicitation process. Such circumstances require documented justification explaining the exceptional need for exemption and approval by the Administrative Services Division Manager. Exemptions include the following:

13.4.1 Emergency Purchases - For guidelines, See Section 16 Emergency, Time Sensitive or Confidential Purchases.

13.4.2 Sole-Source or Single Source Purchases. A Sole-Source procurement is one in which only one vendor is capable of supplying the commodity or service. This may occur when the goods or services are specialized or unique in character. Sole means "the one and only." Single-Source procurement is one in which, although two or more vendors supply the commodity or service, a specific vendor is selected for substantial reasons thereby eliminating the competitive bidding process. Single means "the one among others."

Examples include:

- When products are of a proprietary nature.
- When the use of alternatives would compromise existing contracts, service agreements or business strategies.

13.4.3 Leveraged Procurement Agreement (LPA) / Piggyback – LPAs allow agencies to buy directly from suppliers through existing contracts and agreements negotiated by other agencies. LPAs are available to Federal, State, county, city, special district, education and other government entities.

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13.4.4 Renewal of Software Licenses, Operating System Maintenance, or System Maintenance Services: Where LACERA has procured equipment, software, and operating systems for its use, procurement of the continuing maintenance, and upgrades of the software and operating systems from the developer, manufacturer or authorized reseller.

14. Contract Development

14.1 General

Contract development is a joint effort involving the LACERA Contract Administrator, LACERA's Administrative Services Division LACERA's Legal Office, designated LACERA and vendor staff and LACERA's Systems Division and Internal Audit, when appropriate.

14.2 Term of Contract

Contracts shall be limited to a maximum of five (5) consecutive years with an optional extension of up to an additional two (2) years, with approval by the Chief Executive Officer or designee. Contract term extensions must be reported to the Operations Oversight Committee at the next meeting.

14.3 Insurance

Immediately after award and prior to the start of performance, a Certificate of Insurance shall be obtained from the contractor as evidence that insurance policies providing the coverage specified in the contract are in full force and effect. Contract Administrators shall review certificates of insurance to ensure that the coverage and limits of insurance specified in the Agreement remain in full force and effect throughout the performance period.

14.4 Information Security Due Diligence

As part of initial and ongoing due diligence required by Contract Administrators, a SOC-2 (system and organizational controls) Type II, or an agreed upon alternate report must be received from vendors that will have access to confidential information as determined necessary by staff with contracting authority in consultation with the Legal Office. A SOC-2 Report (or agreed upon equivalent), more formally known as Service Organization Control 2 Report, reports on a vendor's organizational controls related to security, availability, processing integrity, confidentiality, or privacy. To confirm these controls, site visit inspections are to be included when appropriate.

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LACERA's Information Security Officer must approve the SOC-2 Type II or equivalent report is to be submitted, reviewed and documented by LACERA's Information Security Officer prior to entering into a contract. The report is to also be requested as part of ongoing due diligence for vendors that receive or obtain LACERA member and other security and privacy related data.

14.5 Legal Office Review

All contracts, for goods or services exceeding \$5,000 shall be reviewed and approved as to form by LACERA's Legal Office. LACERA staff responsible for managing contracts is responsible to consider potential risks to the organization associated with contract amounts of \$5,000 or less. Legal review and approval is required for these contracts if it is determined that a breach of the contract could result in a material adverse impact to LACERA.

Staff responsible for requesting legal review will meet and confer with the Legal Office to agree upon a reasonable time frame for completion of the review. Staff is responsible to ensure that, where legal review is required, the Legal Office is provided and has reviewed and approved the final version of the agreement before it is executed. Staff will provide the Legal Office with all information and documents that are necessary to complete the review.

Before a contract is signed, the Legal office will confirm its review and approval in writing.

15. Contract Administration

15.1 Contract Administrator Responsibilities

Before approving the contract and related payments, the Contract Administrator must verify that the contract meets LACERA's requirements and that any payments specified in the contract are appropriate. The Contract Administrator also oversees the performance of the contract and ensures that both parties meet the various obligations set forth in the contract

The Administrative Services Division Contract Management Unit and the Budget Unit also support the contract administrator by verifying the appropriateness of all payments made.

The Contract Administrator is responsible for ensuring that the parties to the contract adhere to it, and that all issues are addressed and resolved.

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15.2 Contract Monitoring

Each Division is responsible for monitoring its contracts on an ongoing basis and administering its terms and conditions.

In addition, LACERA's Internal Auditors shall periodically review the contracting and contract administration process. Internal Audit may review the Statement of Work and the Payment Schedule of a given contract to ensure that the payment points coincide with completed deliverables.

Internal Audit may review the payment process at any time throughout the engagement to ensure that payments are made for completed tasks only.

15.3 Contract Management System

All executed contracts will be sent to the Contract Management Unit in Administrative Services for imaging and import into the Contract Management System. The Contracts Management Unit supports the Contract Administrator by providing periodic reports to alert when contracts, insurance certificates and due diligence system security reports are set to expire.

16. Emergency, Confidential or Time Sensitive Purchases

An emergency is any condition that may affect LACERA's ability to conduct normal and routine business, any condition that may affect the health, safety and welfare of LACERA staff or members, or any condition which may impair LACERA's legal rights. Failure to anticipate a need is not, of itself, considered a bonafide emergency

Response to an emergency may require immediate action by staff to acquire equipment and services. In such a case, the Chief Executive Officer or their designee may make reasonable and responsible procurements of goods and services beyond the usual discretionary spending limits. In addition, Corporate Card spending limits may be increased as needed in accordance with LACERA's Corporate Credit Card Policy. If circumstances permit, also subject to Legal Office review under Section 14.5.

Within 7 calendar days of the purchase, a complete description of the emergency and justification for the purchase must be documented, approved and submitted to the Administrative Services Division Manager and the Chief Executive Officer according to the spending thresholds as outlined in Section 13.1 and 13.2. If the purchase is greater than staff spending authority, a Retirement Board agenda item must be prepared for Board certification that the condition and circumstances required an emergency purchase.

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Purchases requiring confidentiality may be purchased without notification of the Procurement Unit, but appropriate documentation (redacted if necessary) must be forwarded to the Administrative Services Division Manager and the CEO in accordance with the paragraph above.

17. Supplier Diversity

LACERA values diversity and inclusion. In complete alignment with diversity initiatives across the organization, LACERA is committed to fostering diversity in its procurement process through the inclusion and utilization of small and diverse businesses. LACERA recognizes that supplier diversity provides a broad array of choice and contributes to the expansion of the local marketplace. In addition, when we diversify the supplier portfolio, it increases our ability to secure better pricing, higher quality products and services through increased competitive bid participation.

We actively seek to foster business relationships with diverse suppliers who respect and reflect LACERA's value of diversity and inclusion, offer high-quality goods and services, competitive pricing and premium customer service. Currently we identify Minority, Women and Disabled Veterans suppliers by partnering with the Los Angeles County Business Enterprise (CBE) Program. CBE is a program that LA County uses to certify businesses to be included in the County's CBE listing. LACERA Purchasing agents use this listing to identify and invite diverse vendors to participate in the bidding process.

18. Environmental Awareness

Environmental impact should be considered in purchasing decisions, when appropriate. LACERA Purchasing Agents will consider the use of products and services that impact the environment less than competing products, when it is a best value decision to do so. A best value decision based on a thorough total cost of ownership analysis considers the initial cost of the item, delivery time as well as factors such as:

- **Energy Efficiency.** Purchase equipment that is Energy Star-rated (or, if there is no Energy Star rating, equipment that is highly energy efficient). Energy Star is a program helping businesses and individuals protect the environment through superior energy efficiency.
- **Shipping Materials.** Purchase products that are shipped in containers that are returnable or reusable and made from recycled content (i.e. cardboard boxes).
- **Recycled Content.** Purchase products made with recycled content suitable for the intended use.

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19. Procedures Manual

The Administrative Services Division Purchasing Unit shall be responsible for preparing and maintaining a procedures manual that details the purchasing process and any delegated duties and defined terminology. This procedures manual shall include this policy and must be approved by the Chief Executive Officer. These procedures may be modified at any time as deemed necessary, provided that the procedures remain within the framework of this policy.

In the event that there is a conflict between this policy and the procedures manual the policy shall prevail.

20. History

20.1 Approvals.

As the scope of this Policy applies to all Trustees and LACERA staff and has an organization-wide effect concerning the administrative governance of the organization, the following approvals are required.

20.1.1 Recommendation by Operations Oversight Committee

20.1.2 Approval by Board of Retirement

20.2 Current Status

20.2.1 Original Effective Date: December 15, 2005

20.2.2 Last Updated: December 15, 2005

20.2.3 Mandatory Review [Two years after Original Effective Date]

20.3 Versions

20.3.1 Version 2



August 20, 2024

TO: Each Trustee,
Board of Retirement

From: Louis Gittens *LG*
Division Manager, Benefits

For: September 4, 2024 Board of Retirement Meeting

SUBJECT: RATIFICATION OF RECIPROCAL DISABILITY RETIREMENTS

IT IS RECOMMENDED that the Board approve the reciprocal disability retirement for the following named deferred members who were found to be disabled by the current reciprocal agency for the performance of their duties and have met the burden of proof.

BACKGROUND

When a member terminates from County employment and then begins employment with a public agency covered by a reciprocal retirement system, such as CalPERS and VCERA, they may qualify for reciprocal benefits. When a member is granted a disability retirement with that system, CERL Section 31837 allows LACERA to approve their disability and calculate their retirement benefits accordingly.

It is therefore recommended that the Board of Retirement approve the following deferred members.


Reciprocal Agency	Department	Name	Safety / General Member	Disability Type	Retirement Date
CalPERS	SHERIFF	Jesse M. Nordquist	Safety	SCD	2/1/2022
CalPERS and SBCERA	SHERIFF	Jeffrey W. Cross	Safety	SCD	1/8/2024
CalPERS	SHERIFF	Jaime Lopez	Safety	SCD	2/3/2024

LG:am



August 28, 2024

TO: Each Trustee
Board of Retirement

FROM: Barry W. Lew 
Legislative Affairs Officer

FOR: September 4, 2024 Board of Retirement Meeting

SUBJECT: **Assembly Bill 2284—Compensation**

*Author: Grayson [D]
Sponsor: California Professional Firefighters
Amended: June 27, 2024
Introduced: February 8, 2024
Status: Senate amendments concurred in. To Engrossing and Enrollment. (08/27/2024)*

*BOR Position: Oppose (07/03/2024)
IBLC Recommendation: Oppose (06/05/2024)
Staff Recommendation: Oppose*

RECOMMENDATION

That the Board of Retirement discuss whether to reconsider its “Oppose” position on Assembly Bill 2284, which would authorize a retirement system to define “grade” for the purposes of determining compensation earnable.

DISCUSSION

At its meeting of July 3, 2024, the Board of Retirement (BOR) adopted an “Oppose” position on AB 2284. Attached is the memo dated June 26, 2024, from the Insurance, Benefits and Legislative Committee, which summarizes and analyzes the bill. Also attached is AB 2284, as amended on June 27, 2024.

In addition to LACERA, other CERL systems opposed to AB 2284 include:

- Alameda County Employees’ Retirement Association (ACERA)
- Contra Costa County Employees’ Retirement Association (CCCERA)
- Kern County Employees’ Retirement Association (KCERA)
- San Bernardino County Employees’ Retirement Association (SBCERA)

The only CERL system in support of AB 2284 is the Orange County Employees’ Retirement System (OCERS).

The State Association of County Retirement Systems (SACRS) also adopted an “Oppose” position on AB 2284.

At the BOR meeting of August 7, 2024, Trustee Jason Green requested that AB 2284 be agendaized at the BOR meeting of September 4, 2024 for the BOR to reconsider its position on the bill.

On August 27, 2024, AB 2284’s amendments in the Senate were concurred by the Assembly and will be sent to the Governor for signature. The bill as amended on June 27, 2024, to provide for adoption by the board of supervisors to make AB 2284 effective does not address the concerns expressed by staff and opponents of the bill. Therefore, staff recommends that the BOR continue its “Oppose” position on AB 2284.

IT IS THEREFORE RECOMMENDED THAT THE BOARD discuss whether to reconsider its “Oppose” position on Assembly Bill 2284, which would authorize a retirement system to define “grade” for the purposes of determining compensation earnable.

Attachments

Memo on AB 2284 dated June 26, 2024
AB 2284 (Grayson) as amended on June 27, 2024

cc: Santos H. Kreimann
Luis Lugo
JJ Popowich
Laura Guglielmo
Steven P. Rice
Jean Kim
Naomi Padron, MKP Government Relations



June 26, 2024

TO: Each Trustee
Board of Retirement

FROM: Insurance, Benefits and Legislative Committee
Les Robbins, Chair
Vivian H. Gray, Vice Chair
Shawn R. Kehoe
Ronald Okum
David Ryu, Alternate

FOR: July 3, 2024 Board of Retirement Meeting

SUBJECT: **Assembly Bill 2284—Compensation**

Author: Grayson [D]
Sponsor: California Professional Firefighters
Amended: June 10, 2024
Introduced: February 8, 2024
Status: In committee: Hearing postponed by committee. (06/13/2024)

IBLC Recommendation: Oppose (06/05/2024)
Staff Recommendation: Oppose

RECOMMENDATION

That the Board of Retirement adopt an “Oppose” position on Assembly Bill 2284, which would authorize a retirement system to define “grade” for the purposes of determining compensation earnable.

LEGISLATIVE POLICY STANDARD

The Board of Retirement’s Legislative Policy is to oppose proposals that would infringe on its plenary authority or fiduciary responsibility and create unreasonable costs or complexity in the administration of retirement benefits (Legislative Policy, page 6).

SUMMARY

AB 2284 would authorize a county retirement system, to the extent it has not defined “grade,” to define “grade” to mean a number of employees considered together because they share similarities in job duties, schedules, unit recruitment requirements, work location, collective bargaining unit, or other logical work-related group or class. A single employee shall not constitute a group or class.

ANALYSIS

Existing Law

Government Code Section 31460 provides the definition of “compensation,” which is cash remuneration, and Section 31461 provides the definition of “compensation earnable,”

which is the average compensation as determined by the retirement board for the period under consideration upon the basis of the average number of days ordinarily worked by persons in the same grade or class of positions during the period and at the same rate of pay.

A member's retirement allowance is based on compensation earnable, service credit, and an age factor. Generally, the higher each of these components are, the higher the retirement benefit. A member receives base salary as compensation and may be receiving additional pay items of compensation such as bonuses and buybacks. To the extent that compensation is compensation earnable, it is used in the benefit formula to calculate a retirement allowance.

Beginning in 1997 (due to litigation initiated by an employee organization in the County of Ventura), compensation earnable has expanded to include many pay items in addition to base salary, although the *Ventura Decision*¹ also excluded items such as termination pay. In the wake of the *Ventura Decision*, several lawsuits were filed statewide by county employees and retirees as to whether the *Ventura Decision* should be applied retroactively. Those lawsuits were consolidated into a single proceeding² for those retirement systems that did not enter into settlement agreements. Until 2013, the *Ventura Decision* and *In re Ret. Cases* guided the treatment of compensation earnable in the retirement systems operating under the County Employees Retirement Law of 1937 (CERL).

PEPRA was enacted to implement then-Governor Jerry Brown's *Twelve Point Pension Reform Plan*. PEPRA generally applies to new employees on or after January 1, 2013 and introduced the definition of "pensionable compensation" for the purposes of calculating a retirement allowance for PEPRA members.

However, the bill (AB 340, Chapter 296, Statutes of 2012) that added PEPRA to the Government Code also amended Section 31461, which provides the definition of "compensation earnable" for legacy members (i.e., those who are not PEPRA members), to specifically exclude certain items of pay from the definition of compensation earnable.

Employee organizations in the Counties of Alameda, Contra Costa, and Merced initiated litigation on this change, which culminated in the California Supreme Court's *Alameda Decision*³ on June 30, 2020. The California Supreme Court affirmed that the amendment to the definition of compensation earnable was constitutionally permissible and that CERL retirement systems must comply with the amendment.

1 *Ventura County Deputy Sheriffs' Assn. v. Board of Retirement* (1997) 16 Cal.4th 483

2 *In re Ret. Cases. Eight Coordinated Cases* (2003) 110 Cal.App.4th 426

3 *Alameda County Deputy Sheriff's Assn. v. Alameda County Employees' Retirement Assn.* (2020) 9 Cal.5th 1032

This Bill

AB 2284 authorizes a county retirement system, to the extent it has not defined “grade,” to define “grade” to mean a number of employees considered together because they share similarities in job duties, schedules, unit recruitment requirements, work location, collective bargaining unit, or other logical work-related group or class. A single employee shall not constitute a group or class.

AB 2284 would enable a county retirement system to define “grade” in a manner that may be in conflict with existing memoranda of understanding (MOUs) that provide for grades and classes of positions and conceivably create new classifications for the purposes of finding items of pay that would otherwise not constitute compensation earnable, to be compensation earnable for a particular grade. Such an expansion of the retirement board’s plenary authority into matters outside of the scope of plan administration into defining grades of employees of other employers may have the unintended consequence of eroding the board’s plenary authority by blurring the line between plan design and plan administration. As noted in the *Alameda* Decision, “the task of a county retirement board is not to design the county’s pension plan but to implement the design enacted by the Legislature through CERL.” *Alameda*, at p. 1066. The retirement board’s plenary authority and fiduciary responsibility lie in *administration* of the system. California Constitution, art. XVI, sec. 17. Although the retirement system—as an *employer* responsible for administration of the system—may engage in defining the grades of its own employees for purposes of determining and categorizing their classifications and compensation, in contrast, as a *plan administrator*, it is determining compensation earnable for purposes of final compensation in the calculation of a retirement allowance.

Moreover, AB 2284 makes the defining of the term “grade” optional among the 20 county retirement systems operating under CERL. As such, this would, instead of providing clarity, conceivably increase the variation among the 20 retirement systems in administering the determination of compensation earnable and create inconsistencies and uncertainty in the interpretation and application of CERL, particularly with members who have reciprocity in terms of final compensation.

Operational Impact

AB 2284 may result in more pay items being designated as compensation earnable by a retirement system and thereby increase the final compensation used in the calculation of a retirement allowance. Consequently, members may receive higher retirement allowances, which may increase the costs to provide those benefits.

IT IS THEREFORE RECOMMENDED THAT THE BOARD adopt an “Oppose” position on Assembly Bill 2284, which would authorize a retirement system to define “grade” for the purposes of determining compensation earnable.

Attachments

Attachment 1—Board Positions Adopted on Related Legislation

Attachment 2—Support and Opposition

AB 2284 (Grayson) as amended on June 10, 2024

cc: Santos H. Kreimann

Luis Lugo

JJ Popowich

Laura Guglielmo

Steven P. Rice

Jean Kim

Naomi Padron, MKP Government Relations

BOARD POSITIONS ADOPTED ON RELATED LEGISLATION

AB 2493 (Chen, 2022) would provide that adjustments be made to contributions for active members and to contributions and benefits for retired members based on disallowed compensation. The Board of Retirement adopted a “Neutral” position.

AB 826 (Irwin, 2021) would provide that compensation and compensation earnable include flexible benefits plan allowances paid by the county on behalf of its employees as part of a cafeteria plan, if certain requirements are met. The Board of Retirement adopted a “Watch” position.

AB 197 (Chapter 297, Statutes of 2012) enacted technical clarifications to the definition of compensation earnable that was amended by AB 340. The Board of Retirement did not adopt a position.

AB 340 (Chapter 296, Statutes of 2012) enacted the California Public Employees’ Pension Reform Act of 2013, amended the County Employees Retirement Law of 1937’s (CERL) provisions on compensation earnable, and added new provisions to CERL on the assessment, reporting, and audit of compensation items. The Board of Retirement adopted a “Watch” position.

SUPPORT

California Fraternal Order of Police (Co-sponsor)
California Professional Firefighters (Co-sponsor)
Association of Orange County Deputy Sheriffs
Long Beach Police Officers Association
Orange County Employees Retirement System
Sacramento County Deputy Sheriffs' Association
San Bernardino County Sheriff's Employees' Benefit Association

OPPOSITION

San Bernardino County Employees' Retirement Association

AMENDED IN SENATE JUNE 10, 2024

AMENDED IN ASSEMBLY MAY 20, 2024

AMENDED IN ASSEMBLY APRIL 18, 2024

CALIFORNIA LEGISLATURE—2023–24 REGULAR SESSION

ASSEMBLY BILL

No. 2284

Introduced by Assembly Member Grayson

February 8, 2024

An act to amend Section 31461 of the Government Code, relating to retirement.

LEGISLATIVE COUNSEL'S DIGEST

AB 2284, as amended, Grayson. County employees' retirement: compensation.

Existing law, the California Public Employees' Pension Reform Act of 2013 (PEPRA), generally requires a public retirement system, as defined, to modify its plan or plans to comply with the act. PEPRA, among other things, establishes new defined benefit formulas and caps on pensionable compensation.

The County Employees Retirement Law of 1937 (CERL) authorizes counties to establish retirement systems pursuant to its provisions in order to provide pension benefits to their employees. CERL generally vests management of each retirement system in a board of retirement.

CERL defines "compensation earnable" by a member, for the purpose of calculating benefits, to mean the average compensation, as determined by the board, for the period under consideration upon the basis of the average number of days ordinarily worked by persons in the same grade or class of positions during the period, and the same rate of pay, subject to certain exceptions.

This bill would authorize a retirement system, to the extent it has not defined “grade” in the above-described circumstances, to define “grade” to mean a number of employees considered together because they share similarities in job duties, schedules, unit recruitment requirements, work location, collective bargaining unit, or other logical work-related group or class, as specified.

Vote: majority. Appropriation: no. Fiscal committee: no. State-mandated local program: no.

The people of the State of California do enact as follows:

1 SECTION 1. Section 31461 of the Government Code is
2 amended to read:

3 31461. (a) (1) “Compensation earnable” by a member means
4 the average compensation as determined by the board, for the
5 period under consideration upon the basis of the average number
6 of days ordinarily worked by persons in the same grade or class
7 of positions during the period, and at the same rate of pay. The
8 computation for any absence shall be based on the compensation
9 of the position held by the member at the beginning of the absence.
10 Compensation, as defined in Section 31460, that has been deferred
11 shall be deemed “compensation earnable” when earned, rather
12 than when paid.

13 (2) To the extent a retirement system has not defined “grade,”
14 it may define “grade,” as described in paragraph (1), to mean a
15 number of employees considered together because they share
16 similarities in job duties, schedules, unit recruitment requirements,
17 work location, collective bargaining unit, or other logical
18 work-related group or class. A single employee shall not constitute
19 a group or class.

20 (b) “Compensation earnable” does not include, in any case, the
21 following:

22 (1) Any compensation determined by the board to have been
23 paid to enhance a member’s retirement benefit under that system.

24 That compensation may include:

25 (A) Compensation that had previously been provided in kind
26 to the member by the employer or paid directly by the employer
27 to a third party other than the retirement system for the benefit of
28 the member, and which was converted to and received by the

1 member in the form of a cash payment in the final average salary
2 period.

3 (B) Any one-time or ad hoc payment made to a member, but
4 not to all similarly situated members in the member's grade or
5 class.

6 (C) Any payment that is made solely due to the termination of
7 the member's employment, but is received by the member while
8 employed, except those payments that do not exceed what is earned
9 and payable in each 12-month period during the final average
10 salary period regardless of when reported or paid.

11 (2) Payments for unused vacation, annual leave, personal leave,
12 sick leave, or compensatory time off, however denominated,
13 whether paid in a lump sum or otherwise, in an amount that exceeds
14 that which may be earned and payable in each 12-month period
15 during the final average salary period, regardless of when reported
16 or paid.

17 (3) Payments for additional services rendered outside of normal
18 working hours, whether paid in a lump sum or otherwise.

19 (4) Payments made at the termination of employment, except
20 those payments that do not exceed what is earned and payable in
21 each 12-month period during the final average salary period,
22 regardless of when reported or paid.

23 (c) The terms of subdivision (b) are intended to be consistent
24 with and not in conflict with the holdings in *Salus v. San Diego*
25 *County Employees Retirement Association* (2004) 117 Cal.App.4th
26 734 and *In re Retirement Cases* (2003) 110 Cal.App.4th 426.

27 (d) ~~This section is intended to be consistent with and not in~~
28 ~~conflict with~~ *Nothing in this section shall change* the holding in
29 *Alameda County Deputy Sheriff's Association v. Alameda County*
30 *Employees' Retirement Association* (2020) 9 Cal.5th ~~1032~~. 1032,
31 *and to the extent that there is any conflict between this section and*
32 *the holding in that case, the latter shall prevail.*

AMENDED IN SENATE JUNE 27, 2024

AMENDED IN SENATE JUNE 10, 2024

AMENDED IN ASSEMBLY MAY 20, 2024

AMENDED IN ASSEMBLY APRIL 18, 2024

CALIFORNIA LEGISLATURE—2023–24 REGULAR SESSION

ASSEMBLY BILL

No. 2284

Introduced by Assembly Member Grayson

February 8, 2024

An act to amend Section 31461 of the Government Code, relating to retirement.

LEGISLATIVE COUNSEL'S DIGEST

AB 2284, as amended, Grayson. County employees' retirement: compensation.

Existing law, the California Public Employees' Pension Reform Act of 2013 (PEPRA), generally requires a public retirement system, as defined, to modify its plan or plans to comply with the act. PEPRA, among other things, establishes new defined benefit formulas and caps on pensionable compensation.

The County Employees Retirement Law of 1937 (CERL) authorizes counties to establish retirement systems pursuant to its provisions in order to provide pension benefits to their employees. CERL generally vests management of each retirement system in a board of retirement.

CERL defines "compensation earnable" by a member, for the purpose of calculating benefits, to mean the average compensation, as determined by the board, for the period under consideration upon the basis of the average number of days ordinarily worked by persons in the same grade

or class of positions during the period, and the same rate of pay, subject to certain exceptions.

This bill would authorize a retirement system, to the extent it has not defined “grade” in the above-described circumstances, to define “grade” to mean a number of employees considered together because they share similarities in job duties, schedules, unit recruitment requirements, work location, collective bargaining unit, or other logical work-related group or class, as specified. *The bill would specify that these provisions shall not become operative in a county until the board of supervisors of that county, by resolution adopted by majority vote, makes the provisions applicable in that county.*

Vote: majority. Appropriation: no. Fiscal committee: no.
State-mandated local program: no.

The people of the State of California do enact as follows:

1 SECTION 1. Section 31461 of the Government Code is
2 amended to read:

3 31461. (a) (1) “Compensation earnable” by a member means
4 the average compensation as determined by the board, for the
5 period under consideration upon the basis of the average number
6 of days ordinarily worked by persons in the same grade or class
7 of positions during the period, and at the same rate of pay. The
8 computation for any absence shall be based on the compensation
9 of the position held by the member at the beginning of the absence.
10 Compensation, as defined in Section 31460, that has been deferred
11 shall be deemed “compensation earnable” when earned, rather
12 than when paid.

13 (2) (A) To the extent a retirement system has not defined
14 “grade,” it may define “grade,” as described in paragraph (1), to
15 mean a number of employees considered together because they
16 share similarities in job duties, schedules, unit recruitment
17 requirements, work location, collective bargaining unit, or other
18 logical work-related group or class. A single employee shall not
19 constitute a group or class.

20 (B) *Subparagraph (A) shall not be operative in any county until*
21 *the board of supervisors of that county, by resolution adopted by*
22 *majority vote, makes that subparagraph applicable in the county.*
23 *Nothing in subparagraph (A) shall change the holding in Alameda*
24 *County Deputy Sheriff’s Association v. Alameda County*

1 *Employees' Retirement Association (2020) 9 Cal.5th 1032, and to*
2 *the extent that there is any conflict between this section and the*
3 *holding in that case, the latter shall prevail.*

4 (b) "Compensation earnable" does not include, in any case, the
5 following:

6 (1) Any compensation determined by the board to have been
7 paid to enhance a member's retirement benefit under that system.

8 That compensation may include:

9 (A) Compensation that had previously been provided in kind
10 to the member by the employer or paid directly by the employer
11 to a third party other than the retirement system for the benefit of
12 the member, and which was converted to and received by the
13 member in the form of a cash payment in the final average salary
14 period.

15 (B) Any one-time or ad hoc payment made to a member, but
16 not to all similarly situated members in the member's grade or
17 class.

18 (C) Any payment that is made solely due to the termination of
19 the member's employment, but is received by the member while
20 employed, except those payments that do not exceed what is earned
21 and payable in each 12-month period during the final average
22 salary period regardless of when reported or paid.

23 (2) Payments for unused vacation, annual leave, personal leave,
24 sick leave, or compensatory time off, however denominated,
25 whether paid in a lump sum or otherwise, in an amount that exceeds
26 that which may be earned and payable in each 12-month period
27 during the final average salary period, regardless of when reported
28 or paid.

29 (3) Payments for additional services rendered outside of normal
30 working hours, whether paid in a lump sum or otherwise.

31 (4) Payments made at the termination of employment, except
32 those payments that do not exceed what is earned and payable in
33 each 12-month period during the final average salary period,
34 regardless of when reported or paid.

35 (c) The terms of subdivision (b) are intended to be consistent
36 with and not in conflict with the holdings in *Salus v. San Diego*
37 *County Employees Retirement Association (2004) 117 Cal.App.4th*
38 *734* and *In re Retirement Cases (2003) 110 Cal.App.4th 426*.

39 ~~(d) Nothing in this section shall change the holding in *Alameda*~~
40 ~~*County Deputy Sheriff's Association v. Alameda County*~~


1 ~~Employees' Retirement Association (2020) 9 Cal.5th 1032, and~~
2 ~~to the extent that there is any conflict between this section and the~~
3 ~~holding in that case, the latter shall prevail.~~

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FOR INFORMATION ONLY

August 20, 2024

TO: Trustees - Board of Retirement

FROM: Jean J. Kim 
Senior Staff Counsel

DATE: Board of Retirement Meeting of September 4, 2024

SUBJECT: **REPORT OF REVISED PAY ITEMS**

This memorandum addresses existing pay items, for which pensionability determinations have previously been made by the Board. Because these pay items have been modified since the previous determinations, we have conducted another review, as explained below.

ITEMS OF COMPENSATION

The Board of Retirement (the "Board") is charged with determining which items of compensation qualify as pensionable earnings includable in a member's retirement allowance. Items of compensation are analyzed as "pensionable" (i) for "legacy members" under the definition of "compensation earnable" in California Government Code §31461 of the County Employees Retirement Law of 1937 (CERL), and (ii) for "new members" or "PEPRA members" under the definition of "pensionable compensation" in Cal. Govt. Code §7522.34 of the California Public Employees' Pension Reform Act of 2013 (PEPRA). A "legacy member" refers to any individual who became a member of LACERA, or a reciprocal system, prior to January 1, 2013; and a "new member" (otherwise referred to as a "PEPRA member") of LACERA is generally defined as anyone who first becomes a member of LACERA on or after January 1, 2013 and was not previously a member of another public retirement system prior to that date. (Cal. Govt. Code §7522.04(f)) Based on the criteria set forth in these statutes, LACERA staff reviewed and analyzed the pay items at issue to determine whether the items should be included in a member's final compensation when calculating a retirement benefit and provide a recommendation to the Board.

For the pay items at issue, the Board has already made determinations of pensionability under both CERL, for legacy members, and PEPRA, for PEPRA members. However, as these pay items have been modified, staff reviewed the revised pay items to ensure that the prior legal analysis and determination of pensionability was still applicable. A summary

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August 20, 2024
Re: Report of Revised Pay Items
Page 2

of these revised pay items, with the changes in bold, is attached as Attachment A and the applicable original analysis of pensionability for this pay item is attached as Attachment B.

Specifically, the pay items at issue have been modified solely to either (i) increase the rate of the pay item or (ii) to add a new eligible class of employees who may receive the pay item. Because these changes do not impact the original analysis of pensionability for these items, the original underlying analysis and determination by the Board remain relevant and applicable to each revised pay item.

Therefore, no additional determination by the Board is necessary.

For reference, the complete list of pay codes that have been determined by the Board to be pensionable or not pensionable under CERL (for legacy members) and under PEPRA (for new members) is attached as Attachment C. This information is also located at <https://www.lacera.com/active-service/cerl-pay-codes> (CERL) and <https://www.lacera.com/active-service/pepra-pay-codes> (PEPRA).

Reviewed and Approved



Steven P. Rice
Chief Counsel

JJK/et
Attachment

Kim/BOR FIO Memo/09.04.24

Attachment A

Revised Pay Codes reviewed under Sections 31461 (CERL/Legacy) and 7522.34 (PEPRA)			
Pay Event Code	Pay Event Title	Pay Event Description	Original Analysis (BOR Date)
INCLUDED under Section 31461 and EXCLUDED under 7522.34			
205	AMERICAN MEDICAL ASSOCIATION BOARD CERTIFICATION	<p>This pay event is being revised to include additional certifications that qualify for a Physician specialty certification bonus for employees in Bargaining Unit 324.</p> <p>Effective October 1, 2022, Physician Specialist, MegaFlex (Item No. 5455) and Physician Specialist, Non-MegaFlex (Item No. 5476) certified by the American Osteopathic Association shall receive a flat-rate monthly bonus of 5.5%.</p> <p>Effective June 1, 2024, any Department of Health Services (DHS) Physician in Bargaining Unit 324 who is permanently assigned to work at a DHS facility in one of the following areas and holds an associated Board specialty or subspecialty certification shall receive a 5.5% monthly bonus:</p> <ul style="list-style-type: none"> - Addiction Medicine - Hospice and Palliative Care - Genetics and Genomics - Radiation - Radiation/Oncology <p>The bonus shall be given for certification in one specialty only.</p>	11/8/2012
389	MENTAL HEALTH PSYCHIATRIST SPECIALTY BOARD CERTIFICATION	<p>This pay event is being revised to add a new certification body effective October 1, 2022, for existing specialties that qualify for the Psychiatrist specialty certification bonus for employees in Bargaining Unit 325.</p> <p>This bonus provides 2.75% above the base salary of the appropriate D schedule for a Mental Health Psychiatrist (Item No. 4735) who is certified by the American Osteopathic Association (AOA) in one of the following specialties:</p> <ul style="list-style-type: none"> - Child Psychiatry - Addiction Psychiatry - Forensic Psychiatry - Addiction Medicine - Geriatrics - Consultation Liaison <p>In no case shall a Mental Health Psychiatrist receive more than 2.75% under this pay event.</p>	5/5/2016
590	CONTINUING EDUCATION	<p>This pay event is being revised to extend the term of the Continuing Education Allowance for Physician Specialist, Pathology – Forensic, in the Department of the Medical Examiner through September 30, 2027.</p> <p>Full-time, permanent Physician Specialist, Pathology – Forensic, in the Department of the Medical Examiner – Coroner shall receive a continuing education allowance of \$1,000 per year for the purpose of covering associated continuing education costs such as tuition, registration fees, and course materials. The payment shall be made between January 1 and January 15 by separate payroll warrant.</p>	6/13/2019

Revised Pay Codes

reviewed under Sections 31461 (CERL/Legacy) and 7522.34 (PEPRA)

Pay Event Code	Pay Event Title	Pay Event Description	Original Analysis (BOR Date)
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INCLUDED under Section 31461 and EXCLUDED under 7522.34

630	FIELD ASSIGNMENT BONUS	<p>This pay event is being revised effective July 1, 2024, to expand eligibility to Department of Mental Health (DMH) Mental Health Psychiatrists in Bargaining Unit 325 who perform field-based assignments as part of their regular assignment. The rate is \$280 per month (\$140 per pay period) for assignment to one of the following field programs:</p> <ul style="list-style-type: none"> - Psychiatric Mobile Response Team (PMRT) - Law Enforcement Team (LET) - Mental Evaluation Team (MET) - Homeless Outreach and Mobile Engagement (HOME) - GENESIS Older Adult Program - Assisted Outpatient Treatment (AOT) - Full-Service Partnership Teams (FSP) - Men’s and Women’s Community Re-entry Programs - Veterans Peer Access (VPAN) - Enhanced Care Management (ECM) - School Threat Assessment and Response Team (START) - Therapeutic Transportation - PH Squared - Skid Row Concierge - Intensive Housing Outpatient Program - Hollywood 2.0 - Care Court - Any other field assignment programs developed by DMH management during the 2022-2027 MOU contract term 	6/13/2019
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Attachment B

Original Analysis of Pay Code 205 (Reviewed by BOR on 11/8/2012)

Attachment B: Pensionable Compensation EXCLUDED
Resolution No. 12.002 Under Government Code Section 7522.34

Event	Description	Interpretive Manual Description	7522.34 Reference	ANALYSIS
205	AMERICAN MEDICAL ASSOCIATION BOARD CERT 5.50%	This bonus is paid to physicians who are certified by the appropriate American Medical Specialty Board and are assigned to that specialty.	(c)(11)	This flat-rate monthly percentage payment is for the following class items - 4735, 5477, 5478, 5479, 5480, 5481, 4722, and 5405 (Chief Medical Examiner - Coroner), who have "obtained certification by the appropriate American Medical Specialty Board in the specialty to which he is assigned." (Reference: County Code Sect. 6.08.250). The job specifications for Class Item 5405 denote that this certification (e.g. license for Forensic Pathology by the American Board of Pathology) is an essential function of the job and part of the minimum requirements of the job duties. HOWEVER, this Earnings Code would meet the definition of subdivision (c)(1) since it is a "form of compensation . . . inconsistent with the requirements of subdivision (a)" (i.e., "normal monthly rate of pay or base pay" since it is NOT included in the Public Pay Schedule). Thus, this Earnings Code has been classified as EXCLUDE from pensionable income for new members on 1/1/13.

Original Analysis of Pay Code 389 (Reviewed by BOR on 5/5/2016)

Attachment: Newly Discovered or Newly Created Codes reviewed under Section 31461 and 7522.34					
Event	Description	Earnings Code Description	31461 Reference	7522.34 Reference	Analysis
INCLUDED under Section 31461					
389	MENTAL HEALTH PSYCHIATRIST BOARD CERTIFICATION – MORE THAN ONE SPECIALITY	Mental Health Psychiatrists (Item No. 4735) who are Board-Certified in Child Psychiatry, and/or Addiction Psychiatry, and/or Forensic Psychiatry, and/or Addiction Medicine, shall receive 2.75% of the base salary on the appropriate D schedule. The bonus shall not constitute a base rate. In no case shall a Mental Health Psychiatrist receive more than the 2.75% in this section.	(a)	—	This flat-rate monthly percentage bonus is available to Mental Health Psychiatrists (Item #4735) who are Board-Certified in Child Psychiatry, and/or Addiction Psychiatry, and/or Forensic Psychiatry, and/or Addiction Medicine, on the appropriate D schedule. The job specifications for these positions require completion of a residency approved by an American Specialty Board in psychiatry or equivalent training recognized by such Board AND a California State Physician and surgeon's Certificate authorized by the Board of Medical Examiners of the State of California. This bonus includes earnings based on the "average number of days ordinarily worked by persons in the same grade or class of positions during the period, and at the same rate of pay," and is included under 31461(a).

Attachment: Newly Discovered or Newly Created Codes reviewed under Section 31461 and 7522.34					
Event	Description	Earnings Code Description	31461 Reference	7522.34 Reference	Analysis
EXCLUDED under Section 7522.34					
389	MENTAL HEALTH PSYCHIATRIST BOARD CERTIFICATION – MORE THAN ONE SPECIALITY	Mental Health Psychiatrists (Item No. 4735) who are Board-Certified in Child Psychiatry, and/or Addiction Psychiatry, and/or Forensic Psychiatry, and/or Addiction Medicine, shall receive 2.75% of the base salary on the appropriate D schedule. The bonus shall not constitute a base rate. In no case shall a Mental Health Psychiatrist receive more than the 2.75% in this section.	—	(c)(11) (c)(10)	This flat-rate monthly percentage bonus is available to Mental Health Psychiatrists (Item #4735) who are Board-Certified in Child Psychiatry, and/or Addiction Psychiatry, and/or Forensic Psychiatry, and/or Addiction Medicine, on the appropriate D schedule. The job specifications for these positions require completion of a residency approved by an American Specialty Board in psychiatry or equivalent training recognized by such Board AND a California State Physician and surgeon's Certificate authorized by the Board of Medical Examiners of the State of California. Mental Health Psychiatrist Board Certification is not an essential requirement of the position. All similarly situated employees are not entitled to this bonus, and the form of compensation is not found in the public pay schedule and, therefore, it is excluded under 7522.34(c)(11). In addition, this is a bonus is paid in addition to compensation and is excluded under 7522.34(c)(10).

Original Analysis of Pay Code 590 (Reviewed by BOR on 6/13/2019)

Attachment: Newly Created or Newly Revised Codes reviewed under Section 31461 and 7522.34					
Event	Description	Earnings Code Description	31461 Reference	7522.34 Reference	Analysis
INCLUDED under Section 31461					
590	CONT EDUCATION/EQUIPMENT/TRAINING BONUS	<p><u>BU 801</u> This additional compensation is for all full-time permanent employees covered by this MOU in the following identified Classifications: Deputy District Attorney I (Item #9271) Deputy District Attorney II (Item #9272) Deputy District Attorney III (Item #9273) Deputy District Attorney IV (Item #9274)</p> <p>Employees covered by this MOU shall receive an equipment/ education bonus in the amount of \$500. This bonus shall not constitute a base rate. NOTE: This bonus in its entirety will expire and be terminated at 12:00 midnight on September 30, 2021</p> <p><u>BU 803</u> This additional compensation is for all full-time permanent employees covered under this MOU and employed with the Public Defender's Office (PDO): Deputy Public Defender I (Item #9246) Deputy Public Defender II (Item #9248) Deputy Public Defender III (Item #9251) Deputy Public Defender IV (Item #9252)</p> <p>Employees covered by this MOU shall receive a professional development/ training bonus in the amount of \$500. This bonus does not constitute a base rate. NOTE: This Article will expire in its entirety and will be terminated on September 30, 2021 at 12:00 midnight.</p>	(a)	—	<p><u>MOU 801</u> Payments are as follows: Deputy DAs employed with the District Attorney's Office on November 1, 2018 shall receive the \$500 bonus in their December 15, 2018 paycheck. DAs employed with the District Attorney's Office on November 1, 2019 shall receive the \$500 bonus in their December 15, 2019 paycheck. DAs employed with the District Attorney's Office on November 1, 2020 shall receive the \$500 bonus in their December 15, 2020 paycheck.</p> <p><u>MOU 803</u> Eligible employees will be paid for three consecutive years: - Employed with PDO on December 1, 2018 – Bonus included in the January 15, 2019 pay check. - Employed with PDO on December 1, 2019 – Bonus included in the January 15, 2020 pay check. - Employed with PDO on December 1, 2020 – Bonus included in the January 15, 2021 pay check.</p> <p>This allowance for continuing education, professional development and related equipment, and training is paid as ad hoc payments to "all similarly situated members in the member's grade or class," and at the same rate of pay, and is included as "compensation earnable" under 31461(a).</p>

Attachment: Newly Created or Newly Revised Codes reviewed under Section 31461 and 7522.34					
Event	Description	Earnings Code Description	31461 Reference	7522.34 Reference	Analysis
EXCLUDED under Section 7522.34					
590	CONT EDUCATION/EQUIPMENT/TRAINING BONUS	<p><u>BU 801</u> This additional compensation is for all full-time permanent employees covered by this MOU in the following identified Classifications: Deputy District Attorney I (Item #9271) Deputy District Attorney II (Item #9272) Deputy District Attorney III (Item #9273) Deputy District Attorney IV (Item #9274)</p> <p>Employees covered by this MOU shall receive an equipment/ education bonus in the amount of \$500. This bonus shall not constitute a base rate. NOTE: This bonus in its entirety will expire and be terminated at 12:00 midnight on September 30, 2021</p> <p><u>BU 803</u> This additional compensation is for all full-time permanent employees covered under this MOU and employed with the Public Defender's Office (PDO): Deputy Public Defender I (Item #9246) Deputy Public Defender II (Item #9248) Deputy Public Defender III (Item #9251) Deputy Public Defender IV (Item #9252)</p> <p>Employees covered by this MOU shall receive a professional development/ training bonus in the amount of \$500. This bonus does not constitute a base rate. NOTE: This Article will expire in its entirety and will be terminated on September 30, 2021 at 12:00 midnight.</p>	—	(c)(2) (c)(3)	<p><u>MOU 801</u> Payments are as follows: Deputy DAs employed with the District Attorney's Office on November 1, 2018 shall receive the \$500 bonus in their December 15, 2018 paycheck. DAs employed with the District Attorney's Office on November 1, 2019 shall receive the \$500 bonus in their December 15, 2019 paycheck. DAs employed with the District Attorney's Office on November 1, 2020 shall receive the \$500 bonus in their December 15, 2020 paycheck.</p> <p><u>MOU 803</u> Eligible employees will be paid for three consecutive years: - Employed with PDO on December 1, 2018 – Bonus included in the January 15, 2019 pay check. - Employed with PDO on December 1, 2019 – Bonus included in the January 15, 2020 pay check. - Employed with PDO on December 1, 2020 – Bonus included in the January 15, 2021 pay check.</p> <p>This allowance for continuing education, professional development and related equipment, and training is paid as kind compensation to the member by the employer, which is excluded as "pensionable compensation" under 7522.34(c)(2). In addition, this compensation consists of ad hoc payments each year during the MOU term and is excluded 7522.34(c)(3).</p>

Original Analysis of Pay Code 630 (Reviewed by BOR on 6/13/2019)

Attachment: Newly Created or Newly Revised Codes reviewed under Section 31461 and 7522.34

Event	Description	Earnings Code Description	31461 Reference	7522.34 Reference	Analysis
INCLUDED under Section 31461					
630	SERVICE PAY BONUS	<p>This additional compensation is for all employees who are members of this bargaining unit who are permanently paired with Law Enforcement as part of their regular assignment. This can be any law enforcement agency within Los Angeles County including the various City Police Departments.</p> <p>Eligible employees, in addition to any other relevant compensation within this MOU article, shall receive a flat amount per month/per pay period as follows: - \$150.00 per month/\$75.00 per pay period, effective October 1, 2019 - \$180.00 per month/\$90.00 per pay period, effective October 1, 2020</p> <p>Eligible items: 8148, 9014, 9015, 9029, 9030, 9034, 9035, 9037, 9038, 9040, 9041, & 9132.</p>	(a)	—	<p>This work assignment compensates psychiatric social workers, who are permanently paired with Law Enforcement as part of their regular work. This compensation is also available to supervising psychiatric social workers that supervise psychiatric social workers, permanently paired with Law Enforcement, as part of their regular assignment.</p> <p>This additional compensation applies to all similarly situated psychiatric social workers and supervising psychiatric social workers, it is paid based on the "average number of days ordinarily worked by persons in the same grade or class of positions during the period, and at the same rate of pay," and is included as "compensation earnable" under 31461(a).</p>

Attachment: Newly Created or Newly Revised Codes reviewed under Section 31461 and 7522.34

Event	Description	Earnings Code Description	31461 Reference	7522.34 Reference	Analysis
EXCLUDED under Section 7522.34					
630	SERVICE PAY BONUS	<p>This additional compensation is for all employees who are members of this bargaining unit who are permanently paired with Law Enforcement as part of their regular assignment. This can be any law enforcement agency within Los Angeles County including the various City Police Departments.</p> <p>Eligible employees, in addition to any other relevant compensation within this MOU article, shall receive a flat amount per month/per pay period as follows: - \$150.00 per month/\$75.00 per pay period, effective October 1, 2019 - \$180.00 per month/\$90.00 per pay period, effective October 1, 2020</p> <p>Eligible items: 8148, 9014, 9015, 9029, 9030, 9034, 9035, 9037, 9038, 9040, 9041, & 9132.</p>	—	(c)(11) (c)(10)	<p>This work assignment compensates psychiatric social workers, who are permanently paired with Law Enforcement as part of their regular work. This compensation is also available to supervising psychiatric social workers that supervise psychiatric social workers, permanently paired with Law Enforcement, as part of their regular assignment.</p> <p>The form of compensation is available for staff, or supervisors of staff paired with Law Enforcement. The form of compensation is not found in the public pay schedule, and it is excluded as "pensionable compensation" under 7522.34(c)(11). In addition, this compensation is paid in addition to the normal monthly rate of pay and is excluded under 7522.34(c)(10).</p>

Attachment C

Current List of Pay Codes

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
075	VACATION/HOLIDAY	N	N	
099E	EQUIPMENT EVNT	N	N	
099S	STATISTICAL EVENT TYPE	N	N	
128	MILEAGE REIMBURSEMENT	N	N	
129	PARKING REIMBURSEMENT	N	N	
200	76-INCH MOWER_BONUS	Y	N	
201	ACTING DEPARTMENT HEAD	Y	N	
202	ACTING MEDICAL DIRECTOR	Y	N	
203	ADDITIONAL RESPONSIBILITIES	Y	N	
204	AMERICAN MEDICAL ASSOCIATION BOARD CERT 8.25%	Y	N	
205	AMERICAN MEDICAL ASSOCIATION BOARD CERT 5.50%	Y	N	
206A	LONGEVITY BONUS 10 YEARS	Y	Y	
207A	LONGEVITY BONUS 15 YEARS	Y	Y	
208A	LONGEVITY BONUS 20 YEARS	Y	Y	
209	CRITICAL SHORTAGE RANGE	Y	N	
209P	CRITICAL SHORTAGE RANGE PROBATION JUVENILE HALLS	N	N	
210	MEDICAL DIRECTOR'S BONUS - 2.75	Y	N	
211	MEDICAL DIRECTOR'S BONUS - 5.50%	Y	N	
212	MEDICAL DIRECTOR'S BONUS - 8.25%	Y	N	
213	PSYCHIATRIC TECHNICIAN - P.E.T. SUPERVISOR	Y	Y	
214	OUT OF CLASS BONUS	Y	N	
215	POST BONUS _ ADVANCE/EXECUTIVE	Y	N	
216	POST BONUS - BASIC	Y	Y	
217	POST BONUS - INTERMEDIATE	Y	N	
218	PROBATION - TOP RANGE	Y	Y	
219	SUPERIOR SUBORDINATE PAY	Y	N	
220	WATCHMAN - CUSTODIAN	Y	N	
221	WELFARE RECIPIENT SUPERVISOR	Y	N	
222	OUT OF CLASS BONUS SCHEDULE/LEVEL/PERCENT	Y	N	
223	TEMPORARY CLERICAL & OFFICE SERVICES EMPLOYEES	Y	N	
224	PBP NON-BASE MERIT SALARY ADJUSTMENT	Y	N	
225	EXECUTIVE SECRETARY ADDED SALARY SCHEDULES	Y	N	
226A	MAPPII MANPOWER TO SALARY 10/01/2013	Y	N	
227	PBP TO SCHEDULE SALARY ADJUSTMENT	Y	N	
228	ADDITIONAL RESPONSIBILITIES - REPRESENTED	Y	N	
229	TEMPORARY SPECIAL MAP ACHIEVEMENT - FLAT	Y	N	
230	TEMPORARY SPECIAL MAP ACHIEVEMENT - PERCENT	Y	N	
231	TEMPORARY ASSIGNMENT MAP EMPLOYEE - FLAT	Y	N	
232	AW&M INSPECTOR MED/HEAVY/COMPRESSED GAS BONUS	Y	Y	
235	LONGEVITY BONUS 20 YEARS	Y	Y	
235A	LONGEVITY BONUS 20 YEARS	Y	Y	
235C	LONGEVITY BONUS 20 YEARS	Y	Y	
235D	LONGEVITY BONUS 20 YEARS	Y	Y	
235F	LONGEVITY BONUS 20 YEARS	Y	Y	

Current List of Pay Codes

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
235G	LONGEVITY BONUS 20 YEARS	Y	Y	
235H	LONGEVITY BONUS 20 YEARS	Y	Y	
235I	LONGEVITY BONUS 20 YEARS	Y	Y	
235J	LONGEVITY BONUS 20 YEARS	Y	Y	
236	LONGEVITY BONUS 25 YEARS	Y	Y	
236A	LONGEVITY BONUS 25 YEARS	Y	Y	
236C	LONGEVITY BONUS 25 YEARS	Y	Y	
236D	LONGEVITY BONUS 25 YEARS	Y	Y	
236F	LONGEVITY BONUS 25 YEARS	Y	Y	
236G	LONGEVITY BONUS 25 YEARS	Y	Y	
236H	LONGEVITY BONUS 25 YEARS	Y	Y	
236I	LONGEVITY BONUS 25 YEARS	Y	Y	
236J	LONGEVITY BONUS 25 YEARS	Y	Y	
237	LONGEVITY BONUS 30 YEARS	Y	Y	
237A	LONGEVITY BONUS 30 YEARS	Y	Y	
237C	LONGEVITY BONUS 30 YEARS	Y	Y	
237D	LONGEVITY BONUS 30 YEARS	Y	Y	
237F	LONGEVITY BONUS 30 YEARS	Y	Y	
237G	LONGEVITY BONUS 30 YEARS	Y	Y	
237H	LONGEVITY BONUS 30 YEARS	Y	Y	
237I	LONGEVITY BONUS 30 YEARS	Y	Y	
237J	LONGEVITY BONUS 30 YEARS	Y	Y	
238A	COMMAND PAY 24YR	Y	Y	
239A	COMMAND PAY 29YR	Y	Y	
240	AGRICULTURAL INSPECTOR BONUS	Y	N	
241	WEIGHTS & MEASURES INSPECTOR	Y	Y	
242	WEIGHTS & MEASURES INSPECTOR COMMERCIAL DRVRS LIC	Y	Y	
243	CAREER DEVELOPMENT INTERN BONUS	Y	N	
244A	LONGEVITY BONUS 20 YEARS - SOCIAL WORKERS	Y	Y	
244B	LONGEVITY BONUS 20 YEARS - SOCIAL WORKERS	Y	Y	
244C	LONGEVITY BONUS 20 YEARS - SOCIAL WORKERS	Y	Y	
245A	LONGEVITY BONUS 25 YEARS - SOCIAL WORKERS	Y	Y	
245B	LONGEVITY BONUS 25 YEARS - SOCIAL WORKERS	Y	Y	
245C	LONGEVITY BONUS 25 YEARS - SOCIAL WORKERS	Y	Y	
246A	LONGEVITY BONUS 30 YEARS - SOCIAL WORKERS	Y	Y	
246B	LONGEVITY BONUS 30 YEARS - SOCIAL WORKERS	Y	Y	
246C	LONGEVITY BONUS 30 YEARS - SOCIAL WORKERS	Y	Y	
247	DISPATCHER EMD CERTIFICATION BONUS	Y	Y	
248	REGIONAL PLANNING AICP CERTIFICATION BONUS	Y	N	
249	AGRICULTURAL INSP AID ROVER ASSIGNMENT BONUS	Y	N	
250	ACCOUNTING CERTIFICATE	Y	N	
251	POST BONUS -SUPERVISORY	Y	N	
251M	POST BONUS -MANAGEMENT	Y	N	
252	FINANCIAL SPECIALIST STEPS 8/9	Y	N	8/31/2020

Current List of Pay Codes

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
252A	FINANCIAL SPECIALIST STEP 09 (NOTE 27)	Y	N	
252B	FINANCIAL SPECIALIST STEP 10 (NOTE 27)	Y	N	
253	DHS HEALTHCARE FACILITY ASSIGNMENT	Y	Y	
254	FORENSIC ATTENDANT FIELD TRAINING	Y	N	
255	BEACHES & HARBORS ASSIGNMENT	Y	Y	
256	ANIMAL CONTROL MGR-BOARD LIAISON BONUS	Y	N	
257	HALF STEP-01	Y	N	
258	HALF STEP-02	Y	N	
259	PARKS & RECREATION TRAILS UNIT ASSIGNMENT	Y	Y	
260	CATALINA ISLAND LIVING - LIFEGUARD/FIRE FIGHTER	Y	Y	
261	LIFEGUARD - EMT	Y	Y	
262	UNDERWATER RECOVERY - BEACHES AND HARBORS	Y	Y	
262Y3	UNDERWATER RECOVERY - 3 CONSECUTIVE YEAR ASSIGN	Y	Y	
262Y4	UNDERWATER RECOVERY - 4 CONSECUTIVE YEAR ASSIGN	Y	Y	
263	AUDITOR-CONTROLLER MERIT - ONE SCHEDULE	Y	N	
264	AUDITOR-CONTROLLER MERIT - TWO SCHEDULES	Y	N	
265	AUDITOR-CONTROLLER MERIT - THREE SCHEDULES	Y	N	
266	AUDITOR-CONTROLLER MERIT - FOUR SCHEDULES	Y	N	
267	AUDITOR-CONTROLLER MERIT - FIVE SCHEDULES	Y	N	
268	AUDITOR-CONTROLLER MERIT - SIX SCHEDULES	Y	N	
270	BOARD OF SUPERVISOR SPECIAL ASSIGNMENT	Y	N	
271	ASSESSMENT APPEALS BOARD ASSIGNMENT	Y	N	
272	HEAD BOARD SPECIALIST ADDITIONAL STEPS	Y	N	
273	MAPP TIER II STEP 13	Y	N	
274	MAPP TIER II STEP 14	Y	N	
275	MAPP TIER II STEP 15	Y	N	
276	MAPP TIER II STEP 16	Y	N	
277	MAPP TIER II STEP 17	Y	N	
278	MAPP TIER II STEP 18	Y	N	
280	CATALINA ISLAND LIVING	Y	Y	
281	MAPP TO SCHEDULE FLAT AMOUNT	Y	N	
282	MAPP TO SCHEDULE PERCENTAGE	Y	N	
283	PERM PHYSICIAN TRANSITION RATE - PERCENT	Y	N	
285	COURT CLERK - GREATER SKILLS	Y	N	Obsolete
291	INTERGOVERNMENTAL RELATIONS	Y	N	Obsolete
293	LEGISLATIVE REPRESENTATIVE-CAO	Y	N	Obsolete
295	MANAGEMENT TRAINEE	Y	N	
299	EHR SALARY CONVERSION	Y	N	
300	CURATOR BONUS	Y	N	
301	MEDICAL HUB FORENSIC PEDIATRICS	Y	N	
302	SOUTH MAINTENANCE/MALIBU ASSIGN	Y	N	
303	ADMINISTRATIVE PROJECTS & INITIATIVES	Y	N	
310	LEGISLATIVE ADVOCATE - COUNTY COUNSEL	Y	N	
320	ACCOUNTING CERTIFICATE - DA	Y	N	

Current List of Pay Codes

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
321	DISTRICT ATTORNER - OUT OF CLASS BONUS	Y	N	
322	RECLASSIFIED INVESTIGATOR	Y	N	Obsolete
323	ANTELOPE VALLEY ASSIGN. 30 MILES FROM RESIDENCE	Y	N	
330	NIBIN - SCIENTIFIC SERVICES BUREAU	Y	Y	
331	INMATE SUPERVISOR	Y	Y	
332	JOURNEY EMPLOYEES BONUS	Y	N	
333	REFUSE TRUCK DRIVER BONUS	Y	Y	
334	CUSTODY ASSIST - DRILL INSTR/CUSTODY TRAINING STANDARDS BUR	Y	N	
335	TRAINING OFFICER BONUS	Y	N	
336	PUBLIC RESPONSE DISPATCHER	Y	N	
337	TRANSPORTATION SUPERVISOR BONUS	Y	Y	
338	ELEVATOR ADJUSTOR	Y	N	
340	A OR B MOTOR VEHICLE LICENSE BONUS	Y	N	
341	HELICOPTER MECH IN-FLIGHT MAINTENANCE	Y	Y	
342	CALIFORNIA ACCIDENTAL RELEASE PREVENTION (CaARP) ASSIGNMENT	Y	N	
343	ABOVEGROUND PETROLEUM STORAGE ACT (APSA) CERTIFICATION	Y	N	
344	INTERNATIONAL CODE COUNCIL CERT (ICC) BONUS	Y	N	
345	LICENSED PROFESSIONAL ENGINEER/ARCHITECT BONUS	Y	N	
346	EMERGENCY OPERATIONS SECTION ASSIGNMENT BONUS 5.6468%	Y	Y	
347	WELLNESS/FITNESS FOR LIFE BONUS -1%	Y	N	
348	WELLNESS/FITNESS FOR LIFE BONUS -2%	Y	N	
349	WELLNESS/FITNESS FOR LIFE BONUS-3%	Y	N	
350	AIR OPERATIONS BONUS	Y	Y	
350A	AIR OPERATIONS-ELIGIBILITY INDICATOR	Y	Y	
351	DRIVER - COUNTY FORESTER AND FIRE WARDEN	Y	Y	
352	56 HR CLASS ASSIGNED A 40 HOUR SCHEDULE	Y	Y	
353	FIREFIGHTER - EMT	Y	Y	
354	FIRE FIGHTER - HAZARD MATERIALS	Y	Y	
355	FIREFIGHTER - PARAMEDIC	Y	Y	
355Y2	FIREFIGHTER - PARAMEDIC 2 CONSECUTIVE YEARS	Y	Y	
355Y3	FIREFIGHTER - PARAMEDIC 3 CONSECUTIVE YEARS	Y	Y	
356	FIRE SAFETY PERSONNEL BONUS	Y	N	
357	HELICOPTER INSPECTION LICENSE	Y	N	
358	TEMPORARY PROMOTION BONUS	Y	N	
359	LIFEGUARD PARAMEDIC CATALINA BONUS	Y	Y	
359Y2	LIFEGUARD PARAMEDIC CATALINA 2 CONSECUTIVE YEAR ASSIGNMENT	Y	Y	
360	URBAN SEARCH AND RESCUE	Y	Y	
360A	URBAN SEARCH AND RESCUE-ELIGIBILITY INDICATOR	Y	Y	
361	TEMPORARY PROMOTION BONUS - NON SCHEDULE	Y	N	

Current List of Pay Codes

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
362	PARAMEDIC COORDINATOR/EMS CAPTAIN	Y	Y	
363	FIRE/LIFEGUARD PEER SUPPORT PROGRAM	Y	Y	
364	DECKHAND -BOAT/RESCUE WATER CRAFT OPERATOR	Y	Y	
364A	DECKHAND -BOAT/RESCUE WC OPERATOR - ELIGIBILITY INDICATOR	Y	Y	
365	BACHELOR DEGREE BONUS	Y	N	
366	NURSING PHD/DOCTORATE DEGREE	Y	N	
367	MEDICAL STAFF CREDENTIALING ASSIGNMENT BONUS	Y	N	
368	RN ASSIGNED TO SHERIFFS DEPT	Y	N	
369	ADVANCED EDUCATIONAL DEGREE BONUS	Y	N	
370	CLINIC NURSE - STAND BY	Y	N	4/1/2007
371	CLINICAL INSTRUCTOR - GENERAL	Y	N	
372	CLINICAL INSTRUCTOR - LAC+USC MEDICAL CENTER	Y	N	
373	EMERG MEDICINE - BOARD CERTIFICATION	Y	N	Obsolete
374	EMERG MEDICINE - BOARD CERT	Y	N	
375	EMERG MEDICINE - BOARD CERTIFICATION 8.25%	Y	N	
376	HIGH DESERT HOSPITAL - PHYSICIAN BONUS- PRIOR TO 1/1/86	Y	N	
377	JOURNEY EMPLOYEES BONUS	Y	N	
378	LICENSED VOCATIONAL NURSE - INTENSIVE CARE	Y	Y	
379	SUPERVISING NURSE - ICU	Y	N	
380	SUPVGN RAD TECHN - DIAGNOSTIC ULTRASOUND	Y	N	
381	DENTAL PROFESSIONAL BOARD CERT 2%	Y	N	
382	PUBLIC HEALTH INVESTIGATOR ASSIGNMENT BONUS	Y	Y	
383	VETERINARY MEDICINE- BOARD CERTIFICATION	Y	N	
384	HIGH DESERT HEALTH SYSTEM ASSIGNMENT BONUS	Y	N	
385	PSYCHIATRY SPECIALTY BONUS	Y	N	
386	PHYSICIAN SPECIALTY BONUS	Y	N	
387	PHARMACIST SPECIALTY ASSIGNMENTS	Y	N	
388	ICHS-HEALTH SERVICES INTEGRATED CORRECTIONAL HEALTH SERVICE	Y	N	
388CS	ICHS-HEALTH SERVICES CRITICAL SHORTAGE	Y	N	
389	MENTAL HEALTH PSYCH SPECIALTY BOARD CERT 2.75%	Y	N	
390	BOOKMOBILE BONUS	Y	Y	
391	LIBRARIAN DIFFICULT TO RECRUIT ASSIGN (CLM)	Y	N	
392	LIBRARIAN BONUS	Y	N	
393	OBSTETRICS, GYNECOLOGY, AND LABOR & DELIVER	Y	N	
394	MEDICAL HUB FORENSIC PEDIATRICS	Y	N	
395	PHYSICIAN SPECIALTY BONUS - 5.75%	Y	N	
396	PHYSICIAN ADDITIONAL COMPENSATION	Y	N	
397	PHYSICIAN FORENSIC PATHOLOGY BONUS	Y	N	
398	HOSPITAL ADMINISTRATOR - ADDITIONAL COMPENSATION	Y	N	
399	DETECTIVE DIVISION	Y	Y	
400	DEPUTY COURT ADMINISTRATOR - OPINION/ADVISOR	Y	N	
401	DEPUTY MARSHALL - LEVEL I BONUS	Y	N	

Current List of Pay Codes

Pay Code	Description	CERL §31461	PEPRA §7522.34	Expiration Date/Notes
402	DEPUTY MARSHALL - LEVEL II BONUS	Y	N	Obsolete
403	DEPUTY MARSHALL TRAINEE	Y	N	Obsolete
404	ELECTRONIC RECORDING EQUIPMENT	Y	N	
405	MARSHALL SUPERVISING BONUS	Y	N	Obsolete
406	DEPUTY MARSHAL SPECIAL TRAINING - 6TH STEP	Y	N	
407	COURT REPORTER NEW HIRE - LUMP SUM SUPERIOR COURT	N	N	
408	DEPUTY CLERK III OUT OF CLASS BONUS	Y	N	
409	COURT REPORTER FLOATING ASSIGN	Y	N	
410	SUPERVISING DEPUTY CLERK	Y	N	Obsolete
411	ADVISOR-COURT ADMINISTRATOR AND JUDGES	Y	N	Obsolete
412	NIGHT SHIFT AND WEEKEND BONUS	Y	N	Obsolete
413	DEPUTY CLERK IV - GREATER SKILLS	Y	N	
414	RECORDING EQUIPMENT-DEPUTY CLERK IV M.C.	Y	N	
415	AERO BUREAU- AVIONICS SHOP ASSIGNMENT	Y	N	
416	CHIEF OPERATOR WATER SYSTEMS - SH	Y	N	
417	SHIFT OPERATOR WATER SYSTEMS - SH	Y	N	
418	ISD - ENERGY MANAGEMENT SYSTEM SECTION (BEAS)	Y	N	
419	BACKGROUND INVESTIGATORS	Y	Y	
420	CATALINA ISLAND LIVING PARKS AND RECREATION	Y	Y	
421	LAKE AQUATICS - EMT CERTIFICATE	Y	Y	
422	LAKE LIFEGUARD - EMT CERTIFIED	Y	Y	
423	UNDERWATER RECOVERY - PARKS AN RECREATION	Y	Y	
424	BASIC ABMDI REGISTRY CERTIFICATION	Y	N	
425	ABMDI BOARD CERTIFICATION	Y	N	
426	ASSESSOR REPRESENTATIVE	Y	Y	
427	AUDITOR APPRAISER	Y	Y	
428	APPRAISER FIELD TRAINER	Y	Y	
429	SPECIAL VICTIMS BUREAU	Y	N	
430	ASST. DIRECTOR - PUBLIC SOCIAL SERVICES	Y	N	
431	LEGISLATION CONSULTANT - DPSS	Y	Y	
432	DEPUTY DISTRICT DIRECTOR TRAINEE	Y	N	
433	TWELVE LEVEL BONUS	Y	Y	
434	DEPUTY SHERIFF FIELD TRAINING OFFICER	Y	Y	
435	SENIOR FIELD TRAINING OFFICER, 12 MONTHS	Y	Y	
436	MASTER FIELD TRAINING OFFICER LEVEL 1, 18 MONTHS	Y	Y	
437	MASTER FIELD TRAINING OFFICER LEVEL 2, 30 MONTHS	Y	Y	
438	PATROL AND CUSTODY TRAINING - 8TH STEP	Y	Y	
439	DEPUTY SHERIFF CUSTODY TRAINING OFFICER	Y	N	
440	TACTICAL FLIGHT DEPUTY	Y	Y	
441	CATALINA ISLAND LIVING - SHERIFF	Y	N	
442	COOKS, BAKERS, BUTCHERS BONUS	Y	Y	
443	DEPUTY SHERIFF-LEVEL I BONUS	Y	Y	
444	DEPUTY SHERIFF - LEVEL II BONUS	Y	Y	
444A	DEPUTY SHERIFF LEVEL II BONUS AT FIRST APPOINTMENT	Y	Y	

Current List of Pay Codes

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
444B	DEPUTY SHERIFF LEVEL II BONUS AFTER ONE YEAR	Y	Y	
444C	DEPUTY SHERIFF LEVEL II BONUS AFTER TWO YEARS	Y	Y	
444D	DEPUTY SHERIFF LEVEL II BONUS AFTER THREE YEARS MAXIMUM	Y	Y	
445	DEPUTY SHERIFF SPECIAL ENFORCEMENT/CANINE DETAIL	Y	N	
446	EXPLOSIVES DETAIL BONUS	Y	Y	
447	HELICOPTER DETAIL	Y	Y	
449	SENIOR COOK BONUS - SHERIFF	Y	Y	
450	SHERIFF OUT OF CLASS BONUS	Y	N	
451	UNDERWATER RECOVERY - SHERIFF	Y	Y	
452	SUPERVISORY BONUS	Y	Y	
453	SERGEANT-AT-ARMS BOARD OF SUPERVISOR	Y	N	
454	SHERIFF INTERNAL EQUITY	Y	Y	
455	MOTORCYCLE PATROL UNIT BONUS	Y	Y	
456	TRAINING OFFC/INVESTIGATOR/K-9 BONUS	Y	N	
457	PATROL STATION RETENTION BONUS	Y	Y	
458	ACTING CAPACITY BONUS	Y	N	
459	SHERIFF'S STATION JAILER BONUS	Y	Y	
460	SHERIFF - MAINTENANCE WORKER	Y	Y	
461	SHERIFF BUSINESS MACHINE TECHNICIAN	Y	N	Obsolete
462	MANPOWER SHORTAGE-SHERIFF CATALINA ISLAND	Y	Y	
463	DRINKING WATER TREATMENT & DISTRIBUTION	Y	Y	
464	STATE OF CALIF STRUCTURAL ENGINEER LICENSE BONUS	Y	N	
465	REHABILITATION INSPECTOR-PUBLIC WORKS	Y	N	Obsolete
466	SEWER MAINTENANCE ASSIGNMENT	Y	Y	
467	UNDERGROUND STORM DRAIN ASSIGNMENT	Y	Y	
468	LICENSED LAND SURVEYOR BONUS	Y	N	
469	LICENSED REGISTERED TRAFFIC ENGINEER BONUS	Y	N	
470	BUSINESS LICENSE LIAISON	Y	N	Obsolete
471	LAW ENFORCEMENT TECH (LET) DISPATCHER	Y	N	
472	FIELD RESPONSE RETENTION	Y	N	
473	PILOT / ADVANCE FLIGHT INSTRUCTOR	Y	N	
474	PILOT / BASIC FLIGHT INSTRUCTOR/FIXED WING PILOT	Y	N	
475	CERTIFICATION BONUS - LACERA	Y	N	
480	SUPERIOR COURT CLERK BONUS	Y	N	Obsolete
481	COURT REPORTERS REALTIME CERTIFICATION	Y	N	
482	JUDICIAL ASSISTANT BONUS	Y	N	
483	REALTIME WRITING BONUS	Y	N	
484	GEOTECHNICAL LICENSE BONUS	Y	N	
485	SUP CRT EXEC OFFICER ADDITIONAL COMPENSATION	Y	N	
486	PLANS EXAMINER CERTIFICATION	Y	N	
487	REGISTRATION - LICENSE BONUS	Y	N	
488	BUILDING ENGINEERING INSPECTOR BONUS	Y	N	
490	SENIOR COOK - PROBATION	Y	Y	

Current List of Pay Codes

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
491	GROUP SUPERVISOR - PROBATION	Y	Y	
492	HEAD COOK - PROBATION	Y	Y	
493	SENIOR PROBATION DIRECTOR-JUVENILE HALL ASSIGNMENT	Y	N	
494	BUREAU CHIEF, PROBATION -DETENTION SERVICES BUREAU	Y	N	
495	PROBATION DIRECTOR-ADMIN RESP./FOOTHILL JUV AREA	Y	N	
496	PROBATION ADDITIONAL ASSIGNMENT	Y	Y	
497	INSTITUTIONS ASSIGNMENT	Y	Y	
498	PROBATION DIRECTOR-CHALLENGER YOUTH CENTER	Y	N	
499	SPECIAL ENFORCEMENT OPERATIONS	Y	N	
500	RELOCATION REIMBURSEMENT - NONTAXABLE	N	N	12/31/2017
501	BOARD OF RETIREMENT CASE REVIEW	Y	N	
502	RELOCATION ALLOWANCE	N	N	
503	UNIFORM ALLOWANCE	Y	N	
504	NIGHT SHIFT DIFFERENTIAL	Y	N	
504MH	NIGHT SHIFT DIFFERENTIAL MENTAL HEALTH	Y	N	
504NH	NIGHT SHIFT DIFFERENTIAL- RELIEF NURSE HOLIDAY NITE	Y	N	
505	CORONER'S INQUEST REPORTER	Y	N	
506	ALLOWANCE IN LIEU OF VEHICLE USE	Y	N	
507	CO-GENERATION MAINTENANCE	Y	N	
508	HENNINGER FLATS WATCHMAN	Y	N	
509	FREEZER WORK	Y	N	
510	DEPARTMENT HEAD MERIT	Y	N	
511	BOARD OF SUPERVISORS PERFORMANCE LUMP SUM	Y	N	
512	FIRE SUPPRESSION TRANSPORTATION TRUCK DRIVER	Y	N	
513	BARG UNIT 201 MOU LUMP SUM BONUS	Y	N	
514	BACKHOE OPERATOR	Y	N	
515	WEEKEND BONUS	Y	N	
515HS	WEEKEND BONUS- HS EMPLOYEES ONLY	Y	N	
516	EXPLOSIVES WORK	Y	N	
517	EVENING SHIFT DIFFERENTIAL	Y	N	
517MH	EVENING SHIFT DIFFERENTIAL MENTAL HEALTH	Y	N	
517NH	EVENING SHIFT DIFFERENTIAL-RELIEF NURSE HOLIDAY EVENING	Y	N	
518	POWER EQUIPMENT REPAIR, SNOW CONDITIONS	Y	N	
519	ENGINEERING EMPLOYEES, HAZARD PAY	Y	N	
520	HOME CARE COMPENSATION	Y	N	
521	TAX PENALTY REIMBURSEMENT	N	N	
522	CUSTODIAN ACTING AS WATCHMAN	Y	N	
523	HYDROELECTRIC OPERATIONS	Y	N	
524	ON CALL FOR COURT APPEARANCE	N	N	
525	CONTRACTING & PRODUCTIVITY IMPROVE INCNTV FOR MNGR	Y	N	
526	ENVIRONMENTAL EMERGENCY REPSONSE TEAM ASSIGNMENT	N	N	

Current List of Pay Codes

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
527	RELIEF DAM OPERATOR, ON CALL	N	N	
528	WEBCOM PRESS OPERATOR	Y	N	
529	POWER EQUIPMENT OPERATOR, FIRE SUPPRESSION	Y	N	
530	EMS CLASS A LICENSE	N	N	
531	STANDBY (*Pensionable prior to 1/1/2013)	N*	N	
531CC	STANDBY CRITICAL CARE	N	N	
531SP	STANDBY AUTH FOR SHERIFF & PUBLIC WRKS DEPTS ONLY BU 411/412 (*Pensionable prior to 1/1/2013)	N*	N	
532	ADDITIONAL RESPONSIBILITIES AND EXCEPTNL PERFORMNC	Y	N	
533	POWER SWEEPER OPERATOR IN EMERGENCY CONDITIONS	Y	N	
534	POWER PLANT RELIEF ENGINEER	Y	N	
535	CLINIC PHYSICIAN FIRST 90 MINUTE RATE (SUPPLEMENT TO 099)	Y	N	
536	CONSULTING SPEC, MD & MNLT HEALTH CONSLT, 1ST&5TH	Y	N	
537	HOMELESS ENCAMPMENT ASSIGN	N	N	
538	RN ASSIGNED AS ACTING OR RELIEF CHARGE NURSE	Y	N	
539	RN WEEKEND DIFFERENTIAL	Y	N	
540	RELIEF NURSE HOLIDAY DIFFERENTIAL	Y	N	
541	RELIEF NURSE WEEKEND DIFFERENTIAL	Y	N	
542	EMERGENCY WORKPLACE DIFFERENTIAL	N	N	
543	CALL BACK EXTRA COMPENSATION	N	N	
544	APPRAISERS LAUNDRY AND DRY CLEANING ALLOWANCE	Y	N	
545	HEAVY DUTY TOW TRUCK DRIVER	Y	N	
546	SLURRY SEAL TRUCK_DRIVER	Y	N	
547	MOU LUMP SUM (INC IN REG OT)	Y	N	
547HS	DHS MISC LUMP SUM (INC IN REG OT)	Y	N	
548	LIFEGUARD PARAMEDIC - RELIEF	Y	N	
549	HANDLING OF HAZARD CHEMICALS	Y	N	
550	INCENTIVE AWARDS FOR MEDI-CAL REIMBRMNTS/HEALTH SR	Y	N	Obsolete
551	GROUP INCENTIVE AWARD, TREASURER TAX COLLECTOR	Y	N	Obsolete
552	STANDBY - EMERGENCY ROLL OUT PROGRAM (*Pensionable prior to 1/1/2013)	N*	N	
553	PIONEER EXCAVTN, TUNNEL OPERATNS, FIRE SUPP, SNOW	Y	N	
554	PIONEER EXCAVTN, TUNNEL OPERATNS, FIRE SUPP, SNOW	Y	N	
555	SCAFFOLD OR SWING STAGE, 30 FEET ABOVE GRADE	Y	N	
556	HIGH SCALE AND RIGGING OPERATIONS, GENERAL	Y	N	
557	EVENING SHIFT, MED TECH	Y	N	
558	NIGHT SHIFT, MED TECH	Y	N	
559	MISCELLANEOUS LUMP SUM INCLUDED IN REG OT	N	N	
560	MISCELLANEOUS LUMP SUM NOT INCLUDED IN REG OT	N	N	
561	HOURS PAID BUT NOT WORKED	N	N	
562	MENTAL HEALTH ALERT & PSYCH MOB RESP TEAM STDBY	N	N	
563	RELIEF DAM OPERATIONS STANDBY	N	N	

Current List of Pay Codes

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
564	TUITION REIMBURSEMENT	N	N	
565	PARAMEDIC RECERTIFICATION BONUS	Y	N	
565A	PARAMEDIC RECERTIFICATION BONUS-ELIGIBILITY INDICATOR	Y	N	
566	QUALIFIED FOR HAZARD MATERIAL OVERTIME CALC	N	N	
566A	QUALIFIED FOR HAZARD MATERIAL OT CALC-ELIGIBILITY INDICATOR	N	N	
567	DEPUTY SHERIFF RESERVE ANNUAL COMPENSATION	Y	N	
568	ASSESSMENT APPEALS 2ND SESSION PAY	Y	N	
568A	ASSESSMENT APPEALS 3RD SESSION PAY	Y	N	
569	PHYSICIANS LOAN REPAYMENT PROGRAM	N	N	
570	HOME CARE PROGRAM STANDBY (*Pensionable prior to 1/1/2013)	N*	N	
571	CSW LICENSURE SUPERVISION	Y	N	
572	MOU LUMP SUM BONUS	Y	N	
572CR	MOU LUMP SUM - CHIEF RESIDENT BONUS	N	N	
572ED	MOU LUMP SUM EDUCATIONAL BONUS	N	N	
572HA	MOU LUMP SUM HOUSING ALLOWANCE	N	N	
572WI	MOU LUMP SUM 1115 WAIVER INCENTIVE	N	N	
573	TUITION REIMBURSEMENT - NONTAXABLE	N	N	
574	STANDBY - INS WITNESS PROGRAM (*Pensionable prior to 1/1/2013)	N*	N	
575	WASTEWATER PLANT RELIEF BONUS	Y	N	
576	SOLO DAILY EARNINGS	Y	N	
577	INTERPRETER HALF DAY BONUS - SUP CT	Y	N	
578	ER ATTENDING PHYSICIAN - DAY RATE	Y	N	
579	ER ATTENDING PHY/-WKDY EVE/WKND HOL DAY	Y	N	
580	ER ATTENDING PHY/-WKDY NITE/WKND HOL EVE NITE	Y	N	
581	SWIM PROFICIENCY BONUS	Y	N	
582	INTERPRETER REGULAR MULTIPLE LANGUAGE SAME DAY	Y	N	
583	INTERPRETER-HOURLY/DAILY MULT LANG SAME DAY	Y	N	
584	PHYSICIAN STIPENDS	Y	N	
585	ISA TREE WORKER CERTIFICATION	Y	N	
586	ISA ARBORIST CREDENTIAL	Y	N	
587	ISA QUALIFIED TREE RISK ASSESSOR CREDENTIAL	Y	N	
588	ISA MUNICIPAL SPECIALIST CREDENTIAL	Y	N	
589	DMH SPECIALTY FIELD BASED BONUS	Y	N	
590	CONTINUING EDUCATION/ EQUIPMENT/TRAINING	Y	N	
591	LICENSE-CERTIFICATION REIMBURSEMENT	N	N	
592	SC RETENTION BONUS	Y	N	
593	SUPERIOR COURT COURT REPORTER - EQUIP (SB 154)	N	N	
594	SUPERIOR COURT SIGNING BONUS (COURT REPORTER - SB 154)	N	N	
595	SUPERIOR COURT - STUDENT LOAN	N	N	
596	SUPERIOR COURT FINDERS FEE (COURT REPORTER - (SB 154)	N	N	

Current List of Pay Codes

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
597	CLINICAL PHARMACIST ASSIGNMENT/RESPONSIBILITIES	Y	N	
598	ELECTION WORKER STIPEND	N	N	
599	ON-CALL PAY, SC	N	N	
600	RN MOBILE INTENSIVE CARE CERT-SUB D	Y	N	
601	SPECIALTY CARE BONUS	Y	N	
602	DISPATCHER ASSIGNMENT	Y	N	
603	AUTOMOTIVE SERVICE EXCELLENCE CERTIFICATE	Y	N	
604	RN MOBILE INTENSIVE CARE CERTIFICATION	Y	N	
605	CUSTODIAN FLOOR WAXING BONUS	Y	N	
606	FIRE EQUIPMENT MECHANIC ASSIGNED FIELD REPAIR DUTY (†Under review as of 10/1/2018)	Y	N†	
606A	FIRE EQPMNT MCHNC ASSGND FIELD RPR DTY-ELIGIBILITY INDICATOR (†Under review as of 10/1/2018)	Y	N†	
607	SDPO ASSIGNED ACTING DIRECTOR IN A CAMP	Y	N	
608	BILINGUAL BONUS	Y	N	
609	RN ASSIGNED TO EMERGENCY ROOM	Y	N	
610	ANTELOPE VALLEY FIREFIGHTING CREW	Y	N	Obsolete
611	TREE TRIMMER SUPERVISOR, POWER OPERATIONS	Y	N	Obsolete
612	SHOOTING BONUS, EXPERT	Y	N	
613	SHOOTING BONUS, DISTINGUISHED EXPERT	Y	N	
614	SHOOTING BONUS, MARKSMAN	Y	N	
615	SHOOTING BONUS, SHARPSHOOTER	Y	N	
616	ANTELOPE VALLEY QUARTERS, ON FIRE CALL	Y	N	Obsolete
617	CLINIC NURSE ASSIGNED TO PROBATION CAMP	Y	N	
618	TRANSPORTATION BUS DRIVER, SHERIFF	Y	N	
619	CERTIFIED ACCESS SPECIALIST CERTIFICATION	Y	N	
620	SAN GABRIEL DAM OPERATOR	Y	N	
621	NURSE RETENTION INCENTIVE	Y	N	
622	ADVANCED APPRAISER CERTIFICATION	Y	N	
624	BILINGUAL ADDITIONAL BONUS, CHILDREN'S SOCIAL WORK	Y	N	
625	AGRICULTURE INSPECTORS ASSIGNED TO STANDARDIZATION	Y	N	
626	FIREFIGHTER PARAM. NOT ASSGND TO PARAM.	Y	Y	
627	DETENTION & TRANSPORTATION EXTRA SUPERVISION BONUS	Y	N	
628	BILINGUAL BONUS FOR OTHER THAN MONTHLY	Y	N	
628A	BILINGUAL BONUS FOR OTHER THAN MONTHLY-ELIGIBILITY INDICATOR	Y	N	
629	MORTUARY ATTENDANT AT LAC+USCMC	Y	N	
630	FIELD ASSIGNMENT BONUS	Y	N	
631	BILINGUAL BONUS-SUB D	Y	N	
632	MENTAL HEALTH WORKERS ASSIGNED SH, PB, CORR DETENTON FACL	Y	N	
633	RN ASSIGNED TO EMERGENCY ROOM SUB D- OBOLETE AS OF 4/1/2007	Y	N	4/1/2007
634	SUPERVISING DETENTION SERVICES OFFICER OF THE DAY	Y	N	

Current List of Pay Codes

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
635	TRANSPORTATION DEPUTY BUS DRIVER, PROBATION	Y	N	
636	INCIDENTAL EXPENSE ALLOWANCE	Y	N	
637	PROFESSIONAL DEVELOPMENT EXPENSES	Y	N	
638	PROBATION TELECOM EQUIPMENT BONUS- OBSOLETE SINCE PRE- e HR	Y	N	3/31/2012
640	CHILDRENS SERVICES ERCP RETENTION	Y	N	
641	SHOOTING BONUS, EXPERT - RESERVE	Y	N	
642	SHOOTING BONUS, DISTINGUISHED EXPERT - RESERVE	Y	N	
643	SHOOTING BONUS, MARKSMAN - RESERVE	Y	N	
644	SHOOTING BONUS, SHARPSHOOTER - RESERVE	Y	N	
645	EMERGENCY ROOM PREMIUM	Y	N	
646	EMERGENCY ROLL OUT PROGRAM & SHIFT BONUS	Y	N	
647	BILINGUAL ADDITIONAL BONUS, PSYCH SOCIAL WORK	Y	N	
648	DEFIBRILLATION AIRWAY BONUS	Y	N	
649	MAMMOGRAPHY BONUS	Y	N	
650	JUDGE:PRESIDING JUDGE 4%	N	N	
651	MEAL REIMBURSEMENT-RESIDENTS	N	N	
652	MEAL REIMBURSEMENT-PLANT ENGINEERS	N	N	
653	ANIMAL CARE PAY/ CARE & MAINTENANCE	Y	N	
654	INTERMEDIATE POST, CORONER INVESTIGATORS	Y	N	
655	ADVANCED POST, CORONER INVESTIGATORS	Y	N	
657	SECURITY OPERATIONS UNIT BONUS	Y	Y	
690	CELL PHONE STIPEND VOICE ONLY	N	N	
691	CELL PHONE STIPEND DATA ONLY	N	N	
692	CELL PHONE STIPEND VOICE AND DATA	N	N	
694	CIVIC CENTER COMMUTER ALLOWANCE	Y	N	
694SC	SUP COURT CIVIC CENTER STIPEND	Y	N	
695	DEPARTMENT HEAD TRANSPORTATION ALLOWANCE	Y	N	
696	DEPARTMENT HEAD TRAFFIC MITIGATION ALLOWANCE	Y	N	
699W	FLEXIBLE WORK TIME EARNED	N	N	
700	PENSIONABLE OVERTIME	Y	N	
701	PAID OVERTIME	N	N	
702	PAID OVERTIME (DOUBLE OVERTIME TRACKING)	N	N	Pay code not yet implemented by County; BOR Date 5/3/2023
703	FLSA COMP TIME EARNED - ACCRUE FLSA PREMIUM	N	N	
704	FLSA COMP TIME - ACCRUE STRAIGHT PAY PREMIUM	N	N	
705	COMPENSATORY TIME EARNED	N	N	
710	DISASTER RELATED PAID OVERTIME	N	N	
711	DISASTER COMP TIME EARNED (ACCRUED)	N	N	
712	CONTRACT RELATED PAID OVERTIME	N	N	
713	ER PHYSICIAN OT - DAY RATE	N	N	

Current List of Pay Codes

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
714	ER PHYSICIAN OT - WKDY EVE/WKND HOL DAY	N	N	
715	ER PHYSICIAN OT - WKDY NITE/WKND HOL EVE NITE	N	N	
720	SPECIAL EVENTS OVERTIME	N	N	
720F	SPECIAL EVENTS OVERTIME FLORES	N	N	
730	PREMIUM OVERTIME - SYSTEM PENSIONABLE	Y	N	
730F	PREMIUM FLORES OVERTIME - SYSTEM PENSIONABLE	Y	N	
731	PREMIUM OVERTIME - SYSTEM	N	N	
731F	PREMIUM FLORES OVERTIME - SYSTEM	N	N	
732	PREMIUM OVERTIME - SYSTEM (DOUBLE OVERTIME TRACKING)	N	N	Pay code not yet implemented by County; BOR Date 5/3/2023
732D	PREMIUM DOUBLE OVERTIME - MANUAL	N	N	Pay code not yet implemented by County; BOR Date 5/3/2023
733	PREMIUM OVERTIME - MANUAL	N	N	
733F	PREMIUM OVERTIME MANUAL FLORES	N	N	
746	CALL BACK ACTUAL	N	N	
746F	CALL BACK ACTUAL FLORES	N	N	
747	CALL BACK GUARANTEED	N	N	
747F	CALL BACK GUARANTEED FLORES	N	N	
775	SECONDARY OVERTIME	N	N	
776	ALTERNATE OVERTIME	N	N	
777	SECONDARY ASSIGNMENT OVERTIME	N	N	
778	OVERTIME - FIRE DEPT 56 HOUR	N	N	
779	SECONDARY OVERTIME - FIRE DEPT 56 HR	N	N	
780	WORKDOWN OVERTIME - FIRE DEPT	N	N	
781	OVERTIME - FIRE DEPT_40 HR	N	N	
782	PLATOON/40 HR/DISPATCHER SCHED PREMIUM - SYSTEM	Y	Y	
782F	PLATOON/40 HR/DISPATCHER SCHED FLORES PREMIUM - SYSTEM	Y	Y	
783	DISPATCHER BRIEFING TIME	N	N	
784	40 HOUR CAMP - GUARANTEED PREMIUM	N	N	
78C	40 HOUR CAMP - GUARANTEED PREMIUM	N	N	
791	ORDERED OVERTIME	N	N	
793	COMPENSATED BRIEFING TIME - SYSTEM	N	N	
796	ORDERED FLSA COMP TIME EARN - ACCR FLSA PREM	N	N	
799	FLEX REG HOURS BETWEEN 181 AND 192 FOR 40HR FIRE FIGHTERS	N	N	
79C	FLEX REG HOURS BETWEEN 181 AND 192 FOR 40HR FIRE FIGHTERS	N	N	
804F	EXCESS PREMIUM - FLSA COMP TIME TAKEN FLORES	N	N	

Current List of Pay Codes

Pay Code	Description	CERL §31461	PEPRA §7522.34	Expiration Date/Notes
ADJPY	EADJ Adjust Regular Pay	N	N	
DMPPE	DUMMY FRINGE FOR PENSIONABLE EARNINGS IN SUPP SYS	Y	N	
EEC	ESTIMATED EARNINGS CORRECTION-NONTAX-NONPENS	N	N	
ML043	ACTIVE MILITARY PAY	N	N	
OP001	SECTION 170 OVERTIME	N	N	
OP002	BASERATE OVERTIME	N	N	
OP003	PREMIUM OVERTIME	N	N	
OP004	SHOOTING BONUS	Y	N	
OP005	NON-PENSIONABLE STANDBY PAY (*Pensionable prior to 1/1/2013)	N*	N	
OP006	BILINGUAL BONUS	Y	N	
OP007	HAZARD PAY	Y	N	
OP008	PENSIONABLE MISCELLANEOUS EARNINGS	Y	N	
OP009	NON-PENSIONABLE MISCELLANEOUS EARNINGS	N	N	
OP013	TIME CERTIFICATE LUMP SUM	N	N	
OP014	LUMP SUM COMP TIME OFF	N	N	
OP017	NIGHT BONUS	Y	N	
OP018	CALL BACK	N	N	
OP028	MILEAGE	N	N	
OP029	PARKING REIMBURSEMENT	N	N	
OP030	UNIFORM ALLOWANCE	Y	N	
OP038	AUTO REIMBURSEMENT	Y	N	
OP040	SICK BUYBACK	Y	N	
OP044	TIME CERTIFICATE VACATION	N	N	
OP046	EMPLOYEE SUGGESTION	Y	N	
OP047	LUMP SUM 56-HOUR	N	N	
OP048	LUMP SUM VACATION 56-HOUR	N	N	
OP050	TRANSPORTATION ALLOWANCE	Y	N	
OP051	TRAFFIC MITIGATION	Y	N	
OP052	PROFESSIONAL DEVELOPMENT ALLOWANCE	Y	N	
OP053	TAXABLE PARKING ALLOWANCE	Y	N	
OP055	BUYBACK COMP TIME OFF	N	N	
OP056	FLSA PREMIUM OVERTIME	Y	Y	
OP057	HOLIDAY BUYBACK	Y	N	
OP058	MERIT BONUS	Y	N	
OP059	NON-PENSIONABLE STANDBY PAY	N	N	
OP060	TAXABLE TUITION REIMBURSEMENT	N	N	
OP067	ADVANCE DISABILITY RETIREMENT	N	N	
OP075	VACATION/HOLIDAY	N	N	
OP077	VACATION IN-LIEU-OF-PAY	N	N	
OP078	56-HOUR VACATION IN LEIU OF PAY	N	N	
OP091	NON-PENSIONABLE REGULAR EARNINGS	N	N	
OP098	REGULAR EARNINGS - NURSES	Y	N	

Current List of Pay Codes

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
OP100	BACK AWARDS AND JUDGEMENTS - HZN EXCESS OF LMT-GROSS UP AMT	N	N	
OP101	ERRORS AND OMISSIONS - HZN EXCESS OF LIMIT - GROSS UP AMT	N	N	
OP102	BACK AWARDS AND JUDGEMENTS - SVG EXCESS OF LMT-GROSS UP AMT	N	N	
OP103	ERRORS AND OMISSIONS - SVG EXCESS OF LIMIT - GROSS UP AMT	N	N	
OP104	BACK AWARDS AND JUDGEMENTS - PSP EXCESS OF LMT-GROSS UP AMT	N	N	
OP105	ERRORS AND OMISSIONS - PSP EXCESS OF LIMIT - GROSS UP AMT	N	N	
OP110	NON-TAXABLE TUITION REIMBURSEMENT	N	N	
OP135	LUMP SUM SEVERANCE	N	N	
OP651	MEAL REIMBURSEMENT	N	N	
OP653	ANIMAL CARE PAY	Y	N	
OP700	PENSIONABLE OVERTIME	Y	N	
OP730	PENSIONSABLE PREMIUM OVERTIME	Y	N	
OP904	ELECTIVE ANNUAL LEAVE BUYBACK	N	N	
OP911	VACATION BUYBACK	Y	N	
PC010	010 EARNED SALARY ADVANCE CONVERSION	N	N	
PC011	011 VACATION PAY ADVANCE CONVERSION	N	N	
PC019	PART PAY SICK - CONVERSION	N	N	
PC025	025 UNDERPAYMENT ADVANCE CONVERSION	N	N	
PC036	036 FLEX EARNINGS CONVERSION	N	N	
PE803	EXCESS STRAIGHT - FLSA COMP TIME TAKEN	N	N	
PE804	EXCESS PREMIUM - FLSA COMP TIME TAKEN	N	N	
PE806	EXCESS STRAIGHT - FY93 FLSA COMP TIME TAKEN	N	N	
PE807	EXCESS PREMIUM - FY93 FLSA COMP TIME TAKEN	N	N	
PE813	CAPE - EXCESS STRAIGHT - FY93 FLSA COMP TIME TAKEN	N	N	
PE814	CAPE - EXCESS PREMIUM - FY93 FLSA COMP TIME TAKEN	N	N	
PF004	MEGAFLEX PENSIONABLE CONTRIBUTION	Y	N	
PF007	FLEX PENSIONABLE CONTRIBUTION	Y	N	
PF010	CHOICES PENSIONABLE CONTRIBUTION	Y	N	
PF013	OPTIONS PENSIONABLE CONTRIBUTION	Y	N	
PFA36	FLEX EARNINGS ADVANCE	N	N	
PG720	SPECIAL EVENTS OVERTIME - PREMIUM PORTION	N	N	
PG746	CALL BACK ACTUAL - PREMIUM PORTION	N	N	
PG747	CALL BACK GUARANTEED - PREMIUM PORTION	N	N	
PK003	NON-ELECTIVE LEAVE	Y	N	
PK011	SICK - 100%	Y	N	
PK012	HOLIDAY	Y	N	
PK021	VACATION	Y	N	
PK030	SPECIAL PAID LEAVE	Y	N	

Current List of Pay Codes

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
PK031	APPRAISERS LEAVE	Y	N	
PK032	INTERN/RESIDENT LEAVE	Y	N	
PK094	VACATION IN LIEU OF PAY	N	N	
PK096	SUPERIOR COURT VACATION IN LIEU OF PAY	N	N	
PK113	SICK PRE-71	Y	N	
PK801	COMPENSATORY TIME TAKEN	N	N	
PK802	PROTECTED COMPENSATORY TIME TAKEN	N	N	
PK803	FLSA COMP TIME TAKEN - STRAIGHT	N	N	
PK804	FLSA COMP TIME TAKEN - PREMIUM	N	N	
PK805	FY93 COMPENSATORY TIME TAKEN	N	N	
PK806	FY93 FLSA COMP TIME TAKEN - STRAIGHT	N	N	
PK807	FY93 FLSA COMP TIME TAKEN - PREMIUM	N	N	
PK808	DISASTER COMP TIME TAKEN	N	N	
PK810	CALL BACK ACCRUE - STRAIGHT TAKEN	N	N	
PK811	CALL BACK GUARANTEED CTO - BUY BACK	N	N	
PK812	DFR 1 YR - NON-FLSA COMPENSATORY STRT TIME - USAGE	N	N	
PK813	CAPE-FY93 FLSA COMP TIME TAKEN - STRAIGHT	N	N	
PK814	CAPE-FY93 FLSA COMP TIME TAKEN - PREMIUM	N	N	
PK815	DFR 1 YR-FLSA COMPENSATORY STRT TIME- USAGE	N	N	
PK816	DFR 2 YRS-FLSA COMPENSATORY STRT TIME - USAGE	N	N	
PK818	DFR 1 YR-FLSA PREMIUM OVERTIME USAGE	N	N	
PK819	DFR 2 YR-FLSA PREMIUM OVERTIME USAGE	N	N	
PK821	DFR 1 YR- CALL BACK - STRAIGHT USAGE	N	N	
PK918	FY93-FIRE 56 HR-FLSA PREMIUM OVERTIME-BUY BACK	N	N	
PK919	FY93-FIRE 40 HR-FLSA PREMIUM OVERTIME-BUY BACK	N	N	
PKN03	SC ADDITIONAL NON-ELECTIVE LEAVE - YEAREND NON-PENSIONABLE	N	N	
PKN21	SC ADDITIONAL VACATION YEAREND PAYOUT NON-PENSIONABLE	N	N	
PKP11	SICK - 100% BUYBACK FOR 56 HOUR PROBATION EMPLOYEES	Y	N	
PKP21	VACATION BUYBACK FOR 56 HOUR PROBATION EMPLOYEES	Y	N	
PO002	ELECTIVE LEAVE TERM PAY OFFSET	N	N	
PO699	FLEXIBLE WORK SCHEDULE	N	N	
PO703	STRAIGHT PAY OFFSET-FLSA COMP TIME EARNED - ACCRUE FLSA PREM	N	N	
PO704	STRAIGHT PAY OFFSET-FLSA COMP TIME - ACCRUE STR PAY PREM	N	N	
PO705	STRAIGHT PAY OFFSET-COMPENSATORY TIME EARNED	N	N	
PO711	STRAIGHT PAY OFFSET-DISASTER COMP TIME EARNED (ACCRUED)	N	N	
PO796	STRAIGHT PAY OFFSET-ORDERD FLSA COMP TM EARN-ACCR FLSA PREM	N	N	
PP001	SECTION 170 OVERTIME	N	N	
PP002	BASERATE OVERTIME	N	N	

Current List of Pay Codes

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
PP003	PREMIUM OVERTIME	N	N	
PP004	SHOOTING BONUS	Y	N	
PP005	STANDBY PAY- NON PENSIONABLE (*Pensionable prior to 1/1/2013)	N*	N	
PP006	BILINGUAL BONUS	Y	N	
PP007	HAZARD PAY	Y	N	
PP008	MISCELLANEOUS EARNINGS-PENSIONABLE	Y	N	
PP009	MISCELLANEOUS EARNINGS-NON-PENSIONABLE	N	N	
PP013	TIME CERTIFICATE LUMPSUM	N	N	
PP014	LUMPSUM COMP TIME OFF	N	N	
PP017	NIGHT BONUS	Y	N	
PP018	CALL BACK	N	N	
PP028	MILEAGE REIMBURSEMENT	N	N	
PP029	PARKING REIMBURSEMENT	N	N	
PP030	UNIFORM ALLOWANCE	Y	N	
PP032	EARNINGS - DECEASED EMPLOYEE	N	N	
PP038	AUTO REIMBURSEMENT	Y	N	
PP040	SICK BUYBACK	Y	N	
PP044	TIME CERTIFICATE VACATION	N	N	
PP046	EMPLOYEE SUGGESTION	Y	N	
PP047	LUMPSUM 56-HOUR	N	N	
PP048	LUMPSUM VACATION 56-HOUR	N	N	
PP050	TRANSPORTATION ALLOWANCE	Y	N	
PP051	TRAFFIC MITIGATION	Y	N	
PP052	PROFESSIONAL DEVELOPMENT ALLOWANCE	Y	N	
PP053	TAXABLE PARKING ALLOWANCE	Y	N	
PP055	BUYBACK COMP TIME OFF	N	N	
PP056	FLSA PREMIUM OVERTIME	Y	Y	
PP057	HOLIDAY BUYBACK	Y	N	
PP058	MERIT BONUS	Y	N	
PP059	STANDBY PAY-NON-PENSIONABLE	N	N	
PP060	TAXABLE TUITION REIMBURSEMENT	N	N	
PP067	ADVANCE DISABILITY RETIREMENT	N	N	
PP075	VACATION/HOLIDAY	N	N	
PP077	VACATION IN-LIEU-OF-PAY	N	N	
PP078	56-HOUR VACATION IN LEIU OF PAY	N	N	
PP091	REGULAR EARNINGS-NON-PENSIONABLE	N	N	
PP098	REGULAR EARNINGS - NURSES	Y	N	
PP110	NON-TAXABLE TUITION REIMBURSEMENT	N	N	
PP651	MEAL REIMBURSEMENT	N	N	
PP653	ANIMAL CARE PAY	Y	N	
PP700	PENSIONABLE OVERTIME	Y	N	
PP730	PENSIONABLE PREMIUM OVERTIME	Y	N	
PP904	ELECTIVE ANNUAL LEAVE BUYBACK	N	N	

Current List of Pay Codes

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
PP911	VACATION BUYBACK	Y	N	
PPC36	FLEX EARNINGS - CHOICES	N	N	
PPF36	FLEX EARNINGS - FLEX	N	N	
PPM36	FLEX EARNINGS - MEGAFLEX	N	N	
PPO36	FLEX EARNINGS - OPTIONS	N	N	
PPRB2	RETIREE - REPLACEMENT BENEFITS PLAN (LACERA) - NO HIT	N	N	
PPRBP	RETIREE - REPLACEMENT BENEFITS PLAN (LACERA)	N	N	
PS720	SPECIAL EVENTS OVERTIME - STRAIGHT PORTION	N	N	
PS746	CALL BACK ACTUAL - STRAIGHT PORTION	N	N	
PS747	CALL BACK GUARANTEED - STRAIGHT PORTION	N	N	
PT002	ELECTIVE LEAVE	N	N	
PT003	NON-ELECTIVE LEAVE	N	N	
PT006	DONATED SICK 100% LEAVE - USAGE	N	N	
PT008	SICK LEAVE EARNED AT MTA/ATTORNEY	N	N	
PT011	SICK - 100%	N	N	
PT012	HOLIDAY	N	N	
PT021	VACATION	N	N	
PT030	SPECIAL PAID LEAVE	N	N	
PT031	APPRAISERS LEAVE	N	N	
PT032	INTERN/RESIDENT LEAVE	N	N	
PT046	JUDICIAL ASSISTANT SPECIAL PAID LEAVE	N	N	
PT081	BANK HOLIDAY	N	N	
PT082	BANK VACATION	N	N	
PT094	VACATION IN LIEU OF PAY	N	N	
PT096	SUPERIOR COURT VACATION IN LIEU OF PAY	N	N	
PT113	SICK PRE-71	N	N	
PT699	FLEXIBLE WORK TIME EARNED	N	N	
PT801	COMPENSATORY TIME TAKEN	N	N	
PT802	PROTECTED COMPENSATORY TIME TAKEN	N	N	
PT803	FLSA COMP TIME TAKEN - STRAIGHT	N	N	
PT804	FLSA COMP TIME TAKEN - PREMIUM	N	N	
PT805	FY93 COMPENSATORY TIME TAKEN	N	N	
PT806	FY93 FLSA COMP TIME TAKEN - STRAIGHT	N	N	
PT807	FY93 FLSA COMP TIME TAKEN - PREMIUM	N	N	
PT808	DISASTER COMP TIME TAKEN	N	N	
PT810	CALL BACK ACCRUE - STRAIGHT TAKEN	N	N	
PT811	CALL BACK GUARANTEED CTO - TERMINATION	N	N	
PT812	DFR 1 YR - NON-FLSA COMPENSATORY STRT TIME - USAGE	N	N	
PT813	CAPE-FY93 FLSA COMP TIME TAKEN - STRAIGHT	N	N	
PT814	CAPE-FY93 FLSA COMP TIME TAKEN - PREMIUM	N	N	
PT815	DFR 1 YR-FLSA COMPENSATORY STRT TIME- USAGE	N	N	
PT816	DFR 2 YRS-FLSA COMPENSATORY STRT TIME - USAGE	N	N	
PT817	YTD-FLSA PREMIUM OVERTIME USAGE	N	N	
PT818	DFR 1 YR-FLSA PREMIUM OVERTIME USAGE	N	N	

Current List of Pay Codes

Pay Code	Description	CERL \$31461	PEPRA \$7522.34	Expiration Date/Notes
PT819	DFR 2 YR-FLSA PREMIUM OVERTIME USAGE	N	N	
PT820	YTD- CALL BACK - STRAIGHT USAGE	N	N	
PT821	DFR 1 YR- CALL BACK - STRAIGHT USAGE	N	N	
PTNHT	HOLD CURRENT ACCRL-NON-ELECTIVE LVE-TERMINATION USAGE	N	N	
PTVAT	SUPERIOR COURT, RESERVE VACATION -TERMINATION USAGE	N	N	
PTVPT	SUPERIOR CT, PRIOR YR RSRV VACATION-TERMINATION USAGE	N	N	
RP001	SECTION 170 OVERTIME - OFFSET	N	N	
RP002	BASERATE OVERTIME - OFFSET	N	N	
RP003	PREMIUM OVERTIME - OFFSET	N	N	
RP004	SHOOTING BONUS - OFFSET	Y	N	
RP005	NON-PENSIONABLE STANDBY PAY - OFFSET (*Pensionable prior to 1/1/2013)	N*	N	
RP006	BILINGUAL BONUS - OFFSET	Y	N	
RP007	HAZARD PAY - OFFSET	Y	N	
RP008	PENSIONABLE MISCELLANEOUS EARNINGS - OFFSET	Y	N	
RP009	NON-PENSIONABLE MISCELLANEOUS EARNINGS - OFFSET	N	N	
RP013	TIME CERTIFICATE LUMPSUM - OFFSET	N	N	
RP014	LUMPSUM COMP TIME OFF - OFFSET	N	N	
RP017	NIGHT BONUS - OFFSET	Y	N	
RP018	CALL BACK - OFFSET	N	N	
RP028	MILEAGE - OFFSET	N	N	
RP029	PARKING REIMBURSEMENT - OFFSET	N	N	
RP030	UNIFORM ALLOWANCE - OFFSET	Y	N	
RP038	AUTO REIMBURSEMENT - OFFSET	Y	N	
RP03P	PREMIUM OVERTIME - SYSTEM - OFFSET	N	N	
RP040	SICK BUYBACK - OFFSET	Y	N	
RP044	TIME CERTIFICATE VACATION - OFFSET	N	N	
RP046	EMPLOYEE SUGGESTION - OFFSET	Y	N	
RP047	LUMPSUM 56-HOUR - OFFSET	N	N	
RP048	LUMPSUM VACATION 56-HOUR - OFFSET	N	N	
RP050	TRANSPORTATION ALLOWANCE - OFFSET	Y	N	
RP051	TRAFFIC MITIGATION - OFFSET	Y	N	
RP052	PROFESSIONAL DEVELOPMENT ALLOWANCE - OFFSET	Y	N	
RP053	TAXABLE PARKING ALLOWANCE - OFFSET	Y	N	
RP055	BUYBACK COMP TIME OFF - OFFSET	N	N	
RP056	FLSA PREMIUM OVERTIME - OFFSET	Y	Y	
RP057	HOLIDAY BUYBACK - OFFSET	Y	N	
RP058	MERIT BONUS - OFFSET	Y	N	
RP059	NON-PENSIONABLE STANDBY PAY - OFFSET	N	N	
RP060	TAXABLE TUITION REIMBURSEMENT - OFFSET	N	N	
RP067	ADVANCE DISABILITY RETIREMENT - OFFSET	N	N	
RP075	VACATION/HOLIDAY - OFFSET	N	N	


Current List of Pay Codes

Pay Code	Description	CERL §31461	PEPRA §7522.34	Expiration Date/Notes
RP077	VACATION IN-LIEU-OF-PAY - OFFSET	N	N	
RP078	56-HOUR VACATION IN LEIU OF PAY - OFFSET	N	N	
RP090	VOLUNTARYTIME OFF - OFFSET	Y	Y	
RP091	NON-PENSIONABLE REGULAR EARNINGS - OFFSET	N	N	
RP098	REGULAR EARNINGS - NURSES - OFFSET	Y	N	
RP110	NON-TAXABLE TUITION REIMBURSEMENT - OFFSET	N	N	
RP135	LUMP SUM SEVERANCE - OFFSET	N	N	
RP56P	PLATOON/40 HR/DISPATCHER SCHED PREMIUM - SYSTEM - OFFSET	Y	Y	
RP651	MEAL REIMBURSEMENT - OFFSET	N	N	
RP653	ANIMAL CARE PAY - OFFSET	Y	N	
RP700	PENSIONABLE OVERTIME - OFFSET	Y	N	
RP730	PENSIONABLE PREMIUM OVERTIME - OFFSET	Y	N	
RP73P	PREMIUM OVERTIME - SYSTEM PENSIONABLE - OFFSET	Y	N	
RPFL0	PREMIUM OVERTIME - SYSTEM PENSIONABLE - FLORES 730 - OFFSET	Y	N	
RPFL1	PREMIUM OVERTIME - NON -PENSIONABLE - FLORES 731 - OFFSET	N	N	
RPFL2	PLATOON/40 HR/DISPATCH SCHED PREM -SYSTEM-FLORES 782- OFFSET	Y	Y	
RPFL3	BASERATE OVERTIME FLORES-OFFSET	N	N	
RPFL4	CALL BACK FLORES-OFFSET	N	N	
RPFL5	PREMIUM OVERTIME FLORES-OFFSET	N	N	
RP904	ELECTIVE ANNUAL LEAVE BUYBACK - OFFSET	N	N	
RP911	VACATION BUYBACK - OFFSET	Y	N	
RPP08	MISCELLANEOUS EARNINGS-PRE/POST PEPRA PENSIONABLE -OFFSET	Y	Y	

FOR INFORMATION ONLY

August 22, 2024

TO: Each Trustee
Board of Retirement
Board of Investments

FROM: Barry W. Lew 
Legislative Affairs Officer

FOR: September 4, 2024 Board of Retirement Meeting
September 11, 2024 Board of Investments Meeting

SUBJECT: **Monthly Status Report on Legislation**

Attached is the monthly report on the status of legislation that staff is monitoring. Bills from 2023 that were enacted or are dead are no longer being monitored. Bills on which LACERA has adopted a position are highlighted in yellow.

Reviewed and Approved:



Luis Lugo, Deputy Chief Executive Officer

Attachments

LACERA Legislative Report Index
LACERA Legislative Report

cc: Santos H. Kreimann
Luis Lugo
JJ Popowich
Laura Guglielmo
Steven P. Rice
Jon Gabel
Scott Zdrazil
Anthony Roda, Williams & Jensen
Naomi Padron, MKP Government Relations

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1.

California Assembly Bill 148 (2023-2024)

CAA 148 | Budget | Pending | Fiscal Committee (Yes) | Urgency Clause (No) |
Senate Budget & Fiscal Review Committee

State Employment: State Bargaining Units: Agreements

Provides that existing law provides that a provision of a memorandum of understanding reached between the State employer and a recognized employee organization representing State civil service employees that requires the expenditure of funds does not become effective unless approved by the Legislature in the annual Budget Act. Approves provisions of agreements entered into by the State employer and State Bargaining Units 1, 3, 4, 5, 11, 12, 13, 14, 15, 17, 19, 20, and 21. Appropriates funds.

Code:

An act ~~relating to the Budget Act of 2023.~~ to amend Sections 7522.34, 19829.9851, 19829.9852, 19829.9853, 19878.5, and 22944.5 of, and to add Sections 19829.9854, 20677.61, 20677.92, 20677.93, 20677.94, and 22871.10 to, the Government Code, relating to public employment, and making an appropriation therefor, to take effect immediately, bill related to the budget.

Status:

Sep 13, 2023: Re-referred to SENATE Committee on BUDGET AND FISCAL REVIEW.
[+ Show full status history](#)

PUBLIC_RETIREMENT

Commentary:

Comment:

Apr 23, 2024 - 12:01 P.M. (PDT)

Amends PEPR section 7522.34 as it relates to state employees.

2.

California Assembly Bill 817 (2023-2024)

CAA 817 | [Blanca Pacheco \(D-064\)](#) | Pending | Fiscal Committee (Yes) | Urgency Clause (No) |
Senate Local Government Committee

Open Meetings: Teleconferencing: Subsidiary Body

Authorizes a subsidiary body to use certain alternative teleconferencing provisions. Requires at least one staff member of the local agency to be present at a designated primary physical meeting location during the meeting. Requires the local agency to post the agenda at the primary physical meeting location. Requires the members of the subsidiary body to visibly appear on camera during the open portion of a meeting that is publicly accessible via the internet or other online platform.

Code:

An act to add and repeal Section 54953.05 of the Government Code, relating to local government.

Status:

June 5, 2024: In SENATE Committee on LOCAL GOVERNMENT: Reconsideration granted.

June 5, 2024: In SENATE Committee on LOCAL GOVERNMENT: Failed passage.

[+ Show full status history](#)

 BROWN_ACT

| No tags, commentary, or attachment applied

3.

California Assembly Bill 1246 (2023-2024)

CAA 1246 | [Stephanie Nguyen \(D-010\)](#) | Pending | Fiscal Committee (Yes) | Urgency Clause (No) | Assembly Unfinished Business - Concurrence in...

Public Employees' Retirement

Relates to the Public Employees' Retirement Law and the Public Employees' Retirement System. Permits, commencing on specified date, a member who elected to receive a specified optional settlement at retirement, if the member's former spouse was named as beneficiary and a legal judgment awards only a portion of the interest in the retirement system to the retired member, to elect to add their new spouse as the beneficiary of the member's interest, subject to meeting certain conditions.

Code:

An act to amend Sections ~~21462, 21481, and 75523~~ [21462 and 21481](#) of the Government Code, relating to retirement.

Status:

Aug 19, 2024: In SENATE. Read third time. Passed SENATE. *****To ASSEMBLY for concurrence.
[+ Show full status history](#)

Hearing Dates:

08/22/2024 Assembly Unfinished Business - Concurrence in Senate Amendments

PUBLIC_RETIREMENT

| No tags, commentary, or attachment applied

4.

California Assembly Bill 1997 (2023-2024)

CAA 1997 | [Tina McKinnor \(D-061\)](#) | Pending | Fiscal Committee (Yes) | Urgency Clause (No) |
Senate Third Reading File

Teachers' Retirement Law

Relates to the State Teachers' Retirement System. Requires the Teachers' Retirement Board to determine a date when STRS has the capacity to implement the specified changes and to post the date on the STRS internet website no later than the specified date. Relates to the Teachers' Retirement Fund. Appropriates funds.

Code:

An act to amend and repeal Section 22119.2 of, to amend, repeal, and add Sections 22104.8, 22115, 22119.3, 22119.5, 22121, 22170, 22317.5, 22701, and 22905 of, and to add Sections 22156.07, 22156.08, and 22324.5 to, the Education Code, relating to retirement, and making an appropriation therefor.

Status:

Aug 19, 2024: In SENATE. Read second time. To third reading.
[+ Show full status history](#)

Hearing Dates:

08/22/2024 Senate Third Reading File

 **PUBLIC_RETIREMENT**

| No tags, commentary, or attachment applied

5.

California Assembly Bill 2153 (2023-2024)

CAA 2153 | [Josh Lowenthal \(D-069\)](#) | Pending | Fiscal Committee (Yes) | Urgency Clause (No) | Assembly Judiciary Committee

California Public Records Act: Public Agency Employees

Requires each agency, upon receipt of a request for a copy of, or the inspection of, any personnel, medical, or similar records of a public agency employee or any record that would disclose a public agency employee's personal identity in connection with the performance of that employee's work duties, to promptly and prior to the release of the records, provide written notice of the request to that public agency employee.

Code:

An act to amend Section 7922.535 of the Government Code, relating to public records.

Status:

Feb 20, 2024: To ASSEMBLY Committee on JUDICIARY.

[+ Show full status history](#)



PUBLIC_RECORDS_ACT

| No tags, commentary, or attachment applied

6.

California Assembly Bill 2183 (2023-2024)

CA A 2183 | [Reginald B. Jones-Sawyer \(D-057\)](#) | Pending | Fiscal Committee (No) | Urgency Clause (No) | ASSEMBLY

Public Employees' Retirement Benefits: Compensation

Makes a nonsubstantive change to a provision of the California Public Employees' Pension Reform Act of 2013 (PEPRA).

Code:

An act to amend Section 7522.32 of the Government Code, relating to public employees' retirement.

Status:

Feb 7, 2024: INTRODUCED.

 **PUBLIC_RETIREMENT**

| No tags, commentary, or attachment applied

7.

California Assembly Bill 2284 (2023-2024)

CAA 2284 | Timothy S. Grayson (D-015) | Pending | Fiscal Committee (No) | Urgency Clause (No) | Senate Third Reading File

County Employees' Retirement: Compensation

Relates to the County Employees Retirement Law and the California Public Employees' Pension Reform Act. Authorizes a retirement system to define grade to mean a number of employees considered together because they share similarities in job duties, schedules, unit recruitment requirements, work location, collective bargaining unit or other logical work-related group or class. Specifies that these provisions shall not become operative in a county until the board of supervisors makes the provisions applicable.

Code:

An act to amend Section 31461 of the Government Code, relating to retirement.

Status:

June 27, 2024: In SENATE. Read second time and amended. To third reading.
[+ Show full status history](#)

Hearing Dates:

08/22/2024 Senate Third Reading File

 PUBLIC_RETIREMENT

Tags:

Staff_Recommendation:

IBLC_Recommendation:

BOR_Position:

8.

California Assembly Bill 2301 (2023-2024)

CAA 2301 | [Stephanie Nguyen \(D-010\)](#) and 6 Co-sponsors | Enacted | Fiscal Committee (No) | Urgency Clause (Yes) | Chaptered

Effective Dates: 07/02/2024

Sacramento Area Sewer District Pension Protection Act

Enacts the Sacramento Area Sewer District Pension Protection Act of 2024. Provides that the sewer district would assume the rights, obligations, and status previously occupied by the County of Sacramento with regard to the portion of the county safety plan, which is that portion of the county's defined benefit plan attributed to retirement system members and beneficiaries of the Sacramento Area Sewer District to, among other things, the replacement benefits program.

Code:

An act to add Article 4.6 (commencing with Section 31574) to Chapter 3 of Part 3 of Division 4 of Title 3 of the Government Code, relating to public employee retirement, and declaring the urgency thereof, to take effect immediately.

[Approved by Governor July 02, 2024. Filed with Secretary of State July 02, 2024.]

Status:

July 2, 2024: Chaptered by Secretary of State. Chapter No. 2024-064

July 2, 2024: Signed by GOVERNOR.

[+ Show full status history](#)

 PUBLIC_RETIREMENT

| No tags, commentary, or attachment applied

9.

California Assembly Bill 2302 (2023-2024)

CAA 2302 | [Dawn Addis \(D-030\)](#) | To Governor | Fiscal Committee (No) | Urgency Clause (No) | To enrollment

Open Meetings: Local Agencies: Teleconferences

Relates to existing law which imposes prescribed restrictions on remote participation by a member of a legislative body of a local agency under alternative teleconferencing provisions. Revises the limits, instead prohibiting such participation for more than a specified number of meetings per year, based on how frequently the legislative body regularly meets.

Code:

An act to amend Section 54953 of the Government Code, relating to local government.

Status:

Aug 19, 2024: In SENATE. Read third time. Passed SENATE. To enrollment.

[+ Show full status history](#)

 BROWN_ACT

| No tags, commentary, or attachment applied

10.

California Assembly Bill 2335 (2023-2024)

CAA 2335 | [Tina McKinnor \(D-061\)](#) | Pending | Fiscal Committee (Yes) | Urgency Clause (No) |
Senate Third Reading File

Public Employment: Compensation and Classification

Expands the purpose of the State Civil Service Act to include that the compensation relationship between State civil positions with comparable duties and responsibilities is maintained.

Code:

An act to amend Sections ~~8248~~, 18500, 19797, 19826, and 19827.2 of the Government Code, relating to public employment.

Status:

Aug 19, 2024: In SENATE. Read second time. To third reading.

[+ Show full status history](#)

Hearing Dates:

08/22/2024 Senate Third Reading File

 PUBLIC_EMPLOYMENT

| No tags, commentary, or attachment applied

11.

California Assembly Bill 2350 (2023-2024)

CAA 2350 | [Josh Hoover \(R-007\)](#) | To Governor | Fiscal Committee (Yes) | Urgency Clause (No) | Enrolled

Open Meetings: School Boards: Emergencies: Notification

Provides that existing law authorizes a legislative body to hold an emergency meeting without complying with specified 24-hour notice and posting requirements. Authorizes a school board holding an emergency meeting to fulfill the premeeting notification requirement by email instead of by telephone. Provides that if the internet and telephone services are not functioning, the bill would similarly waive the premeeting notification requirement and require the post meeting notification.

Code:

An act to amend Section 54956.5 of the Government Code, relating to open meetings.

Status:

Aug 19, 2024: Enrolled.

[+ Show full status history](#)

 BROWN_ACT

| No tags, commentary, or attachment applied

12.

California Assembly Bill 2362 (2023-2024)

CAA 2362 | [Tom Lackey \(R-034\)](#) | Pending | Fiscal Committee (No) | Urgency Clause (No) | Assembly Public Employment and Retirement...

County Fire Service Retirement Law: Report

Requires the County Foresters, Firewardens, and County Fire Protection District Firemen's Retirement Board to report to the board of supervisors on or before February 1 each year.

Code:

An act to amend Section 32266 of the Government Code, relating to public retirement.

Status:

Feb 26, 2024: To ASSEMBLY Committee on PUBLIC EMPLOYMENT AND RETIREMENT.

[+ Show full status history](#)



PUBLIC_RETIREMENT

| No tags, commentary, or attachment applied

13.

California Assembly Bill 2421 (2023-2024)

CAA 2421 | [Evan Low \(D-026\)](#) | Pending | Fiscal Committee (Yes) | Urgency Clause (No) |
Senate Appropriations Committee

Employer-Employee Relations: Confidential Communication

Prohibits local public agency employer, a State employer, a judicial employer, a public school employer, a higher education employer, or certain districts from questioning any employee or employee representative regarding communications made in confidence between an employee and a representative. Provides that such communications would not be confidential if the representative was a witness or party to any of the events forming the basis of a potential administrative disciplinary or criminal investigation.

Code:

An act to amend Sections 3506.5, 3519, 3524.71, 3543.5, and 3571 of the Government Code, and to amend ~~Section 28858~~ Sections 28858, 98169, 99563.7, and 102406 of the Public Utilities Code, relating to employer-employee relations.

Status:

Aug 15, 2024: In SENATE Committee on APPROPRIATIONS: Held in committee.

[+ Show full status history](#)



PUBLIC_EMPLOYMENT

| No tags, commentary, or attachment applied

14.

California Assembly Bill 2455 (2023-2024)

CA A 2455 | [Jesse Gabriel \(D-046\)](#) | Pending | Fiscal Committee (Yes) | Urgency Clause (No) |
Senate Third Reading File

Whistleblower Protection: State and Local Government

Authorizes a city, county, or city and county auditor or controller to maintain a whistleblower hotline to receive calls from persons who have information regarding improper governmental activity. Authorizes a city or county auditor or controller, or auditor's or controller's designee, to conduct an investigative audit of the matter upon receiving specific information that an employee or local government has engaged in a fraud, waste, or abuse or improper governmental activity.

Code:

An act to amend Sections 8547.2, 8547.5, 8547.7, ~~8547.8~~, and 53087.6 of the Government Code, relating to whistleblower protection.

Status:

Aug 19, 2024: In SENATE. Read second time. To third reading.
[+ Show full status history](#)

Hearing Dates:

08/22/2024 Senate Third Reading File



PUBLIC_EMPLOYMENT

| No tags, commentary, or attachment applied

15.

California Assembly Bill 2474 (2023-2024)

CAA 2474 | [Tom Lackey \(R-034\)](#) | Enacted | Fiscal Committee (No) | Urgency Clause (No) | Chaptered

Effective Dates: 01/01/2025

Retirement: County Employees Retirement Law of 1937

Relates to the County Employees Retirement Law of 1937. Authorizes the Board of Retirement for the County of Los Angeles to have the monthly warrant, check, or electronic fund transfer for the retirement allowance or benefit be delivered to a prepaid account in accordance with certain procedures. Defines account of the retired member or survivor of a deceased retired member to include an account held in a living trust or an income-only trust.

Code:

An act to amend Section 31452.6 of, to add Section 31680.9 to, and to add and repeal Sections 31452.61 and 31590.2 of, the Government Code, relating to retirement.

[Approved by Governor July 15, 2024. Filed with Secretary of State July 15, 2024.]

Status:

July 15, 2024: Chaptered by Secretary of State. Chapter No. 2024-108

July 15, 2024: Signed by GOVERNOR.

[+ Show full status history](#)

PUBLIC_RETIREMENT

Tags:

Staff_Recommendation: Support

Sponsor

IBLC_Recommendation: Support

Sponsor

BOR_Position:

Sponsor

Support

16.

California Assembly Bill 2489 (2023-2024)

CA A 2489 | [Christopher Ward \(D-078\)](#) | Pending | Fiscal Committee (Yes) | Urgency Clause (No) |
Assembly Appropriations Committee

Local Agencies: Contracts for Special Services

Requires a county board of supervisors or a representative, at least a specified number of months before beginning a procurement process to contract with persons for special services that are currently, or were previously, performed by employees of the county represented by an employee organization, to notify, in writing, the exclusive employee representative of the workforce affected. Provides that this notice requirement does not apply in the event of an emergency.

Code:

An act to amend Sections 31000, 31000.4, 37103, and 53060 of the Government Code, relating to local government.

Status:

May 16, 2024: In ASSEMBLY Committee on APPROPRIATIONS: Held in committee.

May 16, 2024: In ASSEMBLY. Joint Rule 62(a) suspended.

[+ Show full status history](#)



PUBLIC_EMPLOYMENT

No tags, commentary, or attachment applied

17.

California Assembly Bill 2557 (2023-2024)

CAA 2557 | [Liz Ortega \(D-020\)](#) | Pending | Fiscal Committee (Yes) | Urgency Clause (No) |
Senate Appropriations Committee

Local Agencies: Contracts for Special Services

Requires each board of supervisors that solicits for and enters into a specified contract for special services to post that contract and any related documents on its website.

Requires each contract to include the objectives, desirables, and goals of the contract.

Requires, before beginning a procurement process to contract for functions, duties, responsibilities, or services, the board to give reasonable written notice to the exclusive employee representative of the workforce affected by the contract.

Code:

An act to add Sections 31000.01, 31000.4.5, 37103.1, and 53060.01 to the Government Code, relating to local agencies.

Status:

Aug 15, 2024: In SENATE Committee on APPROPRIATIONS: Held in committee.

[+ Show full status history](#)

PUBLIC_EMPLOYMENT

| No tags, commentary, or attachment applied

18.

California Assembly Bill 2561 (2023-2024)

CAA 2561 | [Tina McKinnor \(D-061\)](#) | Pending | Fiscal Committee (Yes) | Urgency Clause (No) | Senate Third Reading File

Local Public Employees: Vacant Positions

Relates to the Meyers-Milias-Brown Act. Requires the public agency to promptly meet and confer with the employee organization within 30 days about substantive strategies to fill vacancies. Requires a public agency to present the status of vacancies and recruitment and retention efforts at a public hearing at least once per fiscal year prior to the adoption of its final budget and would entitle the employee organization to present at the hearing.

Code:

An act to add Section 3502.3 to the Government Code, relating to public employment.

Status:

Aug 19, 2024: In SENATE. Read second time. To third reading.

[+ Show full status history](#)

Hearing Dates:

08/22/2024 Senate Third Reading File



PUBLIC_EMPLOYMENT

| No tags, commentary, or attachment applied

19.

California Assembly Bill 2631 (2023-2024)

CAA 2631 | [Mike Fong \(D-049\)](#) | To Governor | Fiscal Committee (Yes) | Urgency Clause (No) | To Governor

Local Agencies: Ethics Training

Requires the Fair Political Practices Commission, in consultation with the Attorney General, to create, maintain, and make available to local agency officials an ethics training course.

Code:

An act to amend Section 53235 of the Government Code, relating to local government.

Status:

Aug 19, 2024: *****To GOVERNOR.

[+ Show full status history](#)



PUBLIC_RETIREMENT

| No tags, commentary, or attachment applied

20.

California Assembly Bill 2715 (2023-2024)

CAA 2715 | [Tasha Boerner \(D-077\)](#) | To Governor | Fiscal Committee (No) | Urgency Clause (No) | To enrollment

Ralph M. Brown Act: Closed Sessions

Provides that existing law authorizes a legislative body to hold a closed session with specified individuals on, among other things, matters posing a threat to the security of essential public services. Authorizes a legislative body to hold a closed session with other law enforcement or security personnel and to hold a closed session on a threat to critical infrastructure controls or critical infrastructure information relating to cybersecurity.

Code:

An act to amend Section 54957 of the Government Code, relating to local government.

Status:

Aug 19, 2024: In SENATE. Read third time. Passed SENATE. To enrollment.

[+ Show full status history](#)

 **BROWN_ACT**

| No tags, commentary, or attachment applied

21.

California Assembly Bill 2770 (2023-2024)

CA A 2770 | Public Employment and Retirement | Enacted | Fiscal Committee (Yes) | Urgency Clause (No)
| Chaptered

Effective Dates: 01/01/2025

Public Employees Retirement

Relates to the Teachers Retirement System. Provides that existing law authorizes a member to request to purchase additional service credit and to redeposit accumulated retirement contributions returned to the member. Provides that existing law requires additional regular interest to be added to the contributions if the member is not employed to perform creditable service subject to coverage by the Defined Benefit Program on the date of the request to purchase additional credit. Revises interest calculation.

Code:

An act to amend Sections 22801, 23200, 23201, 23202, 24600, and 26004 of the Education Code, and to amend Sections 31628, 31720.91, 31783.5, 75521, 75553, 75570, and 75571.5 of the Government Code, relating to public employees' retirement.

[Approved by Governor July 15, 2024. Filed with Secretary of State July 15, 2024.]

Status:

July 15, 2024: Chaptered by Secretary of State. Chapter No. 2024-117

July 15, 2024: Signed by GOVERNOR.

[+ Show full status history](#)

PUBLIC_RETIREMENT

Tags:

Staff_Recommendation: Support

Public_Recommendation: Support

Position: Support

22.

California Assembly Bill 3025 (2023-2024)

CA A 3025 | [Avelino Valencia \(D-068\)](#) and 2 Co-sponsors | To Governor | Fiscal Committee (No) | Urgency Clause (No) | To enrollment

County Employees' Retirement: Disallowed Compensation

Requires a retirement system established under the County Employees Retirement Law of 1937, upon determining that the compensation reported for a member is disallowed compensation, to require the employer to discontinue reporting the disallowed compensation. Requires, for an active member, the retirement system to credit all employer contributions made on the disallowed compensation against future contributions to the benefit of the employer that reported the disallowed compensation.

Code:

An act to add Section 31541.2 to the Government Code, relating to county employees' retirement.

Status:

Aug 22, 2024: In ASSEMBLY. ASSEMBLY concurred in SENATE amendments. To enrollment.

[+ Show full status history](#)

Hearing Dates:

08/22/2024 Assembly Unfinished Business - Concurrence in Senate Amendments



PUBLIC_RETIREMENT

Tags:

Staff_Recommendation: Neutral

IBLC_Recommendation: Neutral

BOR_Position: Neutral

23.

California Senate Bill 252 (2023-2024)

CAS 252 | [Lena A. Gonzalez \(D-033\)](#) and 3 Co-sponsors | Pending | Fiscal Committee (Yes) | Urgency Clause (No) | Assembly Public Employment and Retirement...

Public Retirement Systems: Fossil Fuels: Divestment

Prohibits the boards of the Public Employees' Retirement System and the State Teachers' Retirement System from making new investments or renewing existing investments of public employee retirement funds in a fossil fuel company. Requires the boards to liquidate investments in a fossil fuel company on or before specified date. Suspends, temporarily, the liquidation provision upon a good faith determination by the board that certain conditions materially impact normal market mechanisms for pricing assets.

Code:

An act to amend Section 16642 of, and to add Section 7513.76 to, the Government Code, relating to public retirement systems.

Status:

June 19, 2024: In ASSEMBLY Committee on PUBLIC EMPLOYMENT AND RETIREMENT: Not heard.
[+ Show full status history](#)



PUBLIC_INVESTMENT

| No tags, commentary, or attachment applied

25.

California Senate Bill 962 (2023-2024)

CAS 962 | [Steve Padilla \(D-018\)](#) | Enacted | Fiscal Committee (No) | Urgency Clause (Yes) | Chaptered

Effective Dates: 07/15/2024

San Diego Unified Port District: Public Employee

Provides that the California Public Employees' Pension Reform Act permits a public employer to adopt a new defined benefit formula that is not consistent with PEPRA, if that formula is determined and certified by the chief actuary and the board of that employer's retirement system to not have a greater risk or greater cost to the sponsoring employer than the defined benefit formula required by PEPRA. Approves a specified defined benefit formula applicable to employees of the San Diego Unified Port District.

Code:

An act relating to the public employee pension benefits, and declaring the urgency thereof, to take effect immediately.

[Approved by Governor July 15, 2024. Filed with Secretary of State July 15, 2024.]

Status:

July 15, 2024: Chaptered by Secretary of State. Chapter No. 2024-126

July 15, 2024: Signed by GOVERNOR.

[+ Show full status history](#)



PUBLIC_RETIREMENT

| No tags, commentary, or attachment applied

26.

California Senate Bill 1034 (2023-2024)

CAS 1034 | [Kelly Seyarto \(R-032\)](#) | Enacted | Fiscal Committee (Yes) | Urgency Clause (No) | Chaptered

Effective Dates: 01/01/2025

California Public Records Act: State of Emergency

Revises the unusual circumstances under which the time limit may be extended to include the need to search for, collect, and appropriately examine records during a state of emergency, as defined, proclaimed by the Governor in the jurisdiction where the agency is located when the state of emergency currently affects, due to the state of emergency, the agency's ability to timely respond to requests due to staffing shortages or closure of facilities where the requested records are located, except as specified.

Code:

An act to amend Section 7922.535 of the Government Code, relating to public records.

[Approved by Governor July 18, 2024. Filed with Secretary of State July 18, 2024.]

Status:

July 18, 2024: Chaptered by Secretary of State. Chapter No. 2024-161

July 18, 2024: Signed by GOVERNOR.

[+ Show full status history](#)



PUBLIC_RECORDS_ACT

| No tags, commentary, or attachment applied

27.

California Senate Bill 1189 (2023-2024)

CAS 1189 | [Monique Limon \(D-019\)](#) | Enacted | Fiscal Committee (No) | Urgency Clause (No) | Chaptered

Effective Dates: 01/01/2025

County Employees Retirement Law of 1937

Provides that the County Employees Retirement Law of 1937 (CERL) authorizes counties to establish retirement systems pursuant to its provisions in order to provide pension benefits to their employees. Provides that CERL authorizes the board of retirement to appoint a retirement administrator, chief financial officer, chief operations officer, chief investment officer, and general counsel. Authorizes the board to appoint a chief technology officer.

Code:

An act to amend Section 31522.10 of the Government Code, relating to retirement.

[Approved by Governor July 15, 2024. Filed with Secretary of State July 15, 2024.]

Status:

July 15, 2024: Chaptered by Secretary of State. Chapter No. 2023-131

July 15, 2024: Signed by GOVERNOR.

[+ Show full status history](#)

RETIREMENT_PERSONNEL

| No tags, commentary, or attachment applied

28.

California Senate Bill 1240 (2023-2024)

CAS 1240 | [Marie Alvarado-Gil \(D-004\)](#) | To Governor | Fiscal Committee (Yes) | Urgency Clause (Yes) | To enrollment

Public Employees Retirement System: Contracting

Relates to the Public Employees' Retirement System. Authorizes a successor agency for the El Dorado County Fire Protection District and the Diamond Springs-El Dorado Fire Protection District to provide employees the defined benefit plan or formula that those employees received from their respective employer prior to the annexation.

Code:

An act to add Section 20508.3 to the Government Code, relating to public employees' retirement, and declaring the urgency thereof, to take effect immediately.

Status:

Aug 22, 2024: In SENATE. Urgency clause adopted. SENATE concurred in ASSEMBLY amendments. To enrollment.

[+ Show full status history](#)

Hearing Dates:

08/22/2024 Senate Special Consent Calendar



PUBLIC_RETIREMENT

| No tags, commentary, or attachment applied

29.

California Senate Bill 1379 (2023-2024)

CAS 1379 | [Bill Dodd \(D-003\)](#) | To Governor | Fiscal Committee (Yes) | Urgency Clause (Yes) | Enrolled

Public Employees' Retirement Law: Reinstatement

Provides that under the Public Employees' Retirement System and the California Public Employees' Pension Reform Act, a retired member is subject to a specified hour limit of employment within a year for specified employers without reinstating in the system.

Creates an exception from the limit for hours worked by a retired person in an appointment by the Solano County Sheriff's Office to perform functions performed by a deputy sheriff, evidence technician or communications operator, under certain conditions.

Code:

An act to amend, repeal, and add Sections 7522.56 and 21224 of the Government Code, relating to public retirement, and declaring the urgency thereof, to take effect immediately.

Status:

Aug 21, 2024: Enrolled.

[+ Show full status history](#)

 PUBLIC_EMPLOYMENT

| No tags, commentary, or attachment applied

30.

California Senate Bill 1441 (2023-2024)

CAS 1441 | [Ben Allen \(D-024\)](#) | Pending | Fiscal Committee (Yes) | Urgency Clause (No) |
Assembly Third Reading File

Examination of Petitions: Time Limitations

Provides that existing law authorizes the proponents of a petition found to be insufficient or their designated representative to examine the petition. Requires the examination to conclude no later than a specified number of days. Requires the proponent to reimburse all costs incurred by the county elections official due to the examination. Provides that the State Constitution requires the State to reimburse local agencies and school districts for certain costs. Provides that no reimbursement is required.

Code:

An act to amend Section 7924.110 of the Government Code, relating to petitions.

Status:

Aug 8, 2024: In ASSEMBLY. Read second time. To third reading.

[+ Show full status history](#)

Hearing Dates:

08/22/2024 Assembly Third Reading File



PUBLIC_RECORDS_ACT

| No tags, commentary, or attachment applied

31.

California Proposition Removed (2024)

CA 2024 6 | State ID: 1935.(21-0042A1) | Removed from Ballot: 02/02/2023 | Qualification: 02/02/2023 | Election: 11/05/2024

Taxpayer Protection and Government Accountability Act

Requires, for new or increased state taxes currently enacted by two-thirds vote of Legislature, a statewide election and majority voter approval. Limits voters' ability to pass voter-proposed local special taxes by raising vote requirement to two-thirds. Eliminates voters' ability to advise how to spend revenues from proposed general tax on same ballot as the proposed tax. Expands definition of taxes.

BALLOT_INITIATIVES

Tags:

Staff_Recommendation:

IBLC_Recommendation:

BOR_Position:

Commentary:

Comment:

Jul 28, 2024 - 5:55 P.M. (PDT)

The California Supreme Court ordered that the ballot initiative not be certified for the November General Election. Voters will not be voting on the ballot initiative.

32.

United States House Bill 82 (2023-2024)

US H 82 | [Garret Graves \(R-LA 06\)](#) and 324 Co-sponsors | Pending | House Ways and Means Committee

Pension Offset and Windfall Elimination Repeal

Amends title II of the Social Security Act to repeal the Government pension offset and windfall elimination provisions.

Status:

Jan 9, 2023: To HOUSE Committee on WAYS AND MEANS.

Jan 9, 2023: INTRODUCED.

[+ Show full status history](#)

Related:

[US H 4583](#) |

[US S 597](#) |

[US S 2280](#)

SOCIAL_SECURITY

Tags:

Staff_Recommendation: Support

IBLC_Recommendation: Support

BOR_Position: Support

33.

United States House Bill 957 (2023-2024)

US H 957 | [Abigail A. Spanberger \(D-VA 07\)](#) and 22 Co-sponsors | Pending | House Ways and Means Committee

Internal Revenue Code Retirement Plan Exclusion

Amends 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.

Status:

Feb 9, 2023: To HOUSE Committee on WAYS AND MEANS.

Feb 9, 2023: INTRODUCED.

[+ Show full status history](#)

HEALTHCARE

Tags:

Staff_Recommendation: Watch

IBLC_Recommendation: Watch

BOR_Position: Watch

34.

United States House Bill 4260 (2023-2024)

US H 4260 | [Richard E. Neal \(D-MA 01\)](#) and 106 Co-sponsors | Pending | House Ways and Means Committee

Equitable Social Security Formula

Amends specified title of the Social Security Act to provide an equitable Social Security formula for individuals with noncovered employment and to provide relief for individuals currently affected by the Windfall Elimination Provision.

Status:

June 21, 2023: To HOUSE Committee on WAYS AND MEANS.

June 21, 2023: INTRODUCED.

[+ Show full status history](#)

SOCIAL_SECURITY

Tags:

Staff_Recommendation: Support

IBLC_Recommendation: Support

BOR_Position: Support

35.

United States House Bill 5241 (2023-2024)

US H 5241 | [Gregory F. Murphy \(R-NC 03\)](#) and 6 Co-sponsors | Pending | House Ways and Means Committee

Governmental Pension Plans

Amends the Internal Revenue Code of 1986 to provide that governmental pension plans may include certain firefighters, emergency medical technicians, and paramedics.

Status:

Aug 18, 2023: To HOUSE Committee on WAYS AND MEANS.

Aug 18, 2023: To HOUSE Committee on EDUCATION AND THE WORKFORCE.

Aug 18, 2023: INTRODUCED.

[+ Show full status history](#)

PUBLIC_RETIREMENT

Tags:

Staff_Recommendation:

IBLC_Recommendation:

36.

United States House Bill 5342 (2023-2024)

US H 5342 | [Jodey Cook Arrington \(R-TX 19\)](#) and 35 Co-sponsors | Pending | House Ways and Means Committee

Windfall Elimination Provision Replacement

Amends title II of the Social Security Act to replace the windfall elimination provision with a formula equalizing benefits for certain individuals with noncovered employment.

Status:

Sep 5, 2023: To HOUSE Committee on WAYS AND MEANS.

Sep 5, 2023: INTRODUCED.

[+ Show full status history](#)

SOCIAL_SECURITY

Tags:

Staff_Recommendation: Support

IBLC_Recommendation: Support

BOR_Position: Support

37.

United States Senate Bill 597 (2023-2024)

USS 597 | [Sherrod Brown \(D-OH\)](#) and 61 Co-sponsors | Pending | Senate Finance Committee

Government Pension Offset Repeal

Amends title II of the Social Security Act to repeal the Government pension offset and windfall elimination provisions.

Status:

Mar 1, 2023: To SENATE Committee on FINANCE.

Mar 1, 2023: In SENATE. Read second time.

Mar 1, 2023: INTRODUCED.

[+ Show full status history](#)

Related:

[US H 82](#) |

[US H 4583](#) |

[USS 2280](#)



SOCIAL_SECURITY

Tags:

Staff_Recommendation: [Support](#)

IBLC_Recommendation: [Support](#)

BOR_Position: [Support](#)

**FOR INFORMATION ONLY**

July 23, 2024

TO: Trustees,
Board of Investments

FROM: Ted Granger 
Chief Financial Officer

FOR: August 14, 2024 – Board of Investments Meeting

SUBJECT: **Semi-Annual Interest Crediting for Reserves as of June 30, 2024 (UNAUDITED)**

Pursuant to the County Employees Retirement Law of 1937, California Government Code Section 31591, regular interest shall be credited semi-annually on June 30 and December 31 to all eligible member contributions in the retirement fund, which have been on deposit six months immediately prior to such date at an interest rate determined by the Board.

The Retirement Benefit Funding Policy requires that LACERA conduct an experience and assumption study every three years and perform annual valuations of the retirement benefits plan. Milliman, LACERA's consulting actuary, prepares the valuation to apply the existing actuarial assumptions and methods, and calculate the employer and employee contribution rates for the beginning of the upcoming fiscal year.

Interest Credit Application for Fiscal Year 2023-2024Rate

Plan sponsors and LACERA must prepare for annual changes to employer and employee contribution rates and interest crediting rates, so the actuarial valuation from one year prior establishes the interest crediting target rate effective July 1 of a given fiscal year.

The annual investment return assumption of 7.00% was used to prepare the June 30, 2022 actuarial valuation report, and determines that 3.50% (i.e., 1/2 of the annual rate) is the semi-annual interest crediting rate applicable on June 30, 2024.

Realized Earnings

The Retirement Benefit Funding Policy stipulates that interest credits are allocated to Reserve accounts in the same priority order as the allocation of actuarial assets, to the extent there are Realized Earnings available in the prior six-month period to perform such an allocation. The interest crediting application to Reserve accounts stops once all Realized Earnings have been allocated.

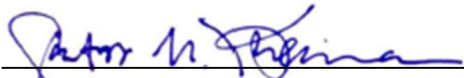
As of June 30, 2024, there were sufficient Realized Earnings to meet the required interest credit rates for Priority 1, the Member Reserve. In as much as there were no balances in the Advanced Employer Contributions Reserve, the remaining Realized Earnings were applied to Priority 3, the Employer Reserve.

The table below depicts the actual interest credit allocations for the six-month period ended June 30, 2024.

Priority Order	Reserve Account	Interest Credit Rate Applied
1	Member	3.50%
2	Advanced Employer Contributions	N/A
3	Employer	3.12%

Please note the financial data presented in this report is *unaudited*. Plante Moran, LACERA's external financial statement auditor, is expected to issue an *audited* annual financial report in mid-October, in time for the filing deadline with the Los Angeles County. The financial data contained herein will be updated, and provided to the Board, based on the completed audit.

REVIEWED AND APPROVED:



Santos H. Kreimann
Chief Executive Officer

SHK:tg:mh

c: Board of Retirement, LACERA
Fesia Davenport, CEO, Los Angeles County

**FOR INFORMATION ONLY**

August 23, 2024

TO: Each Trustee
Board of Retirement
Board of Investments

FROM: Ted Granger *TG*
Chief Financial Officer

FOR: September 4, 2024 Board of Retirement Meeting
September 11, 2024 Board of Investments Meeting

SUBJECT: MONTHLY TRUSTEE TRAVEL & EDUCATION REPORT – JULY 2024

Attached for your review is the Trustee Travel & Education Report. This report includes all events (i.e., attended and canceled) from the beginning of the fiscal year through July 2024.

Trustees attend monthly Board and Committee meetings at LACERA's office which are considered administrative meetings per the Trustee Travel Policy. In order to streamline report volume and information, these regular meetings are excluded from the monthly travel reports but are included in the quarterly travel expenditure reports.

Staff travel and education expenditure reports are provided to the Chief Executive Officer monthly and to the Boards quarterly.

REVIEWED AND APPROVED:

Santos H. Kreimann
Chief Executive Officer

TG/EW/SC/SE/gj

Attachments

c: L. Lugo
J. Popowich
L. Guglielmo
J. Gabel
S. Rice
R. Contreras



TRUSTEE TRAVEL AND EDUCATION REPORT
FOR FISCAL YEAR 2024 - 2025
JULY 2024

Attendee	Purpose of Travel - Location	Event Dates	Travel Status
Mike Gatto			
A	1 Edu - 2024 SACRS UC Berkeley Public Pension Investment Management Program - Berkeley CA	07/14/2024 - 07/17/2024	Attended
B	- Edu - 2024 The Investment Diversity Exchange (TIDE) Spark - Laguna Niguel CA	07/10/2024 - 07/11/2024	Attended
Vivian Gray			
A	1 Edu - 2024 Koried Global Summit: What Matters Now in 2024: Trends and Insights for Tomorrow - Coral Gables FL	07/17/2024 - 07/19/2024	Attended
Patrick Jones			
B	- Edu - 2024 The Investment Diversity Exchange (TIDE) Spark - Laguna Niguel CA	07/10/2024 - 07/11/2024	Attended
Debbie Martin			
A	1 Edu - Harvard Business School Executive Education Program: Audit Committees in a New Era of Governance - Boston MA	07/17/2024 - 07/19/2024	Attended
Nicole Mi			
A	1 Edu - Harvard Business School Executive Education Program: Audit Committees in a New Era of Governance - Boston MA	07/17/2024 - 07/19/2024	Attended
B	- Edu - 2024 The Investment Diversity Exchange (TIDE) Spark - Laguna Niguel CA	07/10/2024 - 07/11/2024	Attended


Category Legend:

- A - Pre-Approved/Board Approved Educational Conferences
- B - 1) Board Approved Administrative Meetings and 2) Pre-Approved Educational Conferences in CA where total cost is no more than \$3,000 provided that a Trustee may not incur over \$15,000 for all expenses of attending all such Educational Conferences and Administrative Meetings in a fiscal year per Trustee Travel Policy; Section III.A
- C - Second of two conferences and/or meetings counted as one conference per Trustee Education Policy Section IV.C.2 and Trustee Travel Policy Section IV.
- V - Virtual Event
- X - Canceled events for which expenses have been incurred.

**FOR INFORMATION ONLY**

August 23, 2024

TO: Trustees
Board of Retirement
Board of Investments

FROM: Ted Granger 
Chief Financial Officer

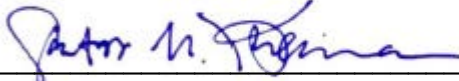
FOR: September 4, 2024 Board of Retirement Meeting
September 11, 2024 Board of Investments Meeting

SUBJECT: **FY 2023-2024 4TH QUARTER TRUSTEE TRAVEL & EDUCATION
EXPENDITURE REPORTS**

Attached for your review:

- (1) Trustee Travel & Education Expenditure Report which includes expenses for events between July 1, 2023 and June 30, 2024 excluding Regular Board and Committee Meetings.
- (2) Regular Board and Committee Meetings Expenditure Report for accumulated lodging and mileage reimbursed for events between July 1, 2023 and June 30, 2024.
- (3) The Trustee Cancellation & Credit Expenditures Report which includes credits and expenses associated with trip cancellations for FY 2020-2021, 2021-2022, and FY 2023-2024. No credits remain for FY 2022-2023.

REVIEWED AND APPROVED:



Santos H. Kreimann
Chief Executive Officer

TG/EW/SC/SE/gj

Attachments

c: L. Lugo
J. Popowich
L. Guglielmo
J. Grabel
S. Rice
R. Contreras



**4TH QUARTER TRUSTEE
TRAVEL AND EDUCATION EXPENDITURE REPORT
FOR FISCAL YEAR 2024
FOR EVENTS DURING JULY 2023 - JUNE 2024**

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
Alan Bernstein													
A	1 Edu - PREA's 33rd Annual Institutional Investor Conference - Boston MA - 10/18/2023 - 10/20/2023	Attended	\$5,405.56	\$150.00	\$1,399.75	\$3,363.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$184.00	\$49.00
B	- Edu - NACD DE&I Deep Dive: A Road Map for Becoming an Inclusion-Focused Board - Laguna Beach CA - 08/22/2023 - 08/23/2023	Attended	\$784.14	\$0.00	\$549.65	\$0.00	\$0.00	\$112.49	\$0.00	\$25.00	\$0.00	\$87.00	\$10.00
Totals for Alan Bernstein:			\$6,189.70	\$150.00	\$1,949.40	\$3,363.81	\$259.00	\$112.49	\$0.00	\$25.00	\$0.00	\$271.00	\$59.00
Trevor Fay													
A	1 Edu - 2024 Wharton Investment Strategies and Portfolio Management - Philadelphia PA - 04/15/2024 - 04/19/2024	Attended	\$14,742.44	\$13,250.00	\$290.00	\$818.21	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$276.00	\$30.00
	2 Admin - 2024 Toigo Foundation Industry Insight & Anniversary Gala - New York City NY - 05/29/2024 - 05/29/2024	Attended	\$3,116.79	\$753.86	\$907.59	\$1,047.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$222.00	\$15.00
B	- Edu - 2024 NASP Southern California "Day of Education in Private Equity Conference" - Los Angeles CA - 03/20/2024 - 03/21/2024	Attended	\$295.00	\$295.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Totals for Trevor Fay:			\$18,154.23	\$14,298.86	\$1,197.59	\$1,865.54	\$249.24	\$0.00	\$0.00	\$0.00	\$0.00	\$498.00	\$45.00
Mike Gatto													
A	1 Edu - PPI 2024 Winter Roundtable - Napa CA - 03/06/2024 - 03/07/2024	Attended	\$3,421.49	\$1,500.00	\$830.09	\$475.16	\$0.00	\$61.10	\$0.00	\$64.00	\$0.00	\$202.00	\$20.00
B	- Edu - SACRS 2024 Spring Conference - Santa Barbara CA - 05/07/2024 - 05/10/2024	Attended	\$961.08	\$120.00	\$627.00	\$0.00	\$0.00	\$150.08	\$0.00	\$64.00	\$0.00	\$0.00	\$0.00
Totals for Mike Gatto:			\$4,382.57	\$1,620.00	\$1,457.09	\$475.16	\$269.14	\$211.18	\$0.00	\$128.00	\$0.00	\$202.00	\$20.00



**4TH QUARTER TRUSTEE
TRAVEL AND EDUCATION EXPENDITURE REPORT
FOR FISCAL YEAR 2024
FOR EVENTS DURING JULY 2023 - JUNE 2024**

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
Vivian Gray													
A	1 Edu - Prosper Africa U.S. Institutional Investors Delegation Trip & GEBF Thought Leadership Conference - Johannesburg and Cape Town South Africa - 09/30/2023 - 10/06/2023	Attended	\$11,770.72	\$0.00	\$1,121.07	\$10,049.65	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$456.00	\$144.00
	2 Edu - NCPERS 2024 Legislative Conference - Washington, DC - 01/22/2024 - 01/24/2024	Attended	\$4,869.40	\$550.00	\$1,386.76	\$2,617.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$218.00	\$25.00
	3 Edu - NIRS 15th Annual Retirement Policy Conference - Washington, DC - 02/26/2024 - 02/27/2024	Attended	\$1,784.87	\$750.00	\$623.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$148.00	\$15.00
	4 Edu - NCPERS 2024 Annual Conference & Exhibition - Seattle WA - 05/19/2024 - 05/22/2024	Attended	\$3,372.45	\$1,050.00	\$1,269.68	\$635.67	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$94.00	\$25.00
	5 Edu - NASP Annual Financial Services Conference - Atlanta GA - 06/10/2024 - 06/12/2024	Attended	\$3,157.80	\$250.00	\$1,313.50	\$1,227.96	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$265.00	\$25.00
B	- Admin - SACRS Board of Directors and Committee Meeting - San Mateo CA - 08/07/2023 - 08/08/2023	Attended	\$1,758.96	\$0.00	\$820.68	\$547.96	\$0.00	\$0.00	\$0.00	\$45.00	\$0.00	\$126.00	\$20.00
	- Admin - RELAC Annual Luncheon - Alhambra CA - 08/10/2023 - 08/10/2023	Attended	\$26.20	\$0.00	\$0.00	\$0.00	\$0.00	\$26.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	- Admin - TLF Trustee Peer Coaching Program - Boston MA - 10/26/2023 - 10/27/2023	Attended	\$3,712.48	\$0.00	\$732.48	\$2,820.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	- Edu - SACRS 2023 Fall Conference - Rancho Mirage CA - 11/07/2023 - 11/10/2023	Attended	\$1,641.29	\$120.00	\$1,014.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$97.00	\$15.00
	- Admin - NASP New York Symposium - New York City NY - 11/14/2023 - 11/15/2023	Attended	\$3,210.45	\$0.00	\$719.64	\$2,367.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$108.00	\$15.00



**4TH QUARTER TRUSTEE
TRAVEL AND EDUCATION EXPENDITURE REPORT
FOR FISCAL YEAR 2024
FOR EVENTS DURING JULY 2023 - JUNE 2024**

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
Vivian Gray													
B -	Edu - 2024 NASP Southern California "Day of Education in Private Equity Conference" - Los Angeles CA - 03/20/2024 - 03/21/2024	Attended	\$1,379.22	\$295.00	\$966.22	\$0.00	\$0.00	\$0.00	\$0.00	\$118.00	\$0.00	\$0.00	\$0.00
-	Admin - SACRS Board of Directors and Committee Meeting - Santa Barbara CA - 03/25/2024 - 03/26/2024	Attended	\$1,130.73	\$0.00	\$794.30	\$0.00	\$0.00	\$127.43	\$0.00	\$90.00	\$0.00	\$104.00	\$15.00
-	Edu - SACRS 2024 Spring Conference - Santa Barbara CA - 05/07/2024 - 05/10/2024	Attended	\$1,532.67	\$120.00	\$1,061.91	\$0.00	\$0.00	\$125.76	\$0.00	\$45.00	\$0.00	\$155.00	\$25.00
-	Admin - TLF Annual Convening (Trustee Peer Coaching Program) - Cambridge MA - 06/24/2024 - 06/26/2024	Attended	\$4,508.89	\$400.00	\$1,248.78	\$2,318.95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$210.50	\$49.00
Totals for Vivian Gray:			\$43,856.13	\$3,535.00	\$13,073.08	\$22,586.60	\$1,729.56	\$279.39	\$0.00	\$298.00	\$0.00	\$1,981.50	\$373.00
Jason Green													
A 1	Edu - 2023 SuperInvestor International - Zürich Switzerland - 11/14/2023 - 11/17/2023	Attended	\$9,354.87	\$204.79	\$1,700.15	\$5,964.71	\$0.00	\$0.00	\$0.00	\$245.00	\$0.00	\$672.00	\$210.00
B -	Edu - CII 2023 Fall Conference Next Frontier in Governance - Long Beach CA - 09/11/2023 - 09/13/2023	Attended	\$616.55	\$0.00	\$578.55	\$0.00	\$0.00	\$0.00	\$0.00	\$38.00	\$0.00	\$0.00	\$0.00
Totals for Jason Green:			\$9,971.42	\$204.79	\$2,278.70	\$5,964.71	\$358.22	\$0.00	\$0.00	\$283.00	\$0.00	\$672.00	\$210.00
David Green													
A 1	Edu - 2023 SuperInvestor International - Zürich Switzerland - 11/14/2023 - 11/17/2023	Attended	\$9,672.54	\$204.78	\$1,702.97	\$6,504.45	\$0.00	\$22.60	\$0.00	\$0.00	\$0.00	\$776.00	\$210.00
Totals for David Green:			\$9,672.54	\$204.78	\$1,702.97	\$6,504.45	\$251.74	\$22.60	\$0.00	\$0.00	\$0.00	\$776.00	\$210.00



**4TH QUARTER TRUSTEE
TRAVEL AND EDUCATION EXPENDITURE REPORT
FOR FISCAL YEAR 2024
FOR EVENTS DURING JULY 2023 - JUNE 2024**

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
Patrick Jones													
A	1 Edu - 2023 Investment Diversity Advisory Council (IDAC) Global Summit - Chicago IL - 09/19/2023 - 09/20/2023	Attended	\$4,396.95	\$2,500.00	\$982.56	\$501.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$92.00	\$15.00
	2 Edu - NCPERS 2023 Fall Conference - Las Vegas NV - 10/21/2023 - 10/25/2023	Attended	\$4,148.34	\$1,605.00	\$1,326.54	\$482.80	\$196.21	\$0.00	\$0.00	\$0.00	\$196.21	\$242.00	\$30.00
	3 Edu - 2024 Infrastructure Investor Global Summit - Berlin, Germany - 03/18/2024 - 03/21/2024	Attended	\$19,862.87	\$7,071.17	\$1,835.86	\$10,044.70	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$484.00	\$162.00
	4 Edu - 2024 Wharton Investment Strategies and Portfolio Management - Philadelphia PA - 04/15/2024 - 04/19/2024	Attended	\$16,834.29	\$13,250.00	\$290.00	\$2,615.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$442.00	\$35.00
B	- Edu - PPI 2023 Summer Roundtable - San Francisco CA - 07/19/2023 - 07/21/2023	Attended	\$2,021.18	\$1,200.00	\$214.00	\$322.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$18.00	\$5.00
	- Edu - SACRS 2023 Fall Conference - Rancho Mirage CA - 11/07/2023 - 11/10/2023	Attended	\$1,152.63	\$120.00	\$781.54	\$0.00	\$0.00	\$182.09	\$0.00	\$0.00	\$0.00	\$64.00	\$5.00
	- Edu - Los Angeles Black Heritage Real Estate Tour - Los Angeles CA - 02/29/2024 - 02/29/2024	Attended	\$86.43	\$0.00	\$0.00	\$0.00	\$86.43	\$0.00	\$0.00	\$0.00	\$86.43	\$0.00	\$0.00
	- Edu - PPI 2024 Winter Roundtable - Napa CA - 03/06/2024 - 03/07/2024	Attended	\$2,853.45	\$1,500.00	\$643.87	\$335.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$36.00	\$5.00
	- Edu - SACRS 2024 Spring Conference - Santa Barbara CA - 05/07/2024 - 05/10/2024	Attended	\$1,689.59	\$120.00	\$1,263.57	\$0.00	\$0.00	\$138.02	\$0.00	\$90.00	\$0.00	\$68.00	\$10.00
	- Edu - 3rd Annual Southern California Institutional Forum - Los Angeles CA - 06/04/2024 - 06/04/2024	Attended	\$157.62	\$106.00	\$0.00	\$0.00	\$0.00	\$30.82	\$0.00	\$20.80	\$0.00	\$0.00	\$0.00
Totals for Patrick Jones:			\$53,203.35	\$27,472.17	\$7,337.94	\$14,302.50	\$1,633.37	\$350.93	\$0.00	\$110.80	\$282.64	\$1,446.00	\$267.00



**4TH QUARTER TRUSTEE
TRAVEL AND EDUCATION EXPENDITURE REPORT
FOR FISCAL YEAR 2024
FOR EVENTS DURING JULY 2023 - JUNE 2024**

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
Onyx Jones													
X -	Edu - NCPERS 2023 Fall Conference - Las Vegas NV - 10/21/2023 - 10/25/2023	Canceled	\$855.00	\$855.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Totals for Onyx Jones:			\$855.00	\$855.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Shawn Kehoe													
B -	Admin - Professional Peace Officers Association (PPOA) Offsite - Carlsbad CA - 01/27/2024 - 01/27/2024	Attended	\$109.88	\$0.00	\$0.00	\$0.00	\$0.00	\$109.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Totals for Shawn Kehoe:			\$109.88	\$0.00	\$0.00	\$0.00	\$0.00	\$109.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Keith Knox													
A	1 Edu - 2023 PPI Executive Seminar and Asia Roundtable - Tokyo Japan - 10/22/2023 - 10/27/2023	Attended	\$13,395.57	\$5,308.00	\$2,171.69	\$4,920.95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$293.00	\$138.00
Totals for Keith Knox:			\$13,395.57	\$5,308.00	\$2,171.69	\$4,920.95	\$563.93	\$0.00	\$0.00	\$0.00	\$0.00	\$293.00	\$138.00
Debbie Martin													
X -	Edu - 2024 Wharton Investment Strategies and Portfolio Management - Philadelphia PA - 04/15/2024 - 04/19/2024	Canceled	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Totals for Debbie Martin:			\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00



**4TH QUARTER TRUSTEE
TRAVEL AND EDUCATION EXPENDITURE REPORT
FOR FISCAL YEAR 2024
FOR EVENTS DURING JULY 2023 - JUNE 2024**

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
Nicole Mi													
A	1 Edu - NCPERS 2024 Legislative Conference - Washington, DC - 01/22/2024 - 01/24/2024	Attended	\$4,810.40	\$950.00	\$1,733.46	\$1,671.33	\$0.00	\$73.30	\$0.00	\$0.00	\$0.00	\$294.00	\$30.00
	2 Edu - PPI 2024 Leadership Lab - Napa CA - 03/05/2024 - 03/06/2024	Attended	\$2,277.10	\$1,725.00	\$0.00	\$197.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$65.00	\$12.50
	3 Edu - CALAPRS Advanced Principles of Pension Governance for Trustees - Pasadena CA - 03/27/2024 - 03/29/2024	Attended	\$3,346.30	\$3,250.00	\$0.00	\$0.00	\$0.00	\$73.30	\$0.00	\$0.00	\$0.00	\$18.00	\$5.00
	4 Edu - 2024 Wharton Investment Strategies and Portfolio Management - Philadelphia PA - 04/15/2024 - 04/19/2024	Attended	\$15,614.47	\$13,250.00	\$290.00	\$1,729.20	\$0.00	\$68.34	\$0.00	\$0.00	\$0.00	\$204.00	\$20.00
B	- Edu - UCLA Anderson Business School - The Global Economy Monthly Courses - Los Angeles CA - 01/07/2024 - 03/03/2024	Attended	\$1,846.76	\$0.00	\$1,404.47	\$0.00	\$0.00	\$220.29	\$0.00	\$105.00	\$0.00	\$102.00	\$15.00
	- Edu - UCLA Anderson Business School - Decoding Today's Financial Markets Weekly Courses - Los Angeles CA - 01/09/2024 - 03/12/2024	Attended	\$2,384.16	\$0.00	\$1,537.00	\$0.00	\$0.00	\$367.16	\$0.00	\$175.00	\$0.00	\$255.00	\$50.00
	- Edu - 2024 NASP Southern California "Day of Education in Private Equity Conference" - Los Angeles CA - 03/20/2024 - 03/21/2024	Attended	\$980.31	\$295.00	\$483.11	\$0.00	\$0.00	\$81.20	\$0.00	\$59.00	\$0.00	\$52.00	\$10.00
	- Edu - APALF's 1st AAPI LEAD Summit Conference - Las Vegas NV - 06/19/2024 - 06/21/2024	Attended	\$814.63	\$250.00	\$564.63	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
C	- Edu - PPI 2024 Winter Roundtable - Napa CA - 03/06/2024 - 03/07/2024	Attended	\$3,929.57	\$1,725.00	\$1,043.68	\$446.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$65.00	\$12.50
Totals for Nicole Mi:			\$36,003.70	\$21,445.00	\$7,056.35	\$4,043.73	\$1,026.03	\$883.59	\$0.00	\$339.00	\$0.00	\$1,055.00	\$155.00



**4TH QUARTER TRUSTEE
TRAVEL AND EDUCATION EXPENDITURE REPORT
FOR FISCAL YEAR 2024
FOR EVENTS DURING JULY 2023 - JUNE 2024**

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
Wayne Moore													
A	1 Edu - NCPERS 2024 Legislative Conference - Washington, DC - 01/22/2024 - 01/24/2024	Attended	\$4,088.23	\$550.00	\$1,408.76	\$1,746.20	\$0.00	\$16.75	\$0.00	\$0.00	\$0.00	\$182.00	\$78.00
B	- Edu - 2024 NASP Southern California "Day of Education in Private Equity Conference" - Los Angeles CA - 03/20/2024 - 03/21/2024	Attended	\$1,348.31	\$295.00	\$966.22	\$0.00	\$0.00	\$31.09	\$0.00	\$46.00	\$0.00	\$0.00	\$10.00
Totals for Wayne Moore:			\$5,436.54	\$845.00	\$2,374.98	\$1,746.20	\$106.52	\$47.84	\$0.00	\$46.00	\$0.00	\$182.00	\$88.00
Les Robbins													
X	- Admin - Joint Organizational Governance Committee Meeting - Pasadena CA - 02/29/2024 - 02/29/2024	Canceled	\$48.64	\$0.00	\$0.00	\$0.00	\$0.00	\$48.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Totals for Les Robbins:			\$48.64	\$0.00	\$0.00	\$0.00	\$0.00	\$48.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
David Ryu													
A	1 Edu - Impact Investor Global Summit 2024 - London, England - 05/14/2024 - 05/15/2024	Attended	\$11,434.06	\$3,038.87	\$2,041.55	\$5,318.40	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$465.00	\$170.39
Totals for David Ryu:			\$11,434.06	\$3,038.87	\$2,041.55	\$5,318.40	\$399.85	\$0.00	\$0.00	\$0.00	\$0.00	\$465.00	\$170.39



**4TH QUARTER TRUSTEE
TRAVEL AND EDUCATION EXPENDITURE REPORT
FOR FISCAL YEAR 2024
FOR EVENTS DURING JULY 2023 - JUNE 2024**

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
Gina Sanchez													
A	1 Edu - 2023 Investment Diversity Advisory Council (IDAC) Global Summit - Chicago IL - 09/19/2023 - 09/20/2023	Attended	\$4,136.04	\$2,500.00	\$725.92	\$337.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$184.00	\$15.00
	2 Edu - Midwest and West Coast Investor Insight Summit - Chicago IL - 10/05/2023 - 10/06/2023	Attended	\$1,231.56	\$125.00	\$0.00	\$797.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$54.00	\$5.00
	3 Edu - 2023 LAVCA Week Conference - New York City NY - 10/10/2023 - 10/13/2023	Attended	\$5,319.82	\$500.00	\$1,362.87	\$2,896.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$148.00	\$15.00
	4 Edu - 2023 PPI Executive Seminar and Asia Roundtable - Tokyo Japan - 10/22/2023 - 10/27/2023	Attended	\$14,601.09	\$5,308.00	\$2,368.64	\$5,701.35	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$397.00	\$138.00
B	- Edu - PPI 2023 Summer Roundtable - San Francisco CA - 07/19/2023 - 07/21/2023	Attended	\$2,474.47	\$1,200.00	\$806.30	\$316.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$38.00	\$5.00
	- Edu - SACRS 2023 Fall Conference - Rancho Mirage CA - 11/07/2023 - 11/10/2023	Attended	\$970.89	\$120.00	\$507.12	\$0.00	\$0.00	\$218.77	\$0.00	\$0.00	\$0.00	\$110.00	\$15.00
Totals for Gina Sanchez:			\$28,733.87	\$9,753.00	\$5,770.85	\$10,050.50	\$1,816.75	\$218.77	\$0.00	\$0.00	\$0.00	\$931.00	\$193.00
Herman Santos													
A	1 Edu - 2023 LAVCA Week Conference - New York City NY - 10/10/2023 - 10/13/2023	Attended	\$6,025.86	\$500.00	\$3,120.05	\$1,410.91	\$0.00	\$125.89	\$0.00	\$140.76	\$0.00	\$404.00	\$30.00
	2 Edu - 2023 PPI Executive Seminar and Asia Roundtable - Tokyo Japan - 10/22/2023 - 10/27/2023	Attended	\$18,180.05	\$5,308.00	\$2,368.64	\$8,518.15	\$0.00	\$128.12	\$0.00	\$134.96	\$0.00	\$736.00	\$321.53
	3 Edu - NCPERS 2024 Legislative Conference - Washington, DC - 01/22/2024 - 01/24/2024	Attended	\$4,639.73	\$750.00	\$1,698.67	\$1,412.81	\$0.00	\$122.07	\$0.00	\$133.56	\$0.00	\$328.00	\$30.00



**4TH QUARTER TRUSTEE
TRAVEL AND EDUCATION EXPENDITURE REPORT
FOR FISCAL YEAR 2024
FOR EVENTS DURING JULY 2023 - JUNE 2024**

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
Herman Santos													
A	4 Edu - NIRS 15th Annual Retirement Policy Conference - Washington, DC - 02/26/2024 - 02/27/2024	Attended	\$5,049.75	\$750.00	\$1,711.41	\$2,062.80	\$0.00	\$121.94	\$0.00	\$80.47	\$0.00	\$256.00	\$20.00
B	- Edu - SACRS 2023 Fall Conference - Rancho Mirage CA - 11/07/2023 - 11/10/2023	Attended	\$627.12	\$120.00	\$507.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	- Admin - LACERA vs Los Angeles County - Los Angeles CA - 12/06/2022 - 12/06/2022	Attended	\$110.04	\$0.00	\$0.00	\$0.00	\$0.00	\$110.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	- Edu - 2024 NASP Southern California "Day of Education in Private Equity Conference" - Los Angeles CA - 03/20/2024 - 03/21/2024	Attended	\$1,092.04	\$125.00	\$609.94	\$0.00	\$170.00	\$128.10	\$0.00	\$59.00	\$170.00	\$0.00	\$0.00
Totals for Herman Santos:			\$35,724.59	\$7,553.00	\$10,015.83	\$13,404.67	\$1,170.65	\$736.16	\$0.00	\$548.75	\$170.00	\$1,724.00	\$401.53
Cnt: 30	Grand Totals:		\$277,123.15	\$96,283.47	\$58,428.02	\$94,547.22	\$9,834.00	\$3,021.47	\$0.00	\$1,778.55	\$452.64	\$10,496.50	\$2,329.92

Category Legend:

- A - Pre-Approved/Board Approved Educational Conferences
- B - 1) Board Approved Administrative Meetings and 2) Pre-Approved Educational Conferences in CA where total cost is no more than \$3,000 provided that a Trustee may not incur over \$15,000 for all expenses of attending all such Educational Conferences and Administrative Meetings in a fiscal year per Trustee Travel Policy; Section III.A
- C - Second of two conferences and/or meetings counted as one conference per Trustee Education Policy Section IV.C.2 and Trustee Travel Policy Section IV. V - Virtual Event
- X - Canceled events for which expenses have been incurred.



4TH QUARTER TRUSTEE
TRAVEL AND EDUCATION EXPENDITURE REPORT
FOR FISCAL YEAR 2024
FOR EVENTS DURING JULY 2023 - JUNE 2024

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
Alan Bernstein													
	FYTD Lodging/Mileage (M):				\$0.00			\$146.72					
Nancy Durazo													
	FYTD Lodging/Mileage (M):				\$0.00			\$431.62					
Trevor Fay													
	FYTD Lodging/Mileage (M):				\$382.09			\$349.46					
Mike Gatto													
	FYTD Lodging/Mileage (M):				\$877.43			\$286.16					
Vivian Gray													
	FYTD Lodging/Mileage (M):				\$0.00			\$406.44					
Jason Green													
	FYTD Lodging/Mileage (M):				\$0.00			\$2,569.50					
David Green													
	FYTD Lodging/Mileage (M):				\$0.00			\$110.83					
Patrick Jones													
	FYTD Lodging/Mileage (M):				\$0.00			\$804.98					
Onyx Jones													
	FYTD Lodging/Mileage (M):				\$0.00			\$310.47					



4TH QUARTER TRUSTEE
TRAVEL AND EDUCATION EXPENDITURE REPORT
FOR FISCAL YEAR 2024
FOR EVENTS DURING JULY 2023 - JUNE 2024

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
Shawn Kehoe													
	FYTD Lodging/Mileage (M):				\$2,762.89			\$0.00					
Joseph Kelly													
	FYTD Lodging/Mileage (M):				\$0.00			\$66.02					
Debbie Martin													
	FYTD Lodging/Mileage (M):				\$0.00			\$552.03					
Nicole Mi													
	FYTD Lodging/Mileage (M):				\$2,569.17			\$613.83					
Wayne Moore													
	FYTD Lodging/Mileage (M):				\$0.00			\$188.10					
Les Robbins													
	FYTD Lodging/Mileage (M):				\$0.00			\$393.95					
David Ryu													
	FYTD Lodging/Mileage (M):				\$0.00			\$482.00					
Gina Sanchez													
	FYTD Lodging/Mileage (M):				\$0.00			\$568.15					
Herman Santos													



4TH QUARTER TRUSTEE
TRAVEL AND EDUCATION EXPENDITURE REPORT
FOR FISCAL YEAR 2024
FOR EVENTS DURING JULY 2023 - JUNE 2024

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
	FYTD Lodging/Mileage (M):				\$4,596.62			\$2,958.36					
Total of FYTD Lodging/Mileage (M):					\$11,188.20			\$11,238.6 2					

Category Legend:

M - Regular Board and Committee Meetings



**TRUSTEE CANCELLATION AND CREDIT EXPENDITURES
REPORT FOR FISCAL YEAR 2021
FOR TRAVEL DURING JULY 2020 - JUNE 2021**

Purpose of Travel - Location - Date - Travel Status	Category	Total Expense	Registration (Reg.)	Lodging	Airfare	Other Misc. Travel Exp.	Chair Pardon	Reg. Credit	Reg. Credit Expiration Date	Airfare Credit	Airfare Credit Expiration Date	Refund Pending
Alan Bernstein												
Edu - IFEBP 66th Annual Employee Benefits Conference - Honolulu HI - 11/15/2020 - 11/18/2020 - Host Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Attendee Totals:		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Vivian Gray												
Edu - CII & NYU Corporate Governance Bootcamp - VIRTUAL -9/23/2020 - 9/25/2020 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Attendee Totals:		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Shawn Kehoe												
Edu - IFEBP 66th Annual Employee Benefits Conference - Honolulu HI - 11/15/2020 - 11/18/2020 - Host Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Attendee Totals:		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Les Robbins												
Edu - IFEBP 66th Annual Employee Benefits Conference - Honolulu HI - 11/15/2020 - 11/18/2020 - Host Canceled	X	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$2,125.00	12/31/2025	\$0.00		\$0.00
Edu- 2020 SACRS Fall Virtual Conference -VIRTUAL - 11/10/2020 - 11/13/2020 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Attendee Totals:		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$2,125.00		\$0.00		\$0.00
Grand Totals:		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$2,125.00		\$0.00		\$0.00

Category Legend:

X - Canceled events for which expenses have been incurred.
Z - Trip was Canceled - Balance of \$0.00

**TRUSTEE CANCELLATION AND CREDIT EXPENDITURES REPORT
FOR FISCAL YEAR 2022
FOR EVENTS DURING JULY 2021 - JUNE 2022**

Purpose of Travel - Location - Date - Travel Status	Category	Total Expense	Registration (Reg.)	Lodging	Airfare	Other Misc. Travel Exp.	Chair Pardon	Reg. Credit	Reg. Credit Expiration Date	Airfare Credit	Airfare Credit Expiration Date	Refund Pending
Alan Bernstein												
Edu - SuperReturn International Berlin - Berlin, Germany - 11/09/2021 - 11/12/2021 - Canceled	X	\$375.02	\$375.02	\$0.00	\$0.00	\$0.00	Yes	\$0.00		\$0.00		\$0.00
Attendee Totals:		\$375.02	\$375.02	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
David Green												
Edu - 2021 CII Fall Conference - Chicago IL - 09/22/2021 - 09/24/2021 - Host Canceled	X	\$387.13	\$0.00	\$0.00	\$387.13	\$0.00	Yes	\$0.00		\$0.00		\$0.00
Attendee Totals:		\$387.13	\$0.00	\$0.00	\$387.13	\$0.00		\$0.00		\$0.00		\$0.00
Patrick Jones												
Edu - Duke University Executive Education Program - Corporate Social Responsibility - Durham NC - 09/23/2021 - 09/25/2021 - Host Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Attendee Totals:		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Shawn Kehoe												
Edu - 2021 Milken Institute Global Conference - Los Angeles CA - 10/17/2021 - 10/20/2021 - Canceled	X	\$23.96	\$0.00	\$23.96	\$0.00	\$0.00	Yes	\$0.00		\$0.00		\$0.00
Edu - SACRS Fall Conference - Los Angeles CA - 11/09/2021 - 11/12/2021 - Canceled	X	\$120.00	\$120.00	\$0.00	\$0.00	\$0.00	Yes	\$0.00		\$0.00		\$0.00
Attendee Totals:		\$143.96	\$120.00	\$23.96	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Joseph Kelly												
Edu - Global Investors Annual Meeting - New York NY - 12/13/2021 - 12/14/2021 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Attendee Totals:		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Keith Knox												
Edu - 2022 Milken Institute Global Conference - Los Angeles CA - 05/01/2022 - 05/04/2022 - Canceled	X	\$1,646.94	\$0.00	\$1,646.94	\$0.00	\$0.00	Yes	\$0.00		\$0.00		\$0.00
Attendee Totals:		\$1,646.94	\$0.00	\$1,646.94	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Les Robbins												
Edu - AHIP Health Conference - Las Vegas NV - 06/21/2022 - 06/23/2022 - Canceled	X	\$919.28	\$400.00	\$519.28	\$0.00	\$0.00	Yes	\$0.00		\$97.96	12/31/2040	\$0.00
Attendee Totals:		\$919.28	\$400.00	\$519.28	\$0.00	\$0.00		\$0.00		\$97.96		\$0.00

Purpose of Travel - Location - Date - Travel Status	Category	Total Expense	Registration (Reg.)	Lodging	Airfare	Other Misc. Travel Exp.	Chair Pardon	Reg. Credit	Reg. Credit Expiration Date	Airfare Credit	Airfare Credit Expiration Date	Refund Pending
Gina Sanchez												
Edu - 2021 CII Fall Conference - Chicago IL - 09/22/2021 - 09/24/2021 - Host Canceled	X	\$282.80	\$0.00	\$0.00	\$282.80	\$0.00		\$0.00		\$0.00		\$0.00
Attendee Totals:		\$282.80	\$0.00	\$0.00	\$282.80	\$0.00		\$0.00		\$0.00		\$0.00
Herman Santos												
Edu - Global Investors Annual Meeting - New York NY - 12/13/2021 - 12/14/2021 - Canceled	X	\$4.99	\$4.99	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Edu - NASP Southern California "Day of Education in Private Equity Conference" - Los Angeles CA - 03/23/2022 - 03/24/2022 - Cancelled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Attendee Totals:		\$4.99	\$4.99	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Grand Totals:		\$3,760.12	\$900.01	\$2,190.18	\$669.93	\$0.00		\$0.00		\$97.96		\$0.00

Category Legend:

X - Canceled events for which expenses have been incurred.
Z - Trip was Canceled - Balance of \$0.00

**TRUSTEE CANCELLATION AND CREDIT EXPENDITURES REPORT
FOR FISCAL YEAR 2024
FOR EVENTS DURING JULY 2023 - JUNE 2024**

Purpose of Travel - Location - Date - Travel Status	Category	Total Expense	Registration (Reg.)	Lodging	Airfare	Other Misc. Travel Exp.	Chair Pardon	Reg. Credit	Reg. Credit Expiration Date	Airfare Credit	Airfare Credit Expiration Date	Refund Pending
Vivian Gray												
Edu - NCPERS 2023 Fall Conference - Las Vegas NV - 10/21/2023 - 10/25/2023 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
Edu - Kayne Anderson 2023 Investor Conference - Beverly Hills CA - 10/25/2023 - 10/26/2023 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
Edu - Pension Bridge Private Credit Conference - San Diego CA - 02/26/2024 - 02/27/2024 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
Attendee Totals:		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
James Harris												
Edu - SACRS 2023 Fall Conference - Rancho Mirage CA - 11/07/2023 - 11/10/2023 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
Attendee Totals:		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
Onyx Jones												
Edu - NCPERS 2023 Fall Conference - Las Vegas NV - 10/21/2023 - 10/25/2023 - Canceled	X	\$855.00	\$855.00	\$0.00	\$0.00	\$0.00	Yes	\$750.00	12/31/2025	\$0.00		
Attendee Totals:		\$855.00	\$855.00	\$0.00	\$0.00	\$0.00		\$750.00		\$0.00		
Debbie Martin												
Edu - 2024 Wharton Investment Strategies and Portfolio Management - Philadelphia PA - 04/15/2024 - 04/19/2024 - Canceled	X	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$2,265.20	12/31/2040	
Attendee Totals:		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$2,265.20		
Nicole Mi												
Edu - SACRS 2024 Spring Conference - Santa Barbara CA - 05/07/2024 - 05/10/2024 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
Attendee Totals:		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
Les Robbins												
Admin - Joint Organizational Governance Committee Meeting - Pasadena CA - 02/29/2024 - 02/29/2024 - Canceled	X	\$0.00	\$0.00	\$0.00	\$0.00	\$48.64	In Progress	\$0.00		\$0.00		
Attendee Totals:		\$0.00	\$0.00	\$0.00	\$0.00	\$48.64		\$0.00		\$0.00		
Herman Santos												
Edu - 2024 PREA's Spring Conference - Nashville TN - 03/21/2024 - 03/22/2024 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
Attendee Totals:		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
Grand Totals:		\$855.00	\$855.00	\$0.00	\$0.00	\$48.64		\$750.00		\$2,265.20		

Category Legend:

X - Canceled events for which expenses have been incurred.

Z - Trip was Canceled - Balance of \$0.00

**FOR INFORMATION ONLY**

August 23, 2024

TO: Trustees
Board of Retirement
Board of Investments

FROM: Ted Granger *TG*
Chief Financial Officer

FOR: September 4, 2024 Board of Retirement Meeting
September 11, 2024 Board of Investments Meeting

SUBJECT: FY 2023-2024 4TH QUARTER STAFF TRAVEL REPORT

Attached for your information for trips between July 1, 2023 and June 30, 2024 (1) Staff Travel Report, (2) Q2 (Calendar Year) FPPC Form 801 Travel and Other Payments Paid by Third Parties, and (3) Transportation and Travel Accounts Budget to Actual Expenditures as of June 30, 2024.

REVIEWED AND APPROVED:

Santos H. Kreimann
Chief Executive Officer

TG/EW/SC/SE/gj

Attachments

c: L. Lugo
J. Popowich
L. Guglielmo
J. Gabel
S. Rice
R. Contreras

**STAFF TRAVEL REPORT
FOR FISCAL YEAR 2023 - 2024
JUNE 2024**

Attendee		Purpose of Travel - Location	Event Dates	Travel Status
Administrative Services				
Ricki Contreras	1	Edu - NCPERS 2024 Annual Conference & Exhibition - Seattle WA	05/19/2024 - 05/22/2024	Attended
Esmeralda Delgado	1	Edu - The Standard in Effective Communication - San Diego CA	05/21/2024 - 05/22/2024	Attended
Lindsay Knight	1	Edu - CALAPRS Management Academy Session #1 - Pasadena CA	04/22/2024 - 04/23/2024	Attended
	2	Edu - CALAPRS Management Academy Session #2 - Pasadena CA	06/10/2024 - 06/12/2024	Attended
Martin Sandoval	1	Edu - Institute for Supply Management ISM World Conference - Los Angeles CA	04/29/2024 - 05/01/2024	Attended
Benefits				
David Bayha	1	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended
	2	Edu - CCW World's Largest Customer Contact Week Event - Las Vegas NV	06/03/2024 - 06/06/2024	Attended
Sylvia Botros	1	Edu - SACRS 2023 Fall Conference - Rancho Mirage CA	11/07/2023 - 11/10/2023	Attended
	2	Edu - ACFE Global Fraud Conference - Las Vegas NV	06/24/2024 - 06/26/2024	Canceled
Angel Calvo	1	Edu - ACFE Global Fraud Conference - Las Vegas NV	06/24/2024 - 06/26/2024	Attended
Louis Gittens	1	Edu - SACRS 2023 Fall Conference - Rancho Mirage CA	11/07/2023 - 11/10/2023	Attended
	2	Edu - CALAPRS Management Academy Session #1 - Pasadena CA	04/22/2024 - 04/23/2024	Attended
	3	Edu - CEM Global Pension 2024 - Denver CO	05/06/2024 - 05/09/2024	Attended
	4	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended
	5	Edu - CALAPRS Management Academy Session #2 - Pasadena CA	06/10/2024 - 06/12/2024	Attended
Nancy Harper	1	Edu - CALAPRS Benefits Roundtable - San Jose CA	06/21/2024 - 06/21/2024	Attended
Dmitriy Khaytovich	1	Edu - SACRS 2023 Fall Conference - Rancho Mirage CA	11/07/2023 - 11/10/2023	Attended
	2	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended
Theodore King	1	Edu - SACRS 2024 Spring Conference - Santa Barbara CA	05/07/2024 - 05/10/2024	Attended
	2	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended
Clarence Malone	1	Edu - CALAPRS Benefits Roundtable - San Jose CA	06/21/2024 - 06/21/2024	Attended
Alejandro Ochoa	1	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended
Shonita Peterson	1	Edu - SACRS 2024 Spring Conference - Santa Barbara CA	05/07/2024 - 05/10/2024	Attended
	2	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended
Communications				
Erika Heru	1	Edu - CAPIO Conference 2024 - Indian Wells CA	05/13/2024 - 05/16/2024	Attended
Veronica Yi Martinez	1	Edu - CAPIO Conference 2024 - Indian Wells CA	05/13/2024 - 05/16/2024	Attended

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Attendee		Purpose of Travel - Location	Event Dates	Travel Status
Disability Retirement Services				
Tamara Caldwell	1	Edu - SACRS 2023 Fall Conference - Rancho Mirage CA	11/07/2023 - 11/10/2023	Attended
	2	Edu - CALAPRS Management Academy Session #1 - Pasadena CA	04/22/2024 - 04/23/2024	Attended
	3	Edu - SACRS 2024 Spring Conference - Santa Barbara CA	05/07/2024 - 05/10/2024	Attended
	4	Edu - CALAPRS Management Academy Session #2 - Pasadena CA	06/10/2024 - 06/12/2024	Attended
Danny Hang	1	Edu - SACRS 2023 Fall Conference - Rancho Mirage CA	11/07/2023 - 11/10/2023	Attended
Melena Sarkisian	1	Edu - SACRS 2024 Spring Conference - Santa Barbara CA	05/07/2024 - 05/10/2024	Attended
Maria Silva	1	Edu - CALAPRS Management Academy Session #1 - Pasadena CA	04/22/2024 - 04/23/2024	Attended
	2	Edu - SACRS 2024 Spring Conference - Santa Barbara CA	05/07/2024 - 05/10/2024	Attended
	3	Edu - CALAPRS Management Academy Session #2 - Pasadena CA	06/10/2024 - 06/12/2024	Attended
Executive Offices				
Laura Guglielmo	1	Edu - SACRS 2023 Fall Conference - Rancho Mirage CA	11/07/2023 - 11/10/2023	Canceled
Santos Kreimann	1	Admin - RELAC Annual Luncheon - Alhambra CA	08/10/2023 - 08/10/2023	Attended
	2	Admin/Edu - CALAPRS Administrators Institute 2023 - Carmel CA	09/27/2023 - 09/29/2023	Attended
	3	Edu - NCPERS 2023 Fall Conference - Las Vegas NV	10/21/2023 - 10/25/2023	Attended
	4	Admin - Nossaman's 2023 Pensions, Benefits & Investments Fiduciaries' Forum - Los Angeles CA	10/30/2023 - 10/30/2023	Attended
	5	Edu - SACRS 2023 Fall Conference - Rancho Mirage CA	11/07/2023 - 11/10/2023	Attended
	6	Edu - NCPERS 2024 Legislative Conference - Washington DC	01/22/2024 - 01/24/2024	Canceled
	7	Admin - CIGNA Health Care National Accounts Forum - Tucson AZ	02/12/2024 - 02/14/2024	Attended
	8	Admin - State Legislative Meetings - Sacramento CA	03/19/2024 - 03/20/2024	Attended
	9	Edu - NCPERS Chief Officers Summit - Nashville TN	06/17/2024 - 06/19/2024	Attended
Luis Lugo	1	Admin - Anthem Blue Cross Due Diligence - Rancho Cardova CA	09/28/2023 - 09/28/2023	Attended
	2	Edu - SACRS 2023 Fall Conference - Rancho Mirage CA	11/07/2023 - 11/10/2023	Canceled
	3	Edu - NCPERS 2024 Legislative Conference - Washington DC	01/22/2024 - 01/24/2024	Canceled
	4	Admin - State Legislative Meetings - Sacramento CA	03/19/2024 - 03/20/2024	Attended
	5	Edu - SACRS 2024 Spring Conference - Santa Barbara CA	05/07/2024 - 05/10/2024	Attended
	6	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended
Bonnie Nolley	1	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended
John Popowich	1	Edu - SACRS 2023 Fall Conference - Rancho Mirage CA	11/07/2023 - 11/10/2023	Attended
	2	Admin - Legislative hearing on AB2474 - Sacramento CA	04/16/2024 - 04/17/2024	Canceled
	3	Edu - SACRS 2024 Spring Conference - Santa Barbara CA	05/07/2024 - 05/10/2024	Attended

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Attendee		Purpose of Travel - Location	Event Dates	Travel Status
Financial & Accounting Services				
Sevag Antabian	1	Edu - Annual Disbursements Forum 2024 - Alhambra CA	04/16/2024 - 04/16/2024	Attended
Sabrina Chen	1	Edu - Annual Disbursements Forum 2024 - Alhambra CA	04/16/2024 - 04/16/2024	Attended
Vickie Chew	1	Edu - 2023 P2F2 Conference - Denver CO	10/08/2023 - 10/11/2023	Attended
Ted Granger	1	Admin - LACERA Management Offsite Meeting - La Canada Flintridge CA	10/18/2023 - 10/18/2023	Attended
Diana Huang	1	Edu - 2023 P2F2 Conference - Denver CO	10/08/2023 - 10/11/2023	Attended
	2	Edu - GFOA Annual Conference - Orlando FL	06/09/2024 - 06/12/2024	Attended
Claudine Jakosalem	1	Edu - Annual Disbursements Forum 2024 - Alhambra CA	04/16/2024 - 04/16/2024	Attended
	2	Edu - GFOA Annual Conference - Orlando FL	06/09/2024 - 06/12/2024	Attended
Alyce Provencio	1	Edu - GFOA Annual Conference - Orlando FL	06/09/2024 - 06/12/2024	Attended
Ngoc Vu	1	Edu - 2023 P2F2 Conference - Denver CO	10/08/2023 - 10/11/2023	Attended
Edward Wong	1	Edu - 2023 P2F2 Conference - Denver CO	10/08/2023 - 10/11/2023	Attended
	2	Edu - GFOA Annual Conference - Orlando FL	06/09/2024 - 06/12/2024	Attended
Ervin Wu	1	Admin - LACERA Management Offsite Meeting - La Canada Flintridge CA	10/18/2023 - 10/18/2023	Attended
	2	Edu - Annual Disbursements Forum 2024 - Alhambra CA	04/16/2024 - 04/16/2024	Attended
Human Resources				
Annette Cleary	1	Edu - Southern California Public Labor Relations Council (SCPLRC) Annual Conference - Lakewood CA	02/15/2024 - 02/15/2024	Attended
Carly Ntoya	1	Edu - Association for Talent Development OrgDev Conference - Las Vegas NV	10/11/2023 - 10/13/2023	Attended
Ana Ronquillo	1	Edu - Association for Talent Development Conference - New Orleans LA	05/19/2024 - 05/22/2024	Canceled
Roberta Van Nortrick	1	Edu - SCCE Annual Conference - Chicago IL	10/03/2023 - 10/05/2023	Attended
	2	Edu - Association for Talent Development Conference - New Orleans LA	05/19/2024 - 05/22/2024	Attended

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Attendee		Purpose of Travel - Location	Event Dates	Travel Status
Internal Audit				
Nathan Amick	1	Edu - APPFA Professional Development Conference 2024 - Chicago IL	04/21/2024 - 04/24/2024	Attended
Richard Bendall	1	Admin - 12th Annual ERM Pension Peer Group Hybrid Forum - Sacramento CA	10/09/2023 - 10/13/2023	Attended
	2	Edu - APPFA Professional Development Conference 2024 - Chicago IL	04/21/2024 - 04/24/2024	Attended
Leisha Collins	1	Edu - Invest in Yourself SACRS Public Pension Investment Management Program - Berkeley CA	07/16/2023 - 07/19/2023	Attended
	2	Edu - APPFA Professional Development Conference 2023 - Phoenix AZ	11/05/2023 - 11/08/2023	Attended
	3	Edu - SACRS 2023 Fall Conference - Rancho Mirage CA	11/07/2023 - 11/10/2023	Attended
Christina Logan	1	Edu - Invest in Yourself SACRS Public Pension Investment Management Program - Berkeley CA	07/16/2023 - 07/19/2023	Attended
	2	Admin - 12th Annual ERM Pension Peer Group Hybrid Forum - Sacramento CA	10/09/2023 - 10/13/2023	Attended
	3	Edu - APPFA Professional Development Conference 2024 - Chicago IL	04/21/2024 - 04/24/2024	Attended
George Lunde	1	Edu - APPFA Professional Development Conference 2023 - Phoenix AZ	11/05/2023 - 11/08/2023	Attended
Gabriel Tafoya	1	Edu - ISACA Annual Spring Conference - Los Angeles CA	04/22/2024 - 04/24/2024	Attended
Investments				
Didier Acevedo	1	Admin - Conduct onsite with Innovation Endeavors - Palo Alto CA	07/26/2023 - 07/26/2023	Attended
	2	Admin - Great Hill Partners AGM - Boston MA	09/26/2023 - 09/27/2023	Attended
	3	Admin - Advisory Committee and guest speaker at Accelerate Investor's 2023 Midwest + West Coast Investor Insights Summit - Chicago IL	10/05/2023 - 10/06/2023	Attended
	4	Edu - CFA Society Los Angeles Portfolio Conference - Los Angeles CA	10/26/2023 - 10/26/2023	Canceled
	5	Edu - 4th Annual Private Markets Secondaries Meeting - Santa Monica CA	02/12/2024 - 02/13/2024	Attended
	6	Edu - Martello RE Update Breakfast - Beverly Hills CA	05/07/2024 - 05/07/2024	Attended
	7	Admin - Storm Ventures' AGM - San Francisco CA	05/15/2024 - 05/15/2024	Attended
	8	Admin - Clearlake Partners' AGM - Beverly Hills CA	05/16/2024 - 05/16/2024	Attended
	9	Admin - TA Associates and Summit Partners' AGM - Boston MA	05/20/2024 - 05/22/2024	Attended
Amit Aggarwal	1	Admin - Due diligence meetings for Commercial Broker RFP's - Los Angeles CA	09/15/2023 - 09/19/2023	Attended
	2	Edu - PREA's 33rd Annual Institutional Investor Conference and meet with Bain Capital Real Estate Advisers - Boston MA	10/18/2023 - 10/20/2023	Attended
	3	Admin - AEW Value Investors Asia III, LP LPAC meetings and site tours of properties - Tokyo Japan and Osaka Japan	11/06/2023 - 11/10/2023	Attended

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Attendee		Purpose of Travel - Location	Event Dates	Travel Status
Investments				
Amit Aggarwal	4	Admin - CBRE US Core Partners meeting and 2023 Client Symposium - Washington DC	11/27/2023 - 11/29/2023	Attended
	5	Edu - Los Angeles Black Heritage Real Estate Tour - Los Angeles CA	02/29/2024 - 02/29/2024	Attended
	6	Admin - AEW Value Asia II, LP LPAC meeting, AEW Client Conference and meet with Bain Capital - Boston MA	05/15/2024 - 05/16/2024	Attended
	7	Admin - Blackstone RE Fund X Advisory Board meetings, Blackstone Global Real Estate LP Conference, and tour LACERA asset-Fountains of Miramar (retail managed by Stockbridge) - Miami FL	05/20/2024 - 05/22/2024	Attended
	8	Admin - Capman Nordic Fund II & III's Advisory Meetings and conduct site visits on investments in the fund - Helsinki, Finland	06/09/2024 - 06/13/2024	Attended
Josiah Bezet	1	Edu - ALTSLA 2024 - Los Angeles CA	03/18/2024 - 03/20/2024	Attended
	2	Edu - Private markets training program held by Hamilton Lane - Conshohoken PA	05/05/2024 - 05/09/2024	Attended
Jason Choi	1	Admin/Edu - Visiting existing credit and hedge fund managers as ongoing diligence as well as prospective credit managers on Oct 24. Attend the Private Credit Forum for educational purposes on Oct 25 - New York City NY	10/23/2023 - 10/26/2023	Attended
	2	Admin - Visiting existing credit and hedge fund managers as well as a prospective credit manager - Chicago IL and Dallas TX	11/14/2023 - 11/15/2023	Attended
	3	Edu - ALTSLA 2024 - Los Angeles CA	03/18/2024 - 03/20/2024	Attended
	4	Edu - Private markets training program held by Hamilton Lane - Conshohoken PA	05/05/2024 - 05/09/2024	Attended
Noah Damsky	1	Admin - Conduct due diligence on Blackstone open ended fund - Long Beach CA	08/16/2023 - 08/16/2023	Attended
	2	Admin - Conduct due diligence on Copenhagen Infrastructure Partners - Los Angeles CA	08/17/2023 - 08/17/2023	Attended
Esmeralda Del Bosque	1	Admin - Advisory Committee and guest speaker at Accelerate Investor's 2023 Midwest + West Coast Investor Insights Summit - Chicago IL	10/05/2023 - 10/06/2023	Attended
	2	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended
Terra Elijah	1	Edu - Los Angeles Black Heritage Real Estate Tour - Los Angeles CA	02/29/2024 - 02/29/2024	Attended
	2	Admin - Macquarie Asset Management AGM and LPAC - Barcelona, Spain	06/26/2024 - 06/28/2024	Attended
Soniah Ginoyan	1	Edu - MSCI Institutional Investor Conference - Sacramento CA	10/24/2023 - 10/25/2023	Attended
	2	Edu - Private markets training program held by Hamilton Lane - Conshohoken PA	05/05/2024 - 05/09/2024	Attended
Jon Grabel	1	Admin - National Institute of Public Finance 2023 - Los Angeles CA	07/18/2023 - 07/18/2023	Attended
	2	Admin - NASP CIO Roundtable - Philadelphia PA	07/25/2023 - 07/25/2023	Canceled

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Attendee		Purpose of Travel - Location	Event Dates	Travel Status
Investments				
Jon Grabel	3	Admin - 2nd Annual GWI Partners SoCal Regional Summer Social - Los Angeles CA	08/01/2023 - 08/01/2023	Attended
	4	Admin - CII 2023 Fall Conference Next Frontier in Governance - Long Beach CA	09/11/2023 - 09/13/2023	Attended
	5	Admin - Fiduciary Investors Symposium - Stanford CA	09/19/2023 - 09/21/2023	Canceled
	6	Admin - Women in Institutional Investments Network Annual Luncheon - Investing in a Political World - Los Angeles CA	10/12/2023 - 10/12/2023	Attended
	7	Admin - AAAIM ELEVATE National Conference - New York City NY	10/16/2023 - 10/18/2023	Attended
	8	Edu - CFA Portfolio - Los Angeles CA	10/26/2023 - 10/26/2023	Attended
	9	Admin - Nossaman's 2023 Pensions, Benefits & Investments Fiduciaries' Forum - Los Angeles CA	10/30/2023 - 10/30/2023	Attended
	10	Admin - SuperReturn North America 2023 - New York City NY	11/06/2023 - 11/07/2023	Canceled
	11	Admin - CFALA Senior Investments Professionals Roundtable - Los Angeles CA	12/08/2023 - 12/08/2023	Attended
	12	Admin - CII 2024 Spring Conference - Washington, DC	03/04/2024 - 03/06/2024	Attended
	13	Admin - CFA Institute Thrive: Enhancing Outcomes through Collective Intelligence - Boston MA	03/05/2024 - 03/06/2024	Canceled
	14	Admin - CAIA Allocator Advisory Council - Los Angeles CA	03/18/2024 - 03/18/2024	Attended
	15	Admin - ALTSLA 2024 - Los Angeles CA	03/18/2024 - 03/20/2024	Attended
	16	Edu - 2024 NASP Southern California "Day of Education in Private Equity Conference" - Los Angeles CA	03/20/2024 - 03/21/2024	Canceled
	17	Admin - Capital Allocators Spring Summit 2024 - San Diego CA	04/15/2024 - 04/17/2024	Attended
	18	Admin - BlackRock Saudi Arabia Head of State Event - Riyadh, Saudi Arabia	04/29/2024 - 05/01/2024	Attended
	19	Admin - Silver Rock Credit Brunch - Los Angeles CA	05/05/2024 - 05/05/2024	Attended
	20	Admin - DEIC Power100 - Los Angeles CA	05/05/2024 - 05/05/2024	Attended
	21	Edu - 3rd Annual Southern California Institutional Forum - Los Angeles CA	06/04/2024 - 06/04/2024	Attended
	22	Admin - RELAC Annual Luncheon - Alhambra CA	06/06/2024 - 06/06/2024	Attended
	23	Admin - Girls Who Invest (GWI) Intern Orientation/Training - Philadelphia PA	06/20/2024 - 06/20/2024	Attended
Pushpam Jain	1	Admin - Conduct due diligence on current (DWS, TIAA Nuveen) and potential (Campbell Lutyens Infra Team, UBS Emerging Markets Debt, CIBC Emerging Markets Debt) managers - Chicago Northbrook and Evanston IL	10/03/2023 - 10/04/2023	Attended
Dale Johnson	1	Edu - CII 2024 Spring Conference - Washington, DC	03/04/2024 - 03/06/2024	Attended
Daniel Joye	1	Admin - Institutional Investor Public Funds Roundtable - Newport RI	07/25/2023 - 07/27/2023	Attended
	2	Admin - Conduct due diligence on Blackstone open ended fund - Long Beach CA	08/16/2023 - 08/16/2023	Attended

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Attendee		Purpose of Travel - Location	Event Dates	Travel Status
Investments				
Daniel Joye	3	Admin - Conduct due diligence on Copenhagen Infrastructure Partners - Los Angeles CA	08/17/2023 - 08/17/2023	Attended
	4	Admin - Partners' Retreat for Allocator Leaders (The Peer-to-Peer Retreat) - Beverly Hills CA	11/15/2023 - 11/15/2023	Attended
	5	Admin - Partners Group Annual General Meetings and LPAC - Miami FL	03/12/2024 - 03/15/2024	Attended
	6	Admin - ALTSLA 2024 - Los Angeles CA	03/18/2024 - 03/20/2024	Attended
	7	Admin - Axiom Annual General Meeting and LPAC - Montreal, Canada	03/27/2024 - 03/28/2024	Attended
John Kim	1	Edu - Private markets training program held by Hamilton Lane - Conshohoken PA	05/05/2024 - 05/09/2024	Attended
Derek Kong	1	Edu - TIDE Spark 2023 - Dana Point CA	07/13/2023 - 07/13/2023	Canceled
	2	Admin - Onsite diligence for existing managers (Triton and GHO) and potential manager (Pollen Street) - London UK	10/30/2023 - 11/03/2023	Attended
	3	Edu - 4th Annual Private Markets Secondaries Meeting - Santa Monica CA	02/12/2024 - 02/13/2024	Canceled
	4	Admin - Onsite diligence for Kingswood Alongside Stepstone - Los Angeles CA	04/22/2024 - 04/22/2024	Attended
	5	Admin - Onsite diligence for Mill Point Capital Partners III, and meet with potential managers (Windrose and Partner's Group) - New York City NY	06/16/2024 - 06/18/2024	Attended
Cheryl Lu	1	Admin - China Consulate General to apply for Visa to conduct LACERA business in The Republic of China - Los Angeles CA	07/18/2023 - 07/18/2023	Attended
	2	Admin - Accel-KKR AGM and LPAC - Menlo Park CA	09/19/2023 - 09/20/2023	Attended
	3	Admin - Conduct due diligence meetings with potential Japan managers (Integral, Aspirant, Sunrise CLSA, J-Star, Advantage Partners, NSSK and Mercuria) and onsite diligence for MBK Fund VI (existing manager) - Tokyo Japan and Seoul South Korea	09/25/2023 - 10/03/2023	Attended
	4	Admin - AGM/LPAC for MBK and Lilly Asia Venture and meet with potential managers - Seoul South Korea and Shanghai China	11/11/2023 - 11/17/2023	Attended
	5	Admin - Lilly Asia Ventures' Due Diligence Day and meet with existing managers - Palo Alto CA	01/11/2024 - 01/12/2024	Attended
	6	Edu - 4th Annual Private Markets Secondaries Meeting - Santa Monica CA	02/12/2024 - 02/13/2024	Attended
	7	Edu - Women's Private Equity Summit - Phoenix AZ	03/03/2024 - 03/06/2024	Attended
Vache Mahseredjian	1	Edu - ALTSLA 2024 - Los Angeles CA	03/18/2024 - 03/20/2024	Attended
	2	Edu - Institutional Investors Public Funds Roundtable 2024 - Los Angeles CA	04/30/2024 - 04/30/2024	Attended
	3	Edu - Bloomberg Credit Research Themes, Tools "Lunch and Learn" - Los Angeles CA	05/21/2024 - 05/21/2024	Attended
	4	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended

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Attendee		Purpose of Travel - Location	Event Dates	Travel Status
Investments				
Vache Mahseredjian	5	Edu - Aksia's Los Angeles LP-only Educational Roundtable - Los Angeles CA	06/05/2024 - 06/05/2024	Attended
Quoc Nguyen	1	Admin - Conduct due diligence for existing managers and DMA platform manager (Innocap) and prospective manager. Visiting Innocap's NY and Montreal locations, existing credit/hedge fund managers, and prospective credit/hedge fund managers. - New York City NY and Montreal Toronto Canada	11/27/2023 - 12/01/2023	Attended
	2	Edu - ALTSLA 2024 - Los Angeles CA	03/18/2024 - 03/20/2024	Attended
Jude Perez	1	Edu - MSCI Institutional Investor Conference - Sacramento CA	10/24/2023 - 10/25/2023	Attended
	2	Edu - SACRS 2023 Fall Conference - Rancho Mirage CA	11/07/2023 - 11/10/2023	Attended
	3	Edu - Los Angeles Black Heritage Real Estate Tour - Los Angeles CA	02/29/2024 - 02/29/2024	Attended
	4	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended
Krista Powell	1	Admin/Edu - Visiting existing credit and hedge fund managers as ongoing diligence as well as prospective credit managers on Oct 24. Attend the Private Credit Forum for educational purposes on Oct 25 - New York City NY	10/23/2023 - 10/26/2023	Attended
	2	Admin - Visiting existing credit and hedge fund managers as well as a prospective credit manager - Chicago IL and Dallas TX	11/14/2023 - 11/15/2023	Attended
	3	Edu - ALTSLA 2024 - Los Angeles CA	03/18/2024 - 03/20/2024	Canceled
	4	Edu - Institutional Investors Public Funds Roundtable 2024 - Los Angeles CA	04/30/2024 - 04/30/2024	Attended
Jim Rice	1	Admin - Due diligence meetings for Commercial Broker RFP's - Los Angeles CA	09/15/2023 - 09/19/2023	Attended
	2	Admin - Meeting with Tony Avila to discuss Rise Koreatown - Los Angeles CA	10/30/2023 - 10/30/2023	Attended
	3	Edu - Los Angeles Black Heritage Real Estate Tour - Los Angeles CA	02/29/2024 - 02/29/2024	Attended
	4	Edu - 2024 NASP Southern California "Day of Education in Private Equity Conference" - Los Angeles CA	03/20/2024 - 03/21/2024	Attended
	5	Admin - Rise Korea Town update with Tony Avila - Los Angeles CA	05/09/2024 - 05/09/2024	Attended
Cindy Rivera	1	Edu - StepStone 360 Conference - New York City NY	10/18/2023 - 10/19/2023	Attended
	2	Admin - Meeting with Tony Avila to discuss Rise Koreatown - Los Angeles CA	10/30/2023 - 10/30/2023	Attended
	3	Edu - Los Angeles Black Heritage Real Estate Tour - Los Angeles CA	02/29/2024 - 02/29/2024	Attended
	4	Edu - DWS 2024 Americas Real Estate Client Conference - Dana Point CA	05/02/2024 - 05/02/2024	Attended
	5	Edu - Private markets training program held by Hamilton Lane - Conshohocken PA	05/05/2024 - 05/09/2024	Attended

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Attendee	Purpose of Travel - Location	Event Dates	Travel Status
Investments			
Michael Romero	1 Admin - Due diligence meetings for Commercial Broker RFP's - Los Angeles CA	09/15/2023 - 09/19/2023	Attended
	2 Admin - Lion Properties Fund Advisory Council Meeting. Due diligence visits on existing LACERA to be conducted for the following: Platform at Union City (\$137M) and Montebello Industrial (\$92M) during this same travel - Denver CO	10/25/2023 - 10/27/2023	Attended
	3 Edu - Los Angeles Black Heritage Real Estate Tour - Los Angeles CA	02/29/2024 - 02/29/2024	Attended
	4 Admin - Real Estate On-Site Diligence Visit - San Francisco CA	04/25/2024 - 04/25/2024	Attended
	5 Edu - Clarion Annual RE Investment Conference - New York City NY	04/29/2024 - 05/02/2024	Attended
	6 Edu - Private markets training program held by Hamilton Lane - Conshohoken PA	05/05/2024 - 05/09/2024	Attended
David Simpson	1 Admin - Vinci Annual General Meeting (AGM) and Limited Partner Advisory Committee (LPAC) meeting. Due diligence meetings with existing manager (Australis Partner) and potential managers (Aqua Capital, IG4, Elevar Equity, Wayra Brazil) - New York City NY	10/10/2023 - 10/13/2023	Attended
	2 Edu - 2023 LAVCA Week Conference - New York City NY	10/10/2023 - 10/13/2023	Attended
	3 Admin - Annual General Meetings for One Rock, Riverside, and Siris and Limited Partner Advisory Committee for One Rock and Siris Conduct due diligence meetings with Vinci Partners and prospective manager, Mill Point. - New York City NY	11/13/2023 - 11/17/2023	Canceled
	4 Admin - Update meeting with a potential manager, Clayton, Dubilier & Rice - Santa Monica CA	03/14/2024 - 03/14/2024	Attended
	5 Admin - Meetings with Lightyear AGM and existing GPs Palladium Equity and Novacap Partners - New York City NY	05/08/2024 - 05/10/2024	Attended
	6 Admin - Clearlake Partners' LPAC - Beverly Hills CA	05/15/2024 - 05/15/2024	Attended
Kathryn Ton	1 Edu - Invest in Yourself SACRS Public Pension Investment Management Program - Berkeley CA	07/16/2023 - 07/19/2023	Canceled
Mel Tsao	1 Admin - ILPA Legal Document Course - Chicago IL	07/16/2023 - 07/19/2023	Attended
	2 Admin - Real Estate On-Site Diligence Visit - San Francisco CA	04/25/2024 - 04/25/2024	Attended
	3 Edu - 2024 Bain Capital RE Investor Meeting - Boston MA	05/20/2024 - 05/22/2024	Attended
Scott Zdrzil	1 Edu - CII 2023 Fall Conference Next Frontier in Governance - Long Beach CA	09/11/2023 - 09/13/2023	Attended
	2 Admin - Stanford Institutional Investor Forum - Palo Alto CA	11/01/2023 - 11/02/2023	Attended
	3 Admin - Participate in Corporate Directors Forum Board Diversity Dialogue - San Diego CA	02/15/2024 - 02/15/2024	Attended
	4 Admin - Speak at CFA Institute DEI Conference - Boston MA	03/04/2024 - 03/06/2024	Attended
	5 Admin - Speak at Broadridge Institutional Investor Corporate Governance Forum and Roundtable - Pasadena CA	03/14/2024 - 03/14/2024	Attended

**STAFF TRAVEL REPORT
FOR FISCAL YEAR 2023 - 2024
JUNE 2024**

Attendee		Purpose of Travel - Location	Event Dates	Travel Status
Investments				
Scott Zdrazil	6	Admin - Speak at Institutional Investor Public Fund Forum - Los Angeles CA	04/30/2024 - 04/30/2024	Attended
	7	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended
	8	Edu - Stanford Institutional Investor Forum Roundtable and 2nd annual Clapman Lecture - Stanford CA	06/05/2024 - 06/07/2024	Attended
	9	Admin - International Financial Reporting Foundation's International Sustainability Standards Board Institutional Investor Advisory Group and GreenFin Conference - New York City NY	06/16/2024 - 06/20/2024	Attended
	10	Admin - Stanford Corporate Directors College - Stanford CA	06/24/2024 - 06/25/2024	Attended
Legal Services				
Jasmine Bath	1	Edu - CALAPRS Management Leadership Academy 2023 Session #3 - Pasadena CA	07/17/2023 - 07/19/2023	Attended
	2	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended
Frank Boyd	1	Admin - Nossaman's 2023 Pensions, Benefits & Investments Fiduciaries' Forum - Los Angeles CA	10/30/2023 - 10/30/2023	Attended
	2	Edu - SACRS 2023 Fall Conference - Rancho Mirage CA	11/07/2023 - 11/10/2023	Attended
	3	Edu - SACRS 2024 Spring Conference - Santa Barbara CA	05/07/2024 - 05/10/2024	Attended
Michael Brogan	1	Edu - NAPPA Summer Conference - Fort Lauderdale FL	06/25/2024 - 06/28/2024	Attended
John Harrington	1	Edu - NAPPA Summer Conference - Fort Lauderdale FL	06/25/2024 - 06/28/2024	Attended
Avi Herescu	1	Edu - NAPPA Summer Conference - Fort Lauderdale FL	06/25/2024 - 06/28/2024	Attended
Michael Herrera	1	Admin - Bernstein Litowitz Berger & Grossmann (BLB&G) Institutional Investor Forum - New York City NY	11/14/2023 - 11/18/2023	Attended
Jean Kim	1	Edu - NAPPA Winter Seminar - Washington, DC	02/21/2024 - 02/23/2024	Attended
	2	Edu - SACRS 2024 Spring Conference - Santa Barbara CA	05/07/2024 - 05/10/2024	Attended
Barry Lew	1	Edu - SACRS 2023 Fall Conference - Rancho Mirage CA	11/07/2023 - 11/10/2023	Canceled
	2	Edu - NCPERS 2024 Legislative Conference - Washington DC	01/22/2024 - 01/24/2024	Attended
	3	Admin - State Legislative Meetings - Sacramento CA	03/19/2024 - 03/20/2024	Attended
	4	Admin - Legislative hearing on AB2474 - Sacramento CA	04/16/2024 - 04/17/2024	Canceled
	5	Admin - SACRS Legislative Committee Meeting - Sacramento CA	04/19/2024 - 04/19/2024	Attended
	6	Edu - SACRS 2024 Spring Conference - Santa Barbara CA	05/07/2024 - 05/10/2024	Attended
Steven Rice	1	Admin - Nossaman's 2023 Pensions, Benefits & Investments Fiduciaries' Forum - Los Angeles CA	10/30/2023 - 10/30/2023	Canceled
	2	Admin - Trustee Business Meeting - Pasadena CA	05/24/2024 - 05/24/2024	Attended
Christine Roseland	1	Edu - ALTSLA 2024 - Los Angeles CA	03/18/2024 - 03/20/2024	Attended
	2	Edu - NAPPA Summer Conference - Fort Lauderdale FL	06/25/2024 - 06/28/2024	Attended
Elaine Salon	1	Edu - CALAPRS Management Leadership Academy 2023 Session #3 - Pasadena CA	07/17/2023 - 07/19/2023	Attended

**STAFF TRAVEL REPORT
FOR FISCAL YEAR 2023 - 2024
JUNE 2024**

Attendee		Purpose of Travel - Location	Event Dates	Travel Status
Member Services				
Gladys Asuncion	1	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended
Tatiana Bayer	1	Edu - CALAPRS Management Academy Session #1 - Pasadena CA	04/22/2024 - 04/23/2024	Attended
	2	Admin - CEM Global Pension 2024 - Denver CO	05/06/2024 - 05/09/2024	Attended
	3	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended
	4	Edu - CALAPRS Management Academy Session #2 - Pasadena CA	06/10/2024 - 06/12/2024	Attended
Gerald Bucacao	1	Edu - ICMI Contact Center Expo - Orlando FL	10/16/2023 - 10/19/2023	Attended
	2	Edu - SACRS 2024 Spring Conference - Santa Barbara CA	05/07/2024 - 05/10/2024	Attended
Renee Copeland	1	Edu - SACRS 2023 Fall Conference - Rancho Mirage CA	11/07/2023 - 11/10/2023	Attended
	2	Edu - CCW World's Largest Customer Contact Week Event - Las Vegas NV	06/03/2024 - 06/06/2024	Attended
Vanessa Gonzalez	1	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended
Stephanie Kawai	1	Admin - CALAPRS Intermediate Course in Retirement Plan Administration - Burbank CA	11/01/2023 - 11/03/2023	Attended
	2	Edu - CALAPRS Advanced Course in Retirement Plan Administration - Burbank CA	12/06/2023 - 12/08/2023	Attended
Bill Lindstrom	1	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended
Laura Magallanes	1	Edu - CALAPRS Benefits Roundtable - San Jose CA	06/21/2024 - 06/21/2024	Attended
Ani Mazmanyman	1	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended
Alejandro Ochoa	1	Edu - CALAPRS Benefits Roundtable - San Jose CA	06/21/2024 - 06/21/2024	Attended
Aurelia Okafor-Smith	1	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended
	2	Edu - CALAPRS Benefits Roundtable - San Jose CA	06/21/2024 - 06/21/2024	Attended
Maritza Perez	1	Admin - 2024 LASD Retired Sheriff's Annual Roundup - Laughlin NV	04/06/2024 - 04/10/2024	Attended
Persian Petrov	1	Admin - 2024 LASD Retired Sheriff's Annual Roundup - Laughlin NV	04/06/2024 - 04/10/2024	Canceled
Kelly Puga	1	Edu - ICMI Contact Center Expo - Orlando FL	10/16/2023 - 10/19/2023	Attended
	2	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended
	3	Edu - CCW World's Largest Customer Contact Week Event - Las Vegas NV	06/03/2024 - 06/06/2024	Attended
Valerie Quiroz	1	Edu - SACRS 2023 Fall Conference - Rancho Mirage CA	11/07/2023 - 11/10/2023	Attended
Fabio Ramirez	1	Edu - CALAPRS Management Leadership Academy 2023 Session #3 - Pasadena CA	07/17/2023 - 07/19/2023	Attended
Jeff Shevlowitz	1	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended
Victor Tafolla	1	Admin - 2024 LASD Retired Sheriff's Annual Roundup - Laughlin NV	04/06/2024 - 04/10/2024	Attended
Nga Van	1	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended

**STAFF TRAVEL REPORT
FOR FISCAL YEAR 2023 - 2024
JUNE 2024**

Attendee		Purpose of Travel - Location	Event Dates	Travel Status
QA & Metrics				
Mary Arenas	1	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended
Brittany Bonifacio	1	Edu - ATD 2024 E-Learning Instructional Design Certificate - New Orleans LA	05/16/2024 - 05/22/2024	Attended
Dana Brooks	1	Edu - ATD 2024 E-Learning Instructional Design Certificate - New Orleans LA	05/16/2024 - 05/22/2024	Attended
	2	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended
Bernardo Buenafior	1	Edu - ISACA Annual Spring Conference - Los Angeles CA	04/22/2024 - 04/24/2024	Attended
	2	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended
Retiree Healthcare				
Janet Chan	1	Admin - Anthem Blue Cross Due Diligence - Rancho Cardova CA	09/28/2023 - 09/28/2023	Attended
	2	Admin - IFEBP Washington Legislative Update - Washington, DC	05/06/2024 - 05/07/2024	Attended
Tionna Fredericks	1	Edu - IFEBP 69th Annual Employee Benefit Plans Conference - Boston MA	10/01/2023 - 10/04/2023	Attended
	2	Edu - IFEPB Collection Procedures Institute - Santa Monica CA	11/06/2023 - 11/07/2023	Attended
	3	Admin - Board of Retirement Offsite - Long Beach CA	05/28/2024 - 05/29/2024	Attended
Leilani Ignacio	1	Admin - Anthem Blue Cross Due Diligence - Rancho Cardova CA	09/28/2023 - 09/28/2023	Attended
	2	Edu - IFEBP 69th Annual Employee Benefit Plans Conference - Boston MA	10/01/2023 - 10/04/2023	Canceled
	3	Admin - IFEBP Health Care Management Conference 2024 - Rancho Mirage CA	03/04/2024 - 03/05/2024	Attended
Kathy Migita	1	Edu - CVS Health 2023 Care Management Client Summit - Greensboro NC	09/19/2023 - 09/21/2023	Attended
	2	Admin - Anthem Blue Cross Due Diligence - Rancho Cardova CA	09/28/2023 - 09/28/2023	Attended
	3	Edu - IFEBP 69th Annual Employee Benefit Plans Conference - Boston MA	10/01/2023 - 10/04/2023	Canceled
	4	Admin - Kaiser Permanente - Diligence Meeting - Washington DC	11/06/2023 - 11/08/2023	Attended
	5	Edu - NCPERS 2024 Legislative Conference - Washington DC	01/22/2024 - 01/24/2024	Attended
	6	Edu - CIGNA Health Care National Accounts Forum - Tucson AZ	02/12/2024 - 02/14/2024	Attended
	7	Edu - AHIP 2024 Medicare, Medicaid, Duals & Commercial Health Policy & Markets Forum - Baltimore MD	03/12/2024 - 03/14/2024	Attended
	8	Admin - CVS Health Forum - Oxon Hill MD	04/03/2024 - 04/05/2024	Attended
Keisha Munn	1	Edu - SALGBA 2024 National Conference - Louisville KY	04/20/2024 - 04/23/2024	Attended
	2	Edu - CCW World's Largest Customer Contact Week Event - Las Vegas NV	06/03/2024 - 06/06/2024	Attended

**STAFF TRAVEL REPORT
FOR FISCAL YEAR 2023 - 2024
JUNE 2024**

Attendee		Purpose of Travel - Location	Event Dates	Travel Status
Retiree Healthcare				
Cassandra Smith	1	Edu - CVS Health 2023 Care Management Client Summit - Greensboro NC	09/19/2023 - 09/21/2023	Attended
	2	Admin - Anthem Blue Cross Due Diligence - Rancho Cardova CA	09/28/2023 - 09/28/2023	Attended
	3	Edu - IFEBP 69th Annual Employee Benefit Plans Conference - Boston MA	10/01/2023 - 10/04/2023	Attended
	4	Admin - Kaiser Permanente - Diligence Meeting - Washington DC	11/06/2023 - 11/08/2023	Attended
	5	Edu - NCPERS 2024 Legislative Conference - Washington DC	01/22/2024 - 01/24/2024	Attended
	6	Edu - CIGNA Health Care National Accounts Forum - Tucson AZ	02/12/2024 - 02/14/2024	Attended
	7	Edu - AHIP 2024 Medicare, Medicaid, Duals & Commercial Health Policy & Markets Forum - Baltimore MD	03/12/2024 - 03/14/2024	Attended
	8	Admin - CVS Health Forum - Oxon Hill MD	04/03/2024 - 04/05/2024	Attended
	9	Edu - SALGBA 2024 National Conference - Louisville KY	04/20/2024 - 04/23/2024	Attended
	10	Admin - IFEBP Washington Legislative Update - Washington, DC	05/06/2024 - 05/07/2024	Attended
	11	Edu - NCPERS 2024 Annual Conference & Exhibition - Seattle WA	05/19/2024 - 05/22/2024	Attended
	12	Edu - Public Sector - HealthCare RoundTable - Congressional Forum - Washington, DC	06/05/2024 - 06/06/2024	Attended
	13	Edu - AHIP 2024 - Las Vegas NV	06/11/2024 - 06/13/2024	Attended
Letha Williams-Martin	1	Edu - IFEBP 69th Annual Employee Benefit Plans Conference - Boston MA	10/01/2023 - 10/04/2023	Attended
	2	Edu - CCW World's Largest Customer Contact Week Event - Las Vegas NV	06/03/2024 - 06/06/2024	Attended
Systems				
Joe Aguilar	1	Edu - ServiceNow (SNOW) Global Knowledge Conference - Las Vegas NV	05/07/2024 - 05/09/2024	Attended
Iveta Brecko	1	Edu - PMI Global Summit 2023 - Atlanta GA	10/25/2023 - 10/28/2023	Attended
	2	Edu - Postman Conference 2024 - San Francisco CA	04/30/2024 - 05/01/2024	Attended
Monica Bustamante	1	Edu - Adobe Summit 2024 - Las Vegas NV	03/25/2024 - 03/28/2024	Attended
Christian Chabtini	1	Edu - Devnexus 2024 - Atlanta GA	04/09/2024 - 04/11/2024	Attended
	2	Edu - Postman Conference 2024 - San Francisco CA	04/30/2024 - 05/01/2024	Attended
Ulyana Chibisov	1	Edu - Devnexus 2024 - Atlanta GA	04/09/2024 - 04/11/2024	Attended
Kathy Delino	1	Edu - Gartner Data & Analytics Summit 2024 - Orlando FL	03/11/2024 - 03/13/2024	Attended
	2	Edu - 2024 PRISM Conference - Austin TX	04/21/2024 - 04/24/2024	Attended
	3	Edu - SACRS 2024 Spring Conference - Santa Barbara CA	05/07/2024 - 05/10/2024	Attended
Chaitanya Errande	1	Admin - Conduct Site Visit of the DMI Datacenter - Phoenix AZ	04/10/2024 - 04/12/2024	Attended
Larisa Fradkin	1	Edu - Devnexus 2024 - Atlanta GA	04/09/2024 - 04/11/2024	Canceled

**STAFF TRAVEL REPORT
FOR FISCAL YEAR 2023 - 2024
JUNE 2024**

Attendee		Purpose of Travel - Location	Event Dates	Travel Status
Systems				
Lynn Francisco	1	Edu - IBM TechXchange Conference 2023 - Las Vegas NV	09/12/2023 - 09/14/2023	Attended
John Gaffney	1	Edu - Information Architecture Conference - Seattle WA	04/09/2024 - 04/13/2024	Attended
Ganesh Gopanapalli	1	Edu - Gartner Data & Analytics Summit 2024 - Orlando FL	03/11/2024 - 03/13/2024	Attended
	2	Admin - Conduct Site Visit of the DMI Datacenter - Phoenix AZ	04/10/2024 - 04/12/2024	Attended
	3	Edu - CEM Global Pension 2024 - Denver CO	05/06/2024 - 05/09/2024	Attended
Francisco Jaranilla	1	Edu - AWS State, Local, and Education Learning Day - Los Angeles CA	05/15/2024 - 05/15/2024	Attended
	2	Edu - AWS Summit - Los Angeles CA	05/22/2024 - 05/22/2024	Attended
Jim Lyle	1	Admin - Conduct Site Visit of the DMI Datacenter - Phoenix AZ	04/10/2024 - 04/12/2024	Attended
Sandy Pang	1	Edu - IBM TechXchange Conference 2023 - Las Vegas NV	09/12/2023 - 09/14/2023	Attended
Eddie Paz	1	Admin - Conduct Site Visit of the DMI Datacenter - Phoenix AZ	04/10/2024 - 04/12/2024	Attended
Penelope Rodriguez	1	Edu - Adobe Summit 2024 - Las Vegas NV	03/25/2024 - 03/28/2024	Attended
Gina Shaferman	1	Edu - IBM TechXchange Conference 2023 - Las Vegas NV	09/12/2023 - 09/14/2023	Attended
Celso Templo	1	Edu - PMI Global Summit 2023 - Atlanta GA	10/25/2023 - 10/28/2023	Attended
Phil Ting	1	Edu - AWS Summit - Los Angeles CA	05/22/2024 - 05/22/2024	Attended
Alex Yin	1	Edu - ServiceNow (SNOW) Global Knowledge Conference - Las Vegas NV	05/07/2024 - 05/09/2024	Attended

CY 2024 Q2 FPPC FORM 801 STAFF TRAVEL EXPENSES

CY 2024 Q2 FPPC FORM 801 STAFF TRAVEL EXPENSES																			
2. Donor Name and Address					3. Payment Information														
Item Number	Name		Entity's Business Activity	Address	3.1(a) Travel Payment										3.2 Payment Description	3.3 Officials who used payment in Section 3.1			
	Individual	Other			Location	Dates	Transportation Provider	Type	Name of Lodging Facility	Lodging Expenses	Meal Expenses	Transportation Expenses	Other Expenses	Total Expenses		Last Name	First Name	Position/Title	Department /Division
1	N/A	Bain Capital Real Estate Funds I-III	Real Estate Fund Manager	200 Clarendon St., Boston, MA 02116	Boston, MA	May 20-22, 2024	Delta Airlines, Uber, & Lyft	Airfare & Rideshare	Hilton Double Tree	\$654.46	\$100.00	\$1,178.18	\$0.00	\$1,932.64	Payment is for travel to attend Bain Capital Real Estate's Annual General Meeting and Limited Partner Advisory Committee Meeting. Per LACERA's contract with the Bain Capital Real Estate, all expenses related to Advisory Board meetings are covered by the fund.	Tsao	Mel	Finance Analyst II	Investments
2	N/A	CapMan Nordic Funds II & III	Private Equity & Real Estate Firm	Ludviginkatu 6 Helsinki, Finland	Helsinki, Finland	June 9-13, 2024	British Airways	Airfare	Crowne Plaza	\$547.51	\$289.08	\$6,087.90	\$0.00	\$6,924.49	Payment is for traveling to attend CapMan Nordic Funds II & III advisory board meetings. Per LACERA's contract with the funds, all reasonable costs and expenses of advisory board meetings are covered by the funds.	Aggarwal	Amit	Finance Analyst III	Investments
3	N/A	Macquarie Global Infrastructure Fund SCSP	Infrastructure Investment Firm	2 Embarcadero Center, Suite 200, San Francisco, CA 94111	Barcelona, Spain	June 25-28, 2024	Air France, Uber, & Taxi	Airfare	Hotel Arts Barcelona	\$1,261.94	\$324.99	\$5,846.85	\$0.00	\$7,433.78	Payment is for travel to attend the Macquarie LPAC meeting. Per LACERA's contract with Macquarie, all reasonable out-of-pocket expenses related to the LPAC meeting are covered by the fund.	Elijah	Terra	Finance Analyst II	Investments

FISCAL YEAR 2023-2024

Summary of All Units

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS
BASED ON EXPENDITURES AS OF JUNE 30, 2024

	<u>BUDGET</u>	<u>YTD ACTUAL</u>	<u>OVER/(UNDER) BUDGET</u>
TRANSPORTATION AND TRAVEL			
9181 TRANSPORTATION	\$104,000.00	\$65,879.25	(\$38,120.75)
9182 TRAVEL	739,400.00	453,139.51	(286,260.49)
TOTAL	843,400.00	519,018.76	(324,381.24)

FISCAL YEAR 2023-2024

LACERA BUDGET CONTROL REPORT

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS
BASED ON EXPENDITURES AS OF JUNE 30, 2024

	<u>BUDGET</u>	<u>YTD ACTUAL</u>	<u>OVER/(UNDER) BUDGET</u>
TRANSPORTATION AND TRAVEL			
9181 TRANSPORTATION	\$102,500.00	\$63,174.46	(\$39,325.54)
9182 TRAVEL	716,200.00	410,297.50	(305,902.50)
TOTAL	818,700.00	473,471.96	(345,228.04)

FISCAL YEAR 2023-2024

BOARD OF RETIREMENT

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS
BASED ON EXPENDITURES AS OF JUNE 30, 2024

	<u>BUDGET</u>	<u>YTD ACTUAL</u>	<u>OVER/(UNDER) BUDGET</u>
TRANSPORTATION AND TRAVEL			
9181 TRANSPORTATION	\$11,000.00	\$7,454.75	(\$3,545.25)
9182 TRAVEL	82,500.00	57,323.24	(25,176.76)
TOTAL	93,500.00	64,777.99	(28,722.01)

FISCAL YEAR 2023-2024

BOARD OF INVESTMENTS

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS
BASED ON EXPENDITURES AS OF JUNE 30, 2024

	<u>BUDGET</u>	<u>YTD ACTUAL</u>	<u>OVER/(UNDER) BUDGET</u>
TRANSPORTATION AND TRAVEL			
9181 TRANSPORTATION	\$26,000.00	\$20,900.01	(\$5,099.99)
9182 TRAVEL	220,000.00	120,964.49	(99,035.51)
TOTAL	246,000.00	141,864.50	(104,135.50)

FISCAL YEAR 2023-2024

ADMINISTRATIVE SERVICES DIVISION

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS
BASED ON EXPENDITURES AS OF JUNE 30, 2024

	<u>BUDGET</u>	<u>YTD ACTUAL</u>	<u>OVER/(UNDER) BUDGET</u>
TRANSPORTATION AND TRAVEL			
9181 TRANSPORTATION	\$2,300.00	\$402.80	(\$1,897.20)
9182 TRAVEL	15,300.00	2,696.55	(12,603.45)
TOTAL	17,600.00	3,099.35	(14,500.65)

FISCAL YEAR 2023-2024

BENEFITS DIVISION

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS
BASED ON EXPENDITURES AS OF JUNE 30, 2024

	<u>BUDGET</u>	<u>YTD ACTUAL</u>	<u>OVER/(UNDER) BUDGET</u>
TRANSPORTATION AND TRAVEL			
9181 TRANSPORTATION	\$2,100.00	\$1,577.76	(\$522.24)
9182 TRAVEL	5,200.00	11,876.73	6,676.73
TOTAL	7,300.00	13,454.49	6,154.49

FISCAL YEAR 2023-2024

COMMUNICATIONS

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS
BASED ON EXPENDITURES AS OF JUNE 30, 2024

	<u>BUDGET</u>	<u>YTD ACTUAL</u>	<u>OVER/(UNDER) BUDGET</u>
TRANSPORTATION AND TRAVEL			
9181 TRANSPORTATION	\$700.00	\$452.59	(\$247.41)
9182 TRAVEL	16,900.00	2,743.74	(14,156.26)
TOTAL	17,600.00	3,196.33	(14,403.67)

FISCAL YEAR 2023-2024

DISABILITY LITIGATION

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS
BASED ON EXPENDITURES AS OF JUNE 30, 2024

	<u>BUDGET</u>	<u>YTD ACTUAL</u>	<u>OVER/(UNDER) BUDGET</u>
TRANSPORTATION AND TRAVEL			
9181 TRANSPORTATION	\$1,000.00	\$0.00	(\$1,000.00)
9182 TRAVEL	6,100.00	0.00	(6,100.00)
TOTAL	7,100.00	0.00	(7,100.00)

FISCAL YEAR 2023-2024

DISABILITY RETIREMENT

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS
BASED ON EXPENDITURES AS OF JUNE 30, 2024

	<u>BUDGET</u>	<u>YTD ACTUAL</u>	<u>OVER/(UNDER) BUDGET</u>
TRANSPORTATION AND TRAVEL			
9181 TRANSPORTATION	\$1,500.00	\$280.27	(\$1,219.73)
9182 TRAVEL	6,200.00	5,034.51	(1,165.49)
TOTAL	7,700.00	5,314.78	(2,385.22)

FISCAL YEAR 2023-2024

ETHICS AND COMPLIANCE OFFICE

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS
BASED ON EXPENDITURES AS OF JUNE 30, 2024

	<u>BUDGET</u>	<u>YTD ACTUAL</u>	<u>OVER/(UNDER) BUDGET</u>
TRANSPORTATION AND TRAVEL			
9181 TRANSPORTATION	\$3,500.00	\$0.00	(\$3,500.00)
9182 TRAVEL	8,000.00	0.00	(8,000.00)
TOTAL	11,500.00	0.00	(11,500.00)

FISCAL YEAR 2023-2024

EXECUTIVE OFFICE

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS
BASED ON EXPENDITURES AS OF JUNE 30, 2024

	<u>BUDGET</u>	<u>YTD ACTUAL</u>	<u>OVER/(UNDER) BUDGET</u>
TRANSPORTATION AND TRAVEL			
9181 TRANSPORTATION	\$4,100.00	\$4,035.85	(\$64.15)
9182 TRAVEL	45,700.00	11,775.19	(33,924.81)
TOTAL	49,800.00	15,811.04	(33,988.96)

FISCAL YEAR 2023-2024

FINANCIAL AND ACCOUNTING SERVICES DIVISION

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS
BASED ON EXPENDITURES AS OF JUNE 30, 2024

	<u>BUDGET</u>	<u>YTD ACTUAL</u>	<u>OVER/(UNDER) BUDGET</u>
TRANSPORTATION AND TRAVEL			
9181 TRANSPORTATION	\$3,000.00	\$1,187.38	(\$1,812.62)
9182 TRAVEL	26,300.00	11,689.34	(14,610.66)
TOTAL	29,300.00	12,876.72	(16,423.28)

FISCAL YEAR 2023-2024

HUMAN RESOURCES

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS
BASED ON EXPENDITURES AS OF JUNE 30, 2024

	<u>BUDGET</u>	<u>YTD ACTUAL</u>	<u>OVER/(UNDER) BUDGET</u>
TRANSPORTATION AND TRAVEL			
9181 TRANSPORTATION	\$1,200.00	\$133.53	(\$1,066.47)
9182 TRAVEL	9,600.00	2,760.08	(6,839.92)
TOTAL	10,800.00	2,893.61	(7,906.39)

FISCAL YEAR 2023-2024

INTERNAL AUDIT SERVICES

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS
BASED ON EXPENDITURES AS OF JUNE 30, 2024

	<u>BUDGET</u>	<u>YTD ACTUAL</u>	<u>OVER/(UNDER) BUDGET</u>
TRANSPORTATION AND TRAVEL			
9181 TRANSPORTATION	\$2,000.00	\$1,169.67	(\$830.33)
9182 TRAVEL	15,000.00	10,173.33	(4,826.67)
TOTAL	17,000.00	11,343.00	(5,657.00)

FISCAL YEAR 2023-2024

INVESTMENT OFFICE

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS
BASED ON EXPENDITURES AS OF JUNE 30, 2024

	<u>BUDGET</u>	<u>YTD ACTUAL</u>	<u>OVER/(UNDER) BUDGET</u>
TRANSPORTATION AND TRAVEL			
9181 TRANSPORTATION	\$33,000.00	\$14,946.85	(\$18,053.15)
9182 TRAVEL	186,000.00	102,970.65	(83,029.35)
TOTAL	219,000.00	117,917.50	(101,082.50)

FISCAL YEAR 2023-2024

LEGAL SERVICES

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS
BASED ON EXPENDITURES AS OF JUNE 30, 2024

	BUDGET	YTD ACTUAL	OVER/(UNDER) BUDGET
TRANSPORTATION AND TRAVEL			
9181 TRANSPORTATION	\$3,600.00	\$2,708.58	(\$891.42)
9182 TRAVEL	18,200.00	20,977.85	2,777.85
TOTAL	21,800.00	23,686.43	1,886.43

FISCAL YEAR 2023-2024

MEMBER SERVICES

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS
BASED ON EXPENDITURES AS OF JUNE 30, 2024

	BUDGET	YTD ACTUAL	OVER/(UNDER) BUDGET
TRANSPORTATION AND TRAVEL			
9181 TRANSPORTATION	\$4,300.00	\$3,398.78	(\$901.22)
9182 TRAVEL	7,200.00	13,143.74	5,943.74
TOTAL	11,500.00	16,542.52	5,042.52

FISCAL YEAR 2023-2024

QUALITY ASSURANCE

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS
BASED ON EXPENDITURES AS OF JUNE 30, 2024

	BUDGET	YTD ACTUAL	OVER/(UNDER) BUDGET
TRANSPORTATION AND TRAVEL			
9181 TRANSPORTATION	\$1,200.00	\$520.49	(\$679.51)
9182 TRAVEL	8,400.00	7,026.52	(1,373.48)
TOTAL	9,600.00	7,547.01	(2,052.99)

FISCAL YEAR 2023-2024

RETIREE HEALTH CARE BENEFITS PROGRAM

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS
BASED ON EXPENDITURES AS OF JUNE 30, 2024

	<u>BUDGET</u>	<u>YTD ACTUAL</u>	<u>OVER/(UNDER) BUDGET</u>
TRANSPORTATION AND TRAVEL			
9181 TRANSPORTATION	\$1,500.00	\$2,704.79	\$1,204.79
9182 TRAVEL	23,200.00	42,842.01	19,642.01
TOTAL	24,700.00	45,546.80	20,846.80

FISCAL YEAR 2023-2024

SYSTEMS DIVISION

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS
BASED ON EXPENDITURES AS OF JUNE 30, 2024

	<u>BUDGET</u>	<u>YTD ACTUAL</u>	<u>OVER/(UNDER) BUDGET</u>
TRANSPORTATION AND TRAVEL			
9181 TRANSPORTATION	\$2,000.00	\$4,005.15	\$2,005.15
9182 TRAVEL	39,600.00	29,141.54	(10,458.46)
TOTAL	41,600.00	33,146.69	(8,453.31)



Documents not attached are exempt from disclosure under the California Public Records Act and other legal authority.

**For further information, contact:
LACERA
Attention: Public Records Act Requests
300 N. Lake Ave., Suite 620
Pasadena, CA 91101**



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