

IN PERSON & VIRTUAL BOARD MEETING

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



TO VIEW VIA WEB



TO PROVIDE PUBLIC COMMENT

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

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

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

AGENDA

A REGULAR MEETING OF THE INSURANCE, BENEFITS & LEGISLATIVE

COMMITTEE AND BOARD OF RETIREMENT*

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

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

8:30 A.M., WEDNESDAY, OCTOBER 2, 2024

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

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

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

COMMITTEE TRUSTEES:

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

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

III. APPROVAL OF MINUTES

- A. Approval of the Minutes of the Regular Meeting of August 7, 2024
- B. Approval of the Minutes of the Regular Meeting of September 4, 2024

IV. PUBLIC COMMENT

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

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

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

V. NON-CONSENT ITEMS

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

Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend the Board of Retirement: 1) Approve visits with Congress by Board trustees as designated by the Chair of the Board of Retirement and by staff as designated by the Chief Executive Officer during the week of January 27, 2025, in Washington, D.C.; and 2) Approve reimbursement of all travel costs incurred in accordance with LACERA's Trustee Travel Policy.
(Memo dated September 18, 2024)

VI. REPORTS

A. **Engagement Report for September 2024**

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

VI. REPORTS (Continued)

- B. **Staff Activities Report for September 2024**
Cassandra Smith, Director, Retiree Healthcare
(For Information Only)
- C. **LACERA Claims Experience**
Michael Szeto, Segal Consulting
(Presentation)
- D. **Federal Legislation**
Stephen Murphy, Segal Consulting
(For Discussion Purposes)

VII. ITEMS FOR STAFF REVIEW

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

VIII. ITEMS FOR FUTURE AGENDAS

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

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

X. ADJOURNMENT

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

Any documents subject to public disclosure that relate to an agenda item for an open session of the Committee, that are distributed to members of the Committee less than 72 hours prior to the meeting, will be available for public inspection at the time they are distributed to a majority of the Committee, at LACERA's offices at 300 North Lake Avenue, Suite 820, Pasadena, California during normal business hours from 9:00 a.m. to 5:00 p.m. Monday through Friday *and will also be posted on lacera.com at the same time, [Board Meetings | LACERA](#).*

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

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

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

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

8:30 A.M. – 8:57 A.M., WEDNESDAY, AUGUST 7, 2024

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

COMMITTEE TRUSTEES

PRESENT: Les Robbins, Chair
Vivian H. Gray, Vice Chair
Ronald Okum, Trustee

ABSENT: Shawn R. Kehoe, Trustee
David Ryu, Alternate Trustee

OTHER BOARD OF RETIREMENT TRUSTEES

Wayne Moore, Trustee

STAFF, ADVISORS AND PARTICIPANTS

Cassandra Smith, Director, Retiree Healthcare

Santos H. Kreimann, Chief Executive Officer

STAFF, ADVISORS AND PARTICIPANTS (Continued)

Luis Lugo, Deputy Chief Executive Officer

JJ Popowich, Assistant Executive Officer

Laura Guglielmo, Assistant Executive Officer

Steven P. Rice, Chief Counsel

Barry W. Lew, Legislative Affairs Officer

Segal Consulting

Stephen Murphy, Sr. Vice President

I. CALL TO ORDER

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

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

A. Just Cause

B. Action on Emergency Circumstance Requests

C. Statement of Persons Present at AB 2449 Teleconference Locations

There were no requests received.

III. APPROVAL OF MINUTES

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

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

Yes: Gray, Okum, Robbins

No: None

Absent: Kehoe

IV. PUBLIC COMMENT

There were no requests from the public to speak.

V. NON-CONSENT ITEMS

A. **H.R. 5241 – Governmental Plans**

Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend 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.

(Memo dated July 22, 2024)

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

Yes: Okum, Robbins

No: Gray

Absent: Kehoe

VI. REPORTS

A. **Engagement Report for July 2024**

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

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

B. **Staff Activities Report for July 2024**

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

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

VI. REPORTS (Continued)

C. **LACERA Claims Experience**

Stephen Murphy, Segal Consulting
(Presentation)

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

D. **Federal Legislation**

Stephen Murphy, Segal Consulting
(For Information Only)

Segal Consulting gave an update on federal legislation. This item was received and filed.

VII. ITEMS FOR STAFF REVIEW

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

Santos Kreimann, CEO, requested additional information be added to page 6 (Anthem Lifetime Max Accumulation Status By Plan) of the LACERA Claims Experience report presented by Segal.

VIII. ITEMS FOR FUTURE AGENDAS

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

There was nothing to report.

IX. GOOD OF THE ORDER

(For Information Purposes Only)

There was nothing to report.

X. ADJOURNMENT

There being no further business to come before the Committee, the meeting was adjourned at 8:57 a.m.



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

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

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

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

8:10 A.M. – 8:50 A.M., WEDNESDAY, SEPTEMBER 4, 2024

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

COMMITTEE TRUSTEES

PRESENT: Vivian H. Gray, Vice Chair *(arrived at 8:35 a.m.)*

ABSENT: Les Robbins, Chair
Shawn R. Kehoe, Trustee
Ronald Okum, Trustee
David Ryu, Alternate Trustee

OTHER BOARD OF RETIREMENT TRUSTEES

JP Harris, Trustee
Wayne Moore, Trustee
Antonio Sanchez, Trustee *(arrived at 8:20 a.m.)*

STAFF, ADVISORS AND PARTICIPANTS

Cassandra Smith, Director, Retiree Healthcare

Santos H. Kreimann, Chief Executive Officer

Luis Lugo, Deputy Chief Executive Officer

JJ Popowich, Assistant Executive Officer

Laura Guglielmo, Assistant Executive Officer

Steven P. Rice, Chief Counsel

Barry W. Lew, Legislative Affairs Officer

Leilani Ignacio, Assistant Division Manager, Retiree Healthcare

Erika Heru, Creative Coordinator, Communications

Segal Consulting

Stephen Murphy, Sr. Vice President

Michael Szeto, Senior Actuarial Associate

Amber Turner, Senior Consultant

Felicia Zhang

I. CALL TO ORDER

This meeting was called to order by Acting Chair Harris at 8:10 a.m.

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

A. Just Cause

B. Action on Emergency Circumstance Requests

C. Statement of Persons Present at AB 2449 Teleconference Locations

There were no requests received.

III. APPROVAL OF MINUTES

A. Approval of the Minutes of the Regular Meeting of August 7, 2024

As there was not a quorum of the Committee present, no action was taken on this item, and it will be moved to the October Insurance, Benefits and Legislative Committee. The non-action agenda items were discussed in open or closed session as agendized and as permitted by the Brown Act.

IV. PUBLIC COMMENT

There were no requests from the public to speak.

V. REPORTS

A. **Engagement Report for August 2024**

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

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

B. **Staff Activities Report for August 2024**

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

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

C. **LACERA-Administered Retiree Healthcare (RHC) Benefits Program and Medicare Basics Video Presentation**

Leilani Ignacio, Assistant Division Manager, Retiree Healthcare
Erika Heru, Creative Coordinator, Communications
(Video Presentation) (Memo dated August 26, 2024)

A demonstration of the LACERA Administered Retiree Health Benefits Program and Medicare Basics Video was presented to the Committee, with Ms. Heru and Ms. Ignacio available to answer questions. This item was received and filed.

V. REPORTS (Continued)

D. **Annual Anthem Blue Cross and Cigna Audits**

Cassandra Smith, Director, Retiree Healthcare
Amber Turner, Segal Consulting
Felicia Zhang, Segal Consulting
(Presentation) (Memo dated August 22, 2024)

Ms. Turner and Ms. Zhang presented the results of the annual Cigna Dental Plan and Anthem Blue Cross Medical Plan audits and answered questions from the Committee. This item was received and filed.

E. **LACERA Claims Experience**

Michael Szeto, Segal Consulting
(Presentation)

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

F. **Federal Legislation**

Stephen Murphy, Segal Consulting
(For Information Only)

Segal Consulting gave an update on federal legislation.

VI. 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.)

There was nothing to report.

VII. ITEMS FOR FUTURE AGENDAS

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

There was nothing to report.

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

There was nothing to report.

IX. ADJOURNMENT

There being no further business to come before the Committee, the meeting was adjourned at 8:50 a.m.



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

September 18, 2024

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

FROM: Barry W. Lew 
Legislative Affairs Officer

FOR: October 2, 2024 Insurance, Benefits and Legislative Committee Meeting

SUBJECT: **Federal Engagement – Visit with Congress**

RECOMMENDATION

That the Insurance, Benefits and Legislative Committee recommend that the Board of Retirement:

1. Approve visits with Congress by Board trustees as designated by the Chair of the Board of Retirement and by staff as designated by the Chief Executive Officer during the week of January 27, 2025, in Washington, D.C.; and
2. Approve reimbursement of all travel costs incurred in accordance with LACERA's Trustee Travel Policy.

LEGAL AUTHORITY

The Board of Retirement's Policy on Engagement for Public Policy Issues Relating to Plan Administration and Retirement and Health Care Benefits provides for engagement to promote LACERA's presence and visibility with the legislative, executive, and judicial branches of state and federal governments.

DISCUSSION

The California Delegation consisting of 52 representatives and 2 senators is the largest in Congress. Board members and staff have engaged with members of Congress and their staff on previous visits to Washington, D.C., most recently in January 2024. The visit is a continuing effort of engagement to foster relationships with members of Congress by increasing LACERA's presence and visibility among the members and providing education and information about LACERA's history, organization, and operations.

The National Conference on Public Employee Retirement Systems (NCPERS) will be holding its annual Legislative Conference on January 27-29, 2025, in Washington D.C. The last day of the conference on January 29 will consist of group meetings with Congress arranged by NCPERS. There may be the option of further meetings the following day to

be arranged by LACERA's federal legislative advocate, Anthony Roda of Williams & Jensen.

The visit will also be an opportunity to continue engagement with Congress on the repeal of the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO), modification of the WEP, and educating Congressional members about LACERA.

IT IS THEREFORE RECOMMENDED THAT YOUR COMMITTEE recommend that the Board of Retirement:

1. Approve visits with Congress by Board trustees as designated by the Chair of the Board of Retirement and by staff as designated by the Chief Executive Officer during the week of January 27, 2025, in Washington, D.C.; and
2. Approve reimbursement of all travel costs incurred in accordance with LACERA's Trustee Travel Policy.

Reviewed and Approved:

A handwritten signature in blue ink that reads "Luis Lugo". The signature is written in a cursive style and is centered within a light gray rectangular box.

Luis Lugo, Deputy Chief Executive Officer

Attachment

NCPERS 2025 Legislative Conference Preliminary Agenda

cc: Santos H. Kreimann
Luis Lugo
JJ Popowich
Laura Guglielmo
Steven P. Rice
Cassandra Smith
Anthony Roda, Williams & Jensen
Shane Doucet, Doucet Consulting Solutions




National Conference on Public Employee Retirement Systems

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Legislative Conference Agenda

2025 SCHEDULE OF EVENTS

MONDAY, JANUARY 27

7:00 AM – 6:00 PM Registration

5:30 PM – 6:30 PM Joint Communications Summit and Legislative Conference Networking Reception

TUESDAY, JANUARY 28

7:00 AM – 6:00 PM Registration

7:00 AM – 8:00 AM Breakfast

8:00 AM – 12:00 PM General Session I

12:30 PM – 1:30 PM Networking Lunch

1:45 PM – 5:00 PM General Session II

5:15 PM – 6:30 PM Networking Reception

WEDNESDAY, JANUARY 29

8:30 AM – 9:30 AM Policy Day Breakfast & Pre-Meeting

10:00 AM – 4:00 PM Policy Day Lounge & Debriefing Room

9:30 AM – 4:00 PM Meetings with Congress

NCPERS will arrange several congressional meetings in which attendees can choose to participate.

12:00 PM – 1:00 PM Policy Day Lunch

4:00 PM – 6:00 PM Policy Day Happy Hour

Event Registration

Annual Conference & Exhibition (ACE)

Center for Online Learning

Chief Officers Summit

FALL Conference

Legislative Conference

- » [About the Legislative Conference](#)
- » [Legislative Conference Agenda](#)
- » [Legislative Conference Registration](#)
- » [Legislative Conference Sponsorship](#)

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE
ENGAGEMENT REPORT
SEPTEMBER 2024
FOR INFORMATION ONLY**

PPIC Statewide Survey: Californians and Their Government

The Public Policy Institute of California released its most recent statewide survey on Californians and their government. The key findings on state and national issues include:

- Kamala Harris and Tim Walz lead Donald Trump and J.D. Vance by a 31 point margin (60% to 29%) in the presidential race; 56% of California’s likely voters are satisfied with the choice of candidates. Adam Schiff leads Steve Garvey by 28 points (63% to 35%) in the US Senate race. Democratic candidates lead Republican candidates in House district races by a 26 point margin (62% to 36%).
- Proposition 36, which increases crime sentences, leads in terms of support, interest, and importance among the 10 statewide propositions. Seventy-one say they would vote “yes,” and 41 say the outcome is very important.
- Majorities of adults and likely voters think the state is headed in the wrong direction and expect the state to have bad times financially in the next 12 months. About half say they are “somewhat” satisfied with their household financial situation and expect their personal financial situation to be “about the same” in the next six months.
 - Governor Newsom’s approval rating: 49% of adults and 51% of likely voters.
 - State legislature’s approval rating: 47% of adults and 48% of likely voters.
- Majorities of adults and likely voters think the nation is generally going in the wrong direction and expect bad times financially in the next 12 months.
 - President Biden’s approval rating: 48% of adults and 55% of likely voters.
 - Vice President Harris’s approval rating: 53% of adults and 56% of likely voters.
 - Less than a quarter approve of the U.S. Congress.
 - Seven in ten support a change from the Electoral College to a direct popular vote for President. ([Source](#))

Colorado Commissions a Study of its Public Employees’ Retirement Association

Colorado PERA, serving over 700,000 active, retired, and deferred public workers, provides retirement benefits through a hybrid defined benefit plan and an optional defined contribution plan. House Bill 1427 mandates a new study to compare PERA’s hybrid plan to alternative options, updating a similar 2014 study. The review will assess plan costs,

contribution rates, and income replacement amid changes in Colorado's workforce and PERA's reforms. An independent actuarial firm will conduct the study, with results expected to be delivered to state officials and made publicly available. PERA expects the study to reaffirm the hybrid plan's cost-effectiveness and value.

The 2014 study included the following key findings:

- In 2010, PERA created the hybrid plan for new members hired on or after January 1, 2011.
- The replacement ratio (percent of final income) is a common metric to compare retirement plans and typically range from 77% to 85% of final income.
- The PERA hybrid plan, as a sole source of retirement income, fall short of target ranges unless a PERA member was hired at age 25 and spend their entire career at PERA.
- To provide the same retirement income as the current hybrid plan, alternative plans would require greater contributions. If contributions are kept the same, alternative plans would provide a lower replacement ratio. Alternative plans include defined contribution, cash balance, and combination plans that include defined benefit, defined contribution, and Social Security.
- Within its peer group of non-Social Security states, the PERA hybrid plan provides a replacement ration comparable to other statewide plans. [\(Source\)](#) [\(Source\)](#)

CalSavers Reaches \$1 Billion in Assets

California State Treasurer Fiona Ma recently announced that CalSavers, California's state-run retirement savings plan for private employees, has reached \$1 billion in assets, growing from \$569 million a year ago. Funded solely by employee contributions, it now leads similar programs nationwide. Since its 2019 launch, it has registered 134,862 employers and has over 519,000 funded participant accounts as of July 31, 2024. The program had a phased rollout from large employers with more than 100 employees to smaller employers with more than 5 employees. Employers with less than 5 employees are required to register after December 31, 2025. [\(Source\)](#) [\(Source\)](#)

Governor's Emergency Proclamations

Governor Newsom recently issued Emergency Proclamations related to the ongoing wildfires in the state. Due to the need for adequate staffing by agencies and departments responding to the emergencies, the proclamations suspended work hour limitations (i.e., 960 hours) for retired annuitants, permanent and intermittent personnel, and state management and senior supervisors. All other restrictions must be adhered to for retired annuitants.

However, the context of the proclamations as they relate to local governments apply to local agencies that contract with CalPERS for retirement benefits, which include non-1937 Act Counties. They are silent with respect to 1937 Act Counties, which may have retired annuitants staffed for the emergencies. The Chair of the Legislative Committee of the State Association of County Retirement Systems (SACRS) has surveyed the member systems regarding the number of firefighting personnel in their systems and will work with the general counsel at the Governor's Office of Emergency Services on a potential amendment to the proclamations to clarify that they would apply to retirees from 1937 Act Counties. ([Source](#)) ([Source](#))

Bill to Repeal WEP/GPO: Threshold for Floor Vote

A bipartisan group of lawmakers, led by Reps. Abigail Spanberger (D-Va.) and Garret Graves (R-La.), cosponsored the Social Security Fairness Act of 2023 (H.R. 82), aimed at eliminating the windfall elimination provision (WEP) and the government pension offset (GPO). These two controversial tax rules reduce Social Security benefits for roughly 2.8 million former government employees, including teachers, police officers, and firefighters. The WEP affects those who worked in both the public and private sectors, while the GPO reduces spousal and survivor benefits for families of retired public servants.

Despite strong bipartisan support, with more than 300 co-sponsors in the House, chamber leadership has delayed the bill's progress. Spanberger and Graves have filed a discharge petition, which requires 218 signatures to force a vote on the House floor. The Congressional Budget Office estimates the bill would cost \$195 billion over the next decade, a figure that might concern some lawmakers. However, Graves argues that this cost represents funds that would otherwise be unfairly withheld from public servants.

Federal employee unions and organizations, including the American Federation of Government Employees and the National Active and Retired Federal Employees Association, have expressed strong support for the bill, advocating for the restoration of these workers' lost benefits. ([Source](#)) ([Source](#))

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE
RETIREE HEALTHCARE BENEFITS PROGRAM
STAFF ACTIVITIES REPORT
SEPTEMBER 2024
FOR INFORMATION ONLY**

Retiree Wellness Program - Staying Healthy Together Fall Workshop

The fall workshop held on September 24, at the Carson Community Center in Carson was a success! The event was attended by 525 members and their spouses.

Attendees enjoyed and participated in activities such as chair massage, biometric screenings, chair yoga, visiting carrier booths, as well as the photo booth. There were raffle prizes galore and healthy snacks.

Luis Lugo's welcome remarks focused on the LACERA North Star (LACERA's Mission and Vision), Economic Impact of LACERA retirees, and LACERA transparency was very well received, as well as the Alzheimer's and Dementia and Taking Care of YourSELF educational presentations.

Here are some feedback from members:

- "I truly enjoyed this event. Topics were great and I absolutely love the flowers, so seasonal and festive!"
- "I am glad I came today, very informative and good topics."
- "The speakers were great, I especially enjoyed the chair yoga exercises."
- "Very organized and well presented workshop, and I appreciate you hosting in Carson"
- "Wonderful time. Appreciate everyone who put effort into this program and all the good food."
- "I am grateful for the opportunity to gather with fellow retirees for this informative workshop, especially post-COVID. Thank you, LACERA, for hosting this retiree wellness program!"
- "Time well spent!"

We thank our carriers (Anthem Blue Cross, Accordant, Cigna, CVS Caremark, Kaiser Permanente, SCAN Health Plan, UnitedHealthcare), the Segal team, and staff for their continued support towards making this event a success.

Centers for Medicare and Medicaid Services (CMS) Medicare Part D Retiree Drug Subsidy (RDS) Program Reconciliation Plan Year 7/1/2022 – 6/30/2023

Staff completed and successfully submitted the RDS subsidy payment request to CMS/RDS for the 2022/2023 Plan Year. Below is a breakdown and total amount subsidy payments received so far:

MEDICAL PLAN	SUBSIDY AMOUNT RECEIVED
Anthem Blue Cross	\$TBD
Cigna Medical	\$199,509.07
Kaiser Permanente	\$TBD
LACFF Local 1014	\$878,828.40
TOTAL	\$TBD

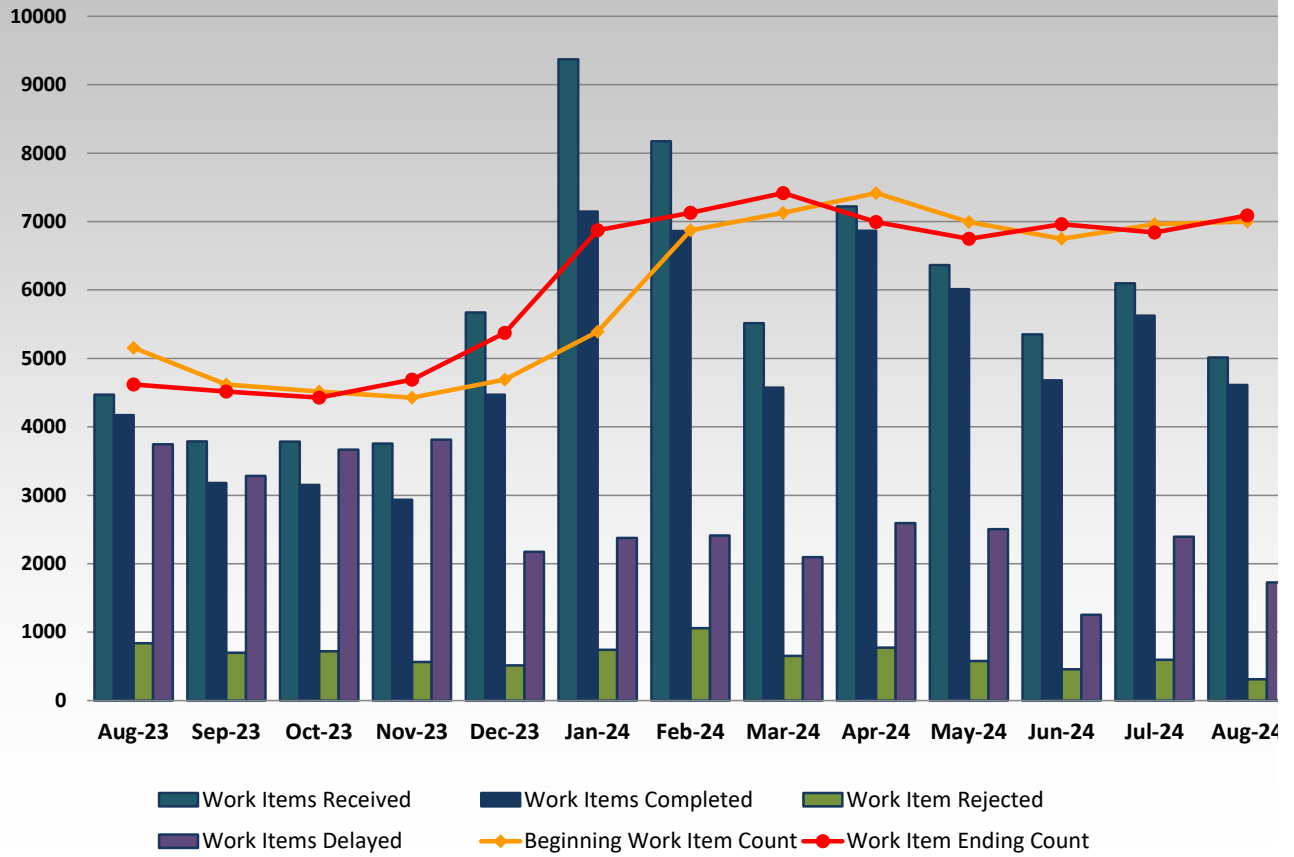
We will keep your Board informed as we receive the additional requested subsidies.

Retiree Healthcare Division

Trend Report

AUG 2023 - AUG 2024

Updated 9/23/2024

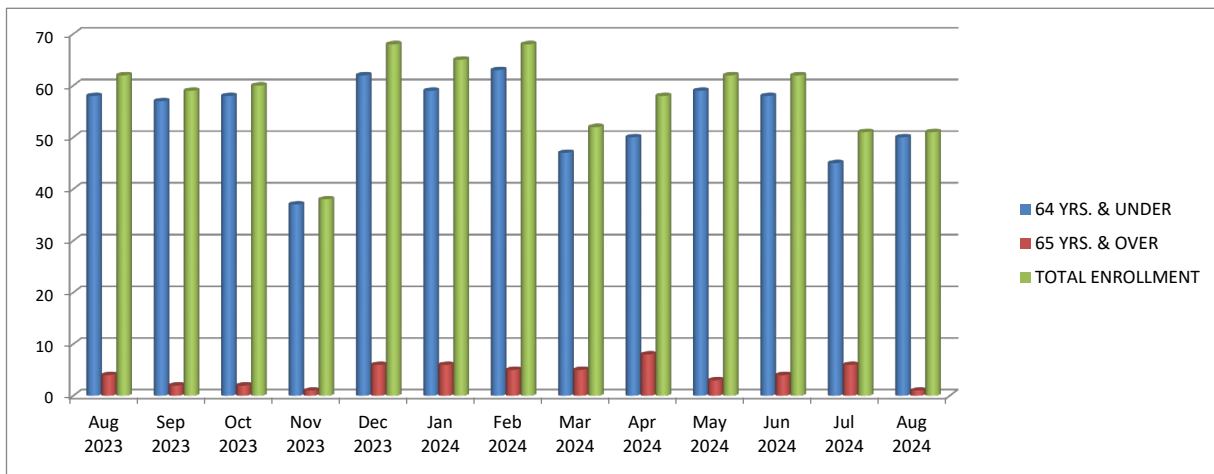


	Beginning Work Item Count	Work Items Received	Work Items Completed	Work Item Rejected	Work Items Delayed	Work Item Ending Count
Aug-23	5157	4471	4172	836	3746	4620
Sep-23	4620	3787	3181	698	3282	4515
Oct-23	4515	3784	3151	721	3665	4427
Nov-23	4427	3757	2936	565	3812	4689
Dec-23	4689	5672	4471	516	2175	5374
Jan-24	5390	9371	7145	742	2377	6874
Feb-24	6874	8174	6862	1059	2411	7127
Mar-24	7127	5516	4573	653	2097	7417
Apr-24	7417	7221	6865	775	2593	6994
May-24	6994	6363	6012	579	2504	6749
Jun-24	6749	5351	4681	458	1252	6961
Jul-24	6961	6098	5624	596	2396	6839
Aug-24	7000	5013	4611	313	1725	7089

Retirees Monthly Age Breakdown AUG 2023 - AUG 2024

Disability Retirement

MONTH	64 YRS. & UNDER	65 YRS. & OVER	TOTAL ENROLLMENT
Aug 2023	58	4	62
Sep 2023	57	2	59
Oct 2023	58	2	60
Nov 2023	37	1	38
Dec 2023	62	6	68
Jan 2024	59	6	65
Feb 2024	63	5	68
Mar 2024	47	5	52
Apr 2024	50	8	58
May 2024	59	3	62
Jun 2024	58	4	62
Jul 2024	45	6	51
Aug 2024	50	1	51



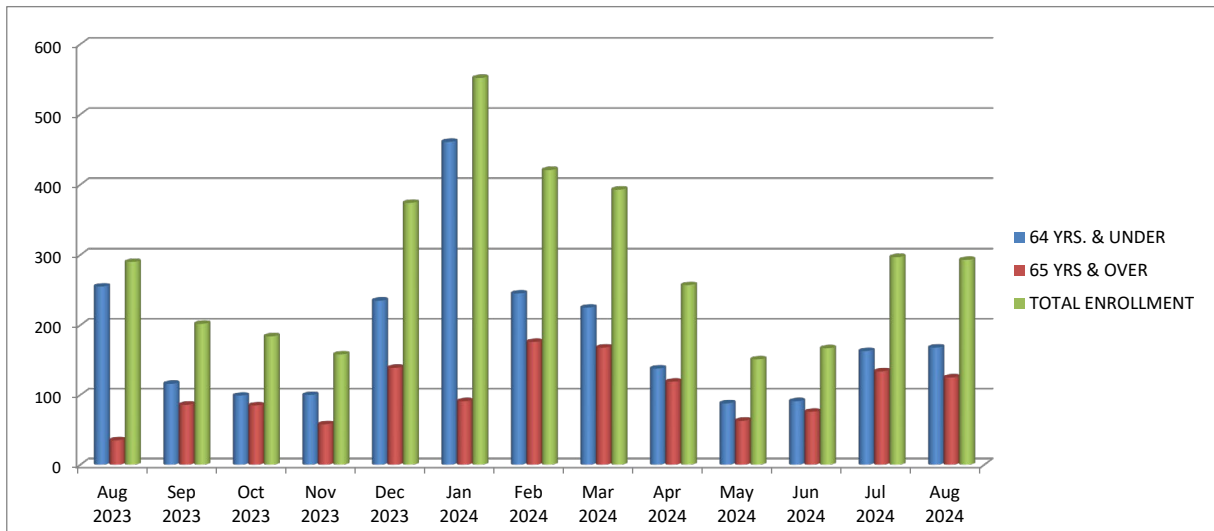
PLEASE NOTE:

- Next Report will include the following dates: September 1, 2023 - September 30, 2024

Retirees Monthly Age Breakdown AUG 2023 - AUG 2024

Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
Aug 2023	255	35	290
Sep 2023	116	86	202
Oct 2023	99	85	184
Nov 2023	100	58	158
Dec 2023	235	139	374
Jan 2024	461	91	552
Feb 2024	245	176	421
Mar 2024	225	168	393
Apr 2024	138	119	257
May 2024	88	63	151
Jun 2024	91	76	167
Jul 2024	163	134	297
Aug 2024	168	125	293



PLEASE NOTE:

- Next Report will include the following dates: September 1, 2023, through September 30, 2024.

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 9/30/2024

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	7671	\$1,232,146.30	0	\$0.00
241	135	\$20,920.90	0	\$0.00
242	958	\$154,004.80	0	\$0.00
243	4586	\$1,511,242.86	0	\$0.00
244	13	\$2,022.40	0	\$0.00
245	58	\$11,896.10	0	\$0.00
246	16	\$2,021.40	0	\$0.00
247	166	\$27,155.20	0	\$0.00
248	15	\$5,275.60	0	\$0.00
249	74	\$26,214.00	0	\$0.00
250	17	\$5,487.30	0	\$0.00
Plan Total:	13,709	\$2,998,386.86	0	\$0.00
CIGNA - PREFERRED with RX				
321	36	\$5,309.80	0	\$0.00
322	7	\$1,027.00	0	\$0.00
324	20	\$6,730.30	0	\$0.00
327	1	\$104.90	0	\$0.00
Plan Total:	64	\$13,172.00	0	\$0.00
KAISER SR. ADVANTAGE				
394	22	\$3,779.50	0	\$0.00
397	3	\$494.00	0	\$0.00
398	9	\$3,144.60	0	\$0.00
403	12150	\$1,920,910.38	0	\$0.00
413	1550	\$251,656.44	0	\$0.00
418	6384	\$2,069,991.25	0	\$0.00
419	212	\$31,650.80	0	\$0.00
426	257	\$42,542.80	0	\$0.00
445	2	\$349.40	0	\$0.00
451	35	\$5,349.60	0	\$0.00
455	8	\$1,397.60	0	\$0.00
457	18	\$7,507.60	0	\$0.00
459	2	\$1,048.20	0	\$0.00
462	85	\$13,755.80	0	\$0.00
465	3	\$494.00	0	\$0.00
466	29	\$9,449.60	0	\$0.00
472	26	\$4,236.80	0	\$0.00
476	4	\$783.10	0	\$0.00
478	15	\$4,985.10	0	\$0.00
479	1	\$144.60	0	\$0.00
482	83	\$13,187.50	0	\$0.00
486	3	\$454.30	0	\$0.00
488	34	\$11,364.80	0	\$0.00
491	1	\$148.50	0	\$0.00
492	1	\$174.70	0	\$0.00
Plan Total:	20,937	\$4,399,000.97	0	\$0.00

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 9/30/2024

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	279	\$44,158.40	0	\$0.00
613	103	\$33,664.30	0	\$0.00
620	8	\$5,382.60	0	\$0.00
622	13	\$2,238.90	0	\$0.00
623	2	\$559.20	0	\$0.00
Plan Total:	405	86,003	0	0
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	2135	\$346,283.80	0	\$0.00
702	396	\$65,285.90	0	\$0.00
703	1384	\$459,576.40	0	\$0.00
704	95	\$17,028.10	0	\$0.00
705	52	\$17,747.50	0	\$0.00
Plan Total:	4,062	\$905,921.70	0	\$0.00
LOCAL 1014				
804	198	\$44,548.00	0	\$0.00
805	236	\$46,679.90	0	\$0.00
806	727	\$278,751.80	0	\$0.00
807	53	\$10,412.10	0	\$0.00
808	20	\$8,385.50	0	\$0.00
812	251	\$48,182.20	0	\$0.00
813	1	\$174.70	0	\$0.00
Plan Total:	1,486	\$437,134.20	0	\$0.00
Grand Total:	40,663	\$8,839,619.13	0	\$0.00

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 9/30/2024

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	7671	1232146.3	0	0
241	135	20920.9	0	0
242	958	154004.8	0	0
243	4586	1511242.86	0	0
244	13	2022.4	0	0
245	58	11896.1	0	0
246	16	2021.4	0	0
247	166	27155.2	0	0
248	15	5275.6	0	0
249	74	26214	0	0
250	17	5487.3	0	0
Plan Total:	13,709	\$2,998,386.86	0	\$0.00
CIGNA - PREFERRED with RX				
321	36	5309.8	0	0
322	7	1027	0	0
324	20	6730.3	0	0
327	1	104.9	0	0
Plan Total:	64	\$13,172.00	0	\$0.00
KAISER SR. ADVANTAGE				
394	22	3779.5	0	0
397	3	494	0	0
398	9	3144.6	0	0
403	12150	1920910.38	0	0
413	1550	251656.44	0	0
418	6384	2069991.25	0	0
419	212	31650.8	0	0
426	257	42542.8	0	0
445	2	349.4	0	0
451	35	5349.6	0	0
455	8	1397.6	0	0
457	18	7507.6	0	0
459	2	1048.2	0	0
462	85	13755.8	0	0
465	3	494	0	0
466	29	9449.6	0	0
472	26	4236.8	0	0
476	4	783.1	0	0
478	15	4985.1	0	0
479	1	144.6	0	0
482	83	13187.5	0	0
486	3	454.3	0	0
488	34	11364.8	0	0
491	1	148.5	0	0
492	1	174.7	0	0
0	0	0	0	0
Plan Total:	20,937	\$4,399,000.97	0	\$0.00

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 9/30/2024

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	279	44158.4	0	0
613	103	33664.3	0	0
620	8	5382.6	0	0
622	13	2238.9	0	0
623	2	559.2	0	0
Plan Total:	405	86,003	0	0
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	2135	346283.8	0	0
702	396	65285.9	0	0
703	1384	459576.4	0	0
704	95	17028.1	0	0
705	52	17747.5	0	0
Plan Total:	4,062	\$905,921.70	0	\$0.00
Grand Total:	39,177	\$8,402,484.93	0	\$0.00

Medical and Dental Vision Insurance Premiums October 2024

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Medical Plan							
Anthem Blue Cross Prudent Buyer Plan							
201	437	\$493,678.64	\$73,660.63	\$420,143.97	\$493,804.60	(\$5,584.60)	\$488,220.00
202	219	\$492,374.40	\$39,038.29	\$421,343.15	\$460,381.44	(\$2,198.10)	\$458,183.34
203	76	\$193,499.28	\$28,280.60	\$152,814.88	\$181,095.48	\$0.00	\$181,095.48
204	27	\$38,764.17	\$9,963.81	\$27,364.65	\$37,328.46	\$0.00	\$37,328.46
SUBTOTAL	759	\$1,218,316.49	\$150,943.33	\$1,021,666.65	\$1,172,609.98	(\$7,782.70)	\$1,164,827.28
Anthem Blue Cross I							
211	530	\$785,827.84	\$49,010.61	\$742,623.21	\$791,633.82	(\$2,954.24)	\$788,679.58
212	223	\$599,235.75	\$28,763.20	\$552,014.91	\$580,778.11	\$0.00	\$580,778.11
213	73	\$229,336.80	\$25,069.96	\$207,408.44	\$232,478.40	\$0.00	\$232,478.40
214	20	\$39,089.00	\$3,518.00	\$35,571.00	\$39,089.00	\$0.00	\$39,089.00
215	1	\$498.97	\$139.71	\$359.26	\$498.97	\$0.00	\$498.97
SUBTOTAL	847	\$1,653,988.36	\$106,501.48	\$1,537,976.82	\$1,644,478.30	(\$2,954.24)	\$1,641,524.06
Anthem Blue Cross II							
221	2,385	\$3,534,748.16	\$180,976.10	\$3,366,348.64	\$3,547,324.74	(\$1,477.12)	\$3,545,847.62
222	2,056	\$5,523,621.98	\$132,683.75	\$5,300,387.05	\$5,433,070.80	(\$5,326.54)	\$5,427,744.26
223	944	\$2,975,095.20	\$113,977.20	\$2,845,410.00	\$2,959,387.20	\$0.00	\$2,959,387.20
224	240	\$471,022.45	\$44,405.08	\$428,571.82	\$472,976.90	\$0.00	\$472,976.90
SUBTOTAL	5,625	\$12,504,487.79	\$472,042.13	\$11,940,717.51	\$12,412,759.64	(\$6,803.66)	\$12,405,955.98

Medical and Dental Vision Insurance Premiums

October 2024

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Anthem Blue Cross III							
240	7,714	\$4,642,576.40	\$594,366.84	\$4,092,961.48	\$4,687,328.32	(\$16,838.36)	\$4,670,489.96
241	133	\$259,634.70	\$23,837.41	\$230,703.03	\$254,540.44	\$0.00	\$254,540.44
242	948	\$1,859,753.74	\$106,546.57	\$1,688,084.93	\$1,794,631.50	(\$1,923.22)	\$1,792,708.28
243	4,597	\$5,522,545.21	\$573,251.14	\$4,880,901.23	\$5,454,152.37	(\$15,847.71)	\$5,438,304.66
244	14	\$15,078.00	\$1,787.82	\$13,290.18	\$15,078.00	\$0.00	\$15,078.00
245	59	\$63,543.00	\$5,772.72	\$70,023.06	\$75,795.78	\$0.00	\$75,795.78
246	15	\$38,379.20	\$3,358.18	\$27,824.92	\$31,183.10	\$0.00	\$31,183.10
247	169	\$414,975.10	\$20,388.95	\$372,997.85	\$393,386.80	\$0.00	\$393,386.80
248	15	\$25,088.40	\$2,140.87	\$26,292.65	\$28,433.52	\$0.00	\$28,433.52
249	74	\$125,442.00	\$6,790.61	\$123,669.07	\$130,459.68	\$0.00	\$130,459.68
250	17	\$31,865.99	\$2,436.81	\$29,429.18	\$31,865.99	\$0.00	\$31,865.99
SUBTOTAL	13,755	\$12,998,881.74	\$1,340,677.92	\$11,556,177.58	\$12,896,855.50	(\$34,609.29)	\$12,862,246.21
CIGNA Network Model Plan							
301	223	\$422,435.59	\$105,951.44	\$318,378.48	\$424,329.92	\$10,725.48	\$435,055.40
302	55	\$188,133.55	\$45,009.41	\$143,124.14	\$188,133.55	\$0.00	\$188,133.55
303	7	\$28,273.56	\$6,264.53	\$17,969.95	\$24,234.48	\$0.00	\$24,234.48
304	14	\$35,191.38	\$12,585.95	\$20,091.76	\$32,677.71	\$0.00	\$32,677.71
SUBTOTAL	299	\$674,034.08	\$169,811.33	\$499,564.33	\$669,375.66	\$10,725.48	\$680,101.14
CIGNA Preferred w/ Rx - Phoenix, AZ							
321	36	\$12,486.96	\$1,595.57	\$10,891.39	\$12,486.96	\$0.00	\$12,486.96
322	7	\$13,111.98	\$749.25	\$12,362.73	\$13,111.98	\$0.00	\$13,111.98
324	20	\$13,714.40	\$1,398.88	\$13,001.24	\$14,400.12	\$0.00	\$14,400.12
327	1	\$2,492.31	\$498.46	\$1,993.85	\$2,492.31	\$0.00	\$2,492.31
SUBTOTAL	64	\$41,805.65	\$4,242.16	\$38,249.21	\$42,491.37	\$0.00	\$42,491.37

Medical and Dental Vision Insurance Premiums October 2024

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser/Senior Advantage							
401	1,571	\$2,168,595.75	\$161,650.09	\$2,002,877.92	\$2,164,528.01	\$0.00	\$2,164,528.01
403	12,168	\$3,452,057.60	\$305,526.75	\$3,138,907.33	\$3,444,434.08	(\$9,035.60)	\$3,435,398.48
404	458	\$593,746.62	\$8,659.92	\$585,086.70	\$593,746.62	\$1,296.39	\$595,043.01
405	1,430	\$1,940,468.29	\$17,820.45	\$1,940,834.45	\$1,958,654.90	(\$4,062.39)	\$1,954,592.51
411	1,922	\$5,248,496.40	\$215,518.08	\$4,919,305.68	\$5,134,823.76	\$0.00	\$5,134,823.76
413	1,522	\$2,530,981.35	\$112,195.34	\$2,331,495.04	\$2,443,690.38	(\$3,251.10)	\$2,440,439.28
414	47	\$124,058.38	\$844.65	\$123,213.73	\$124,058.38	\$0.00	\$124,058.38
418	6,337	\$3,557,952.00	\$252,836.75	\$3,270,336.53	\$3,523,173.28	(\$3,897.60)	\$3,519,275.68
419	214	\$337,719.85	\$3,958.36	\$349,762.99	\$353,721.35	\$0.00	\$353,721.35
420	100	\$258,478.00	\$1,240.69	\$257,237.31	\$258,478.00	\$0.00	\$258,478.00
421	7	\$9,458.05	\$1,026.87	\$8,431.18	\$9,458.05	\$0.00	\$9,458.05
422	263	\$730,962.88	\$2,265.71	\$654,712.60	\$656,978.31	\$0.00	\$656,978.31
426	259	\$423,417.80	\$3,713.03	\$424,590.36	\$428,303.39	(\$1,628.53)	\$426,674.86
428	42	\$110,985.84	\$528.50	\$110,457.34	\$110,985.84	\$0.00	\$110,985.84
430	145	\$391,537.70	\$3,618.34	\$393,319.88	\$396,938.22	(\$5,400.52)	\$391,537.70
SUBTOTAL	26,485	\$21,878,916.51	\$1,091,403.53	\$20,510,569.04	\$21,601,972.57	(\$25,979.35)	\$21,575,993.22

Medical and Dental Vision Insurance Premiums October 2024

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Colorado							
450	3	\$3,943.05	\$525.74	\$3,417.31	\$3,943.05	\$0.00	\$3,943.05
451	35	\$10,724.40	\$1,459.70	\$8,668.90	\$10,128.60	\$0.00	\$10,128.60
453	8	\$23,265.76	\$1,959.60	\$21,306.16	\$23,265.76	\$0.00	\$23,265.76
454	1	\$3,927.17	\$1,162.56	\$2,764.61	\$3,927.17	\$0.00	\$3,927.17
455	8	\$12,834.00	\$866.29	\$11,967.71	\$12,834.00	\$0.00	\$12,834.00
457	18	\$10,580.40	\$1,058.04	\$10,110.16	\$11,168.20	\$0.00	\$11,168.20
459	2	\$3,788.30	\$75.77	\$5,606.68	\$5,682.45	\$0.00	\$5,682.45
SUBTOTAL	75	\$69,063.08	\$7,107.70	\$63,841.53	\$70,949.23	\$0.00	\$70,949.23
Kaiser - Georgia							
441	4	\$6,242.08	\$333.60	\$5,908.48	\$6,242.08	\$0.00	\$6,242.08
442	8	\$12,484.16	\$667.20	\$11,816.96	\$12,484.16	\$0.00	\$12,484.16
445	2	\$3,924.74	\$0.00	\$3,924.74	\$3,924.74	\$0.00	\$3,924.74
446	0	\$1,962.37	\$0.00	(\$21,024.12)	(\$21,024.12)	\$0.00	(\$21,024.12)
461	14	\$21,847.28	\$3,407.59	\$20,000.21	\$23,407.80	\$0.00	\$23,407.80
462	86	\$35,247.10	\$5,057.53	\$34,968.63	\$40,026.16	\$0.00	\$40,026.16
463	4	\$12,452.16	\$3,130.71	\$9,321.45	\$12,452.16	\$0.00	\$12,452.16
465	3	\$5,887.11	\$313.98	\$5,573.13	\$5,887.11	\$0.00	\$5,887.11
466	29	\$23,539.30	\$1,704.57	\$21,834.73	\$23,539.30	\$0.00	\$23,539.30
SUBTOTAL	150	\$123,586.30	\$14,615.18	\$92,324.21	\$106,939.39	\$0.00	\$106,939.39

Medical and Dental Vision Insurance Premiums October 2024

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Hawaii							
471	5	\$4,773.20	\$267.30	\$4,505.90	\$4,773.20	\$0.00	\$4,773.20
472	26	\$11,620.44	\$1,591.11	\$10,029.33	\$11,620.44	\$0.00	\$11,620.44
473	1	\$2,147.75	\$670.63	\$1,477.12	\$2,147.75	\$0.00	\$2,147.75
474	3	\$7,605.12	\$0.00	\$3,802.56	\$3,802.56	\$0.00	\$3,802.56
475	3	\$8,543.76	\$0.00	\$8,543.76	\$8,543.76	\$0.00	\$8,543.76
476	4	\$5,574.32	\$1,226.36	\$5,741.54	\$6,967.90	\$0.00	\$6,967.90
478	15	\$13,288.20	\$1,488.28	\$11,799.92	\$13,288.20	\$0.00	\$13,288.20
479	1	\$2,586.69	\$0.00	\$2,586.69	\$2,586.69	\$0.00	\$2,586.69
SUBTOTAL	58	\$56,139.48	\$5,243.68	\$48,486.82	\$53,730.50	\$0.00	\$53,730.50
Kaiser - Oregon							
481	2	\$2,613.30	\$653.32	\$1,959.98	\$2,613.30	\$0.00	\$2,613.30
482	83	\$45,521.35	\$6,976.29	\$38,545.06	\$45,521.35	\$0.00	\$45,521.35
483	3	\$4,907.10	\$830.25	\$4,076.85	\$4,907.10	\$0.00	\$4,907.10
484	6	\$15,631.80	\$0.00	\$15,631.80	\$15,631.80	\$0.00	\$15,631.80
486	3	\$5,541.30	\$0.00	\$5,541.30	\$5,541.30	\$0.00	\$5,541.30
488	34	\$37,022.60	\$5,313.82	\$31,708.78	\$37,022.60	\$0.00	\$37,022.60
491	1	\$1,848.38	\$0.00	\$1,848.38	\$1,848.38	\$0.00	\$1,848.38
492	1	\$2,176.15	\$0.00	\$2,176.15	\$2,176.15	\$0.00	\$2,176.15
SUBTOTAL	133	\$115,261.98	\$13,773.68	\$101,488.30	\$115,261.98	\$0.00	\$115,261.98
SCAN Health Plan							
611	278	\$75,027.00	\$15,459.30	\$58,232.70	\$73,692.00	\$0.00	\$73,692.00
613	101	\$54,178.00	\$11,245.88	\$42,932.12	\$54,178.00	\$0.00	\$54,178.00
SUBTOTAL	379	\$129,205.00	\$26,705.18	\$101,164.82	\$127,870.00	\$0.00	\$127,870.00

Medical and Dental Vision Insurance Premiums

October 2024

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
SCAN Health Plan, AZ							
620	8	\$2,136.00	\$485.94	\$8,290.14	\$8,776.08	\$0.00	\$8,776.08
SUBTOTAL	8	\$2,136.00	\$485.94	\$8,290.14	\$8,776.08	\$0.00	\$8,776.08
SCAN Health Plan, NV							
622	14	\$3,738.00	\$501.96	\$3,236.04	\$3,738.00	\$0.00	\$3,738.00
623	2	\$1,052.00	\$0.00	\$1,052.00	\$1,052.00	\$0.00	\$1,052.00
SUBTOTAL	16	\$4,790.00	\$501.96	\$4,288.04	\$4,790.00	\$0.00	\$4,790.00
UHC Medicare Adv.							
701	2,130	\$745,683.00	\$85,140.24	\$660,891.21	\$746,031.45	(\$1,742.25)	\$744,289.20
702	389	\$737,452.00	\$40,338.71	\$663,927.95	\$704,266.66	\$0.00	\$704,266.66
703	1,380	\$954,126.50	\$89,065.12	\$865,750.28	\$954,815.40	\$0.00	\$954,815.40
704	97	\$205,916.62	\$11,640.57	\$199,908.54	\$211,549.11	\$0.00	\$211,549.11
705	52	\$49,215.92	\$2,309.37	\$47,853.01	\$50,162.38	\$0.00	\$50,162.38
706	1	\$429.15	\$17.17	\$411.98	\$429.15	\$0.00	\$429.15
SUBTOTAL	4,049	\$2,692,823.19	\$228,511.18	\$2,438,742.97	\$2,667,254.15	(\$1,742.25)	\$2,665,511.90
United Healthcare							
707	573	\$870,341.22	\$85,091.89	\$782,121.29	\$867,213.18	(\$1,477.12)	\$865,736.06
708	483	\$1,350,982.80	\$79,612.04	\$1,212,075.01	\$1,291,687.05	\$0.00	\$1,291,687.05
709	393	\$1,282,832.48	\$99,665.75	\$1,176,654.89	\$1,276,320.64	(\$93.73)	\$1,276,226.91
SUBTOTAL	1,449	\$3,504,156.50	\$264,369.68	\$3,170,851.19	\$3,435,220.87	(\$1,570.85)	\$3,433,650.02

Medical and Dental Vision Insurance Premiums October 2024

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Local 1014 Firefighters							
801	80	\$112,648.80	\$3,351.29	\$106,481.29	\$109,832.58	\$0.00	\$109,832.58
802	342	\$868,310.64	\$28,943.68	\$836,828.04	\$865,771.72	\$0.00	\$865,771.72
803	393	\$1,176,995.70	\$36,717.49	\$1,142,913.72	\$1,179,631.21	\$2,994.90	\$1,182,626.11
804	204	\$287,254.44	\$9,462.46	\$284,759.12	\$294,221.58	(\$45,956.11)	\$248,265.47
805	238	\$604,262.96	\$16,710.06	\$585,013.98	\$601,724.04	(\$46,330.50)	\$555,393.54
806	729	\$1,850,872.68	\$40,216.46	\$1,793,016.14	\$1,833,232.60	(\$278,472.20)	\$1,554,760.40
807	54	\$161,724.60	\$5,450.73	\$156,273.87	\$161,724.60	(\$10,761.50)	\$150,963.10
808	21	\$62,892.90	\$239.59	\$62,653.31	\$62,892.90	(\$8,036.10)	\$54,856.80
809	16	\$22,529.76	\$2,365.62	\$20,164.14	\$22,529.76	\$0.00	\$22,529.76
810	10	\$25,389.20	\$2,995.92	\$22,393.28	\$25,389.20	\$0.00	\$25,389.20
811	4	\$11,979.60	\$2,755.31	\$9,224.29	\$11,979.60	\$0.00	\$11,979.60
812	253	\$356,251.83	\$22,219.90	\$335,440.04	\$357,659.94	(\$48,351.60)	\$309,308.34
813	1	\$2,538.92	\$0.00	\$2,538.92	\$2,538.92	(\$174.70)	\$2,364.22
SUBTOTAL	2,345	\$5,543,652.03	\$171,428.51	\$5,357,700.14	\$5,529,128.65	(\$435,087.81)	\$5,094,040.84
Kaiser - Washington							
393	6	\$11,031.72	\$2,169.00	\$8,862.72	\$11,031.72	\$0.00	\$11,031.72
394	22	\$9,685.50	\$1,417.60	\$8,708.15	\$10,125.75	\$0.00	\$10,125.75
395	2	\$6,852.98	\$1,526.44	\$5,326.54	\$6,852.98	\$0.00	\$6,852.98
397	3	\$6,084.36	\$0.00	\$6,084.36	\$6,084.36	\$0.00	\$6,084.36
398	9	\$7,852.50	\$1,256.40	\$6,596.10	\$7,852.50	\$0.00	\$7,852.50
SUBTOTAL	42	\$41,507.06	\$6,369.44	\$35,577.87	\$41,947.31	\$0.00	\$41,947.31
Medical Plan Total	56,538	\$63,252,751.24	\$4,074,734.01	\$58,527,677.17	\$62,602,411.18	(\$505,804.67)	\$62,096,606.51

Medical and Dental Vision Insurance Premiums October 2024

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Dental/Vision Plan							
CIGNA Indemnity Dental/Vision							
501	26,721	\$1,446,306.19	\$146,056.61	\$1,313,839.48	\$1,459,896.09	(\$3,626.80)	\$1,456,269.29
502	24,588	\$2,785,685.34	\$208,038.65	\$2,563,592.88	\$2,771,631.53	(\$3,469.11)	\$2,768,162.42
503	7	\$466.41	\$23.99	\$442.42	\$466.41	\$0.00	\$466.41
SUBTOTAL	51,316	\$4,232,457.94	\$354,119.25	\$3,877,874.78	\$4,231,994.03	(\$7,095.91)	\$4,224,898.12
CIGNA Dental HMO/Vision							
901	4,223	\$196,965.68	\$21,050.63	\$177,124.57	\$198,175.20	\$197.54	\$198,372.74
902	3,147	\$301,275.36	\$21,373.97	\$278,853.31	\$300,227.28	(\$190.56)	\$300,036.72
903	2	\$94.22	\$33.92	\$60.30	\$94.22	\$0.00	\$94.22
SUBTOTAL	7,372	\$498,335.26	\$42,458.52	\$456,038.18	\$498,496.70	\$6.98	\$498,503.68
Dental/Vision Plan Total	58,688	\$4,730,793.20	\$396,577.77	\$4,333,912.96	\$4,730,490.73	(\$7,088.93)	\$4,723,401.80
GRAND TOTALS	115,226	\$67,983,544.44	\$4,471,311.78	\$62,861,590.13	\$67,332,901.91	(\$512,893.60)	\$66,820,008.31

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

*Benchmark premiums are bolded.

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

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

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

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

Kaiser

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

*Benchmark premiums are bolded.

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

*Benchmark premiums are bolded.

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

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

Kaiser Hawaii

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

Kaiser Oregon

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

*Benchmark premiums are bolded.

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

Kaiser Rate Category Definitions

"Basic" - includes those who are under age 65

Medicare Cost ("Supplement")

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

"Senior Advantage"

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

"Excess I"

- Is for participants who have Medicare Part A only.

"Excess II"

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

"Excess III"

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

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

*Benchmark premiums are bolded.

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

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

CIGNA Indemnity - Dental/Vision

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

CIGNA HMO - Dental/Vision

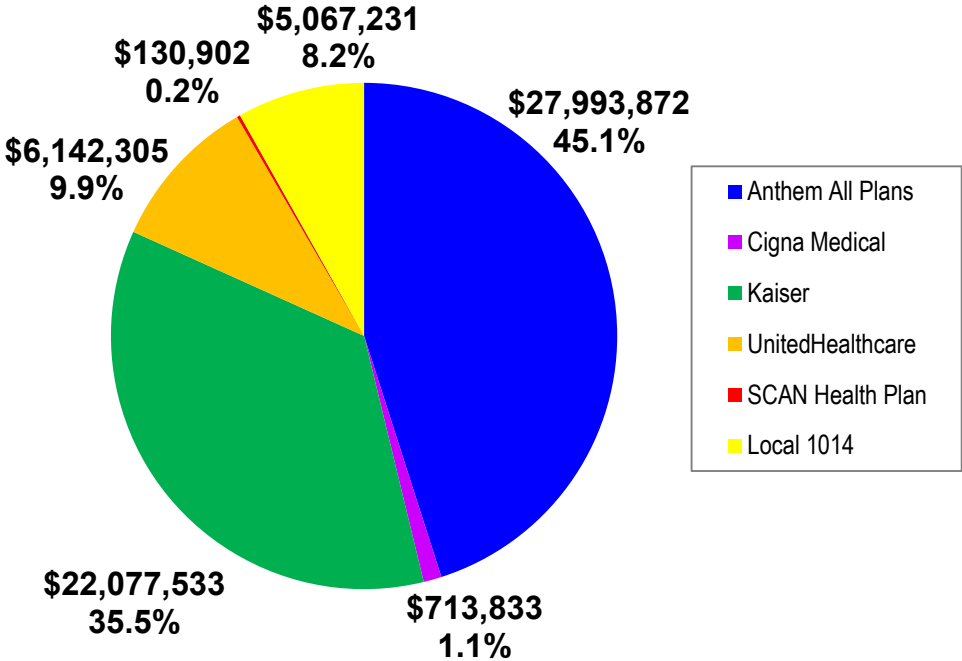
\$39.02	901	Retiree Only
\$81.07	902	Retiree and Dependent(s)
\$39.56	903	Survivor Children Only Rates

Los Angeles County Employees Retirement Association
Premium & Enrollment
Coverage Month Ending August 2024

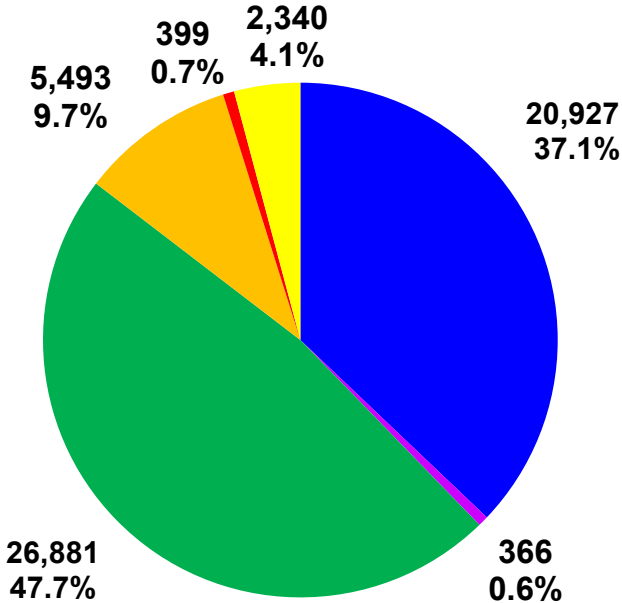
Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	\$27,993,872	45.1%	20,927	37.1%
Cigna Medical	\$713,833	1.1%	366	0.7%
Kaiser	\$22,077,533	35.5%	26,881	47.7%
UnitedHealthcare	\$6,142,305	9.9%	5,493	9.7%
SCAN Health Plan	\$130,902	0.2%	399	0.7%
Local 1014	\$5,067,231	8.2%	2,340	4.1%
Combined Medical	\$62,125,675	100.0%	56,406	100.0%

Cigna Dental & Vision (PPO and HMO)	\$4,723,392	58,565
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Monthly Premium

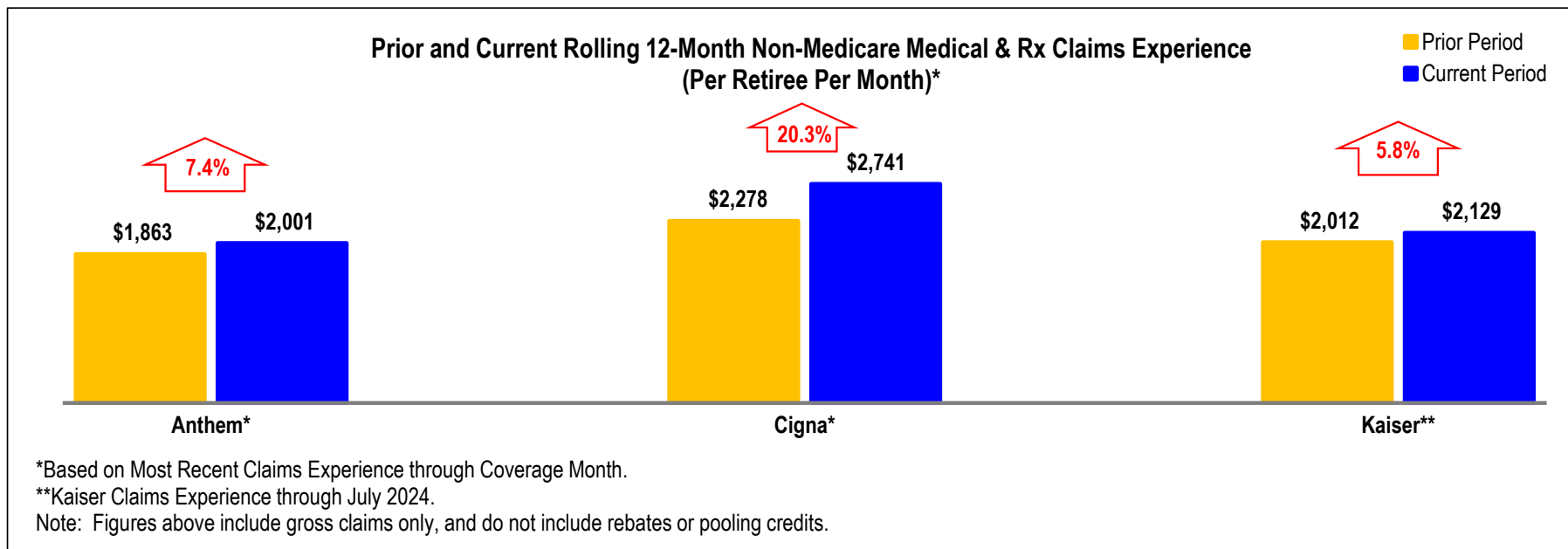
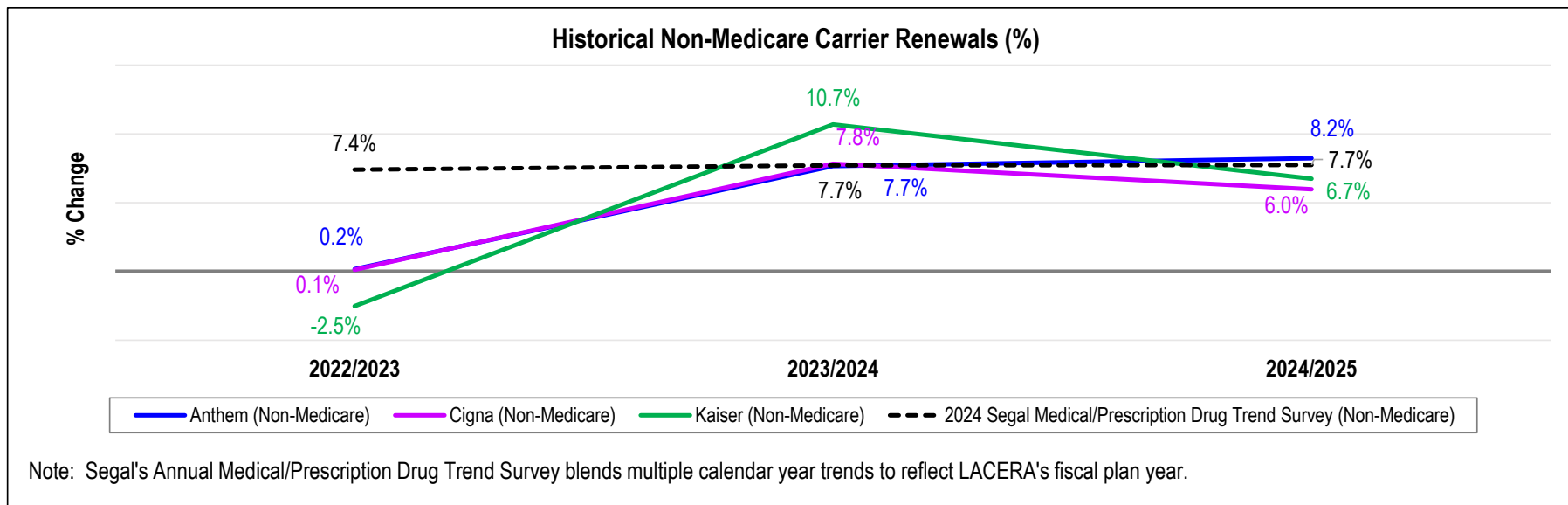


Retirees



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

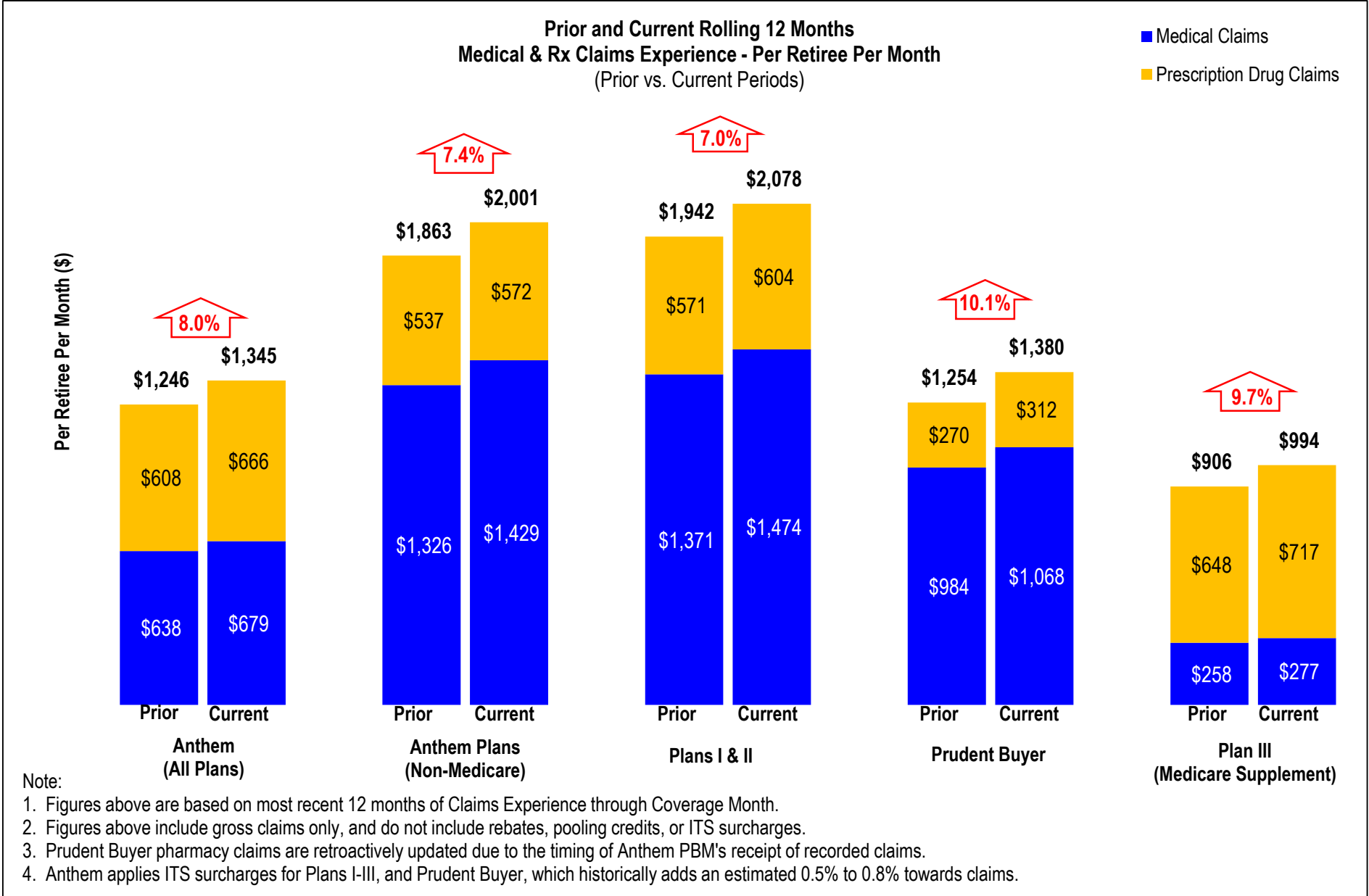
Los Angeles County Employees Retirement Association
Claims Experience by Carrier
Coverage Month Ending August 2024



Los Angeles County Employees Retirement Association

Anthem Claims Experience By Plan

Coverage Month Ending August 2024



Los Angeles County Employees Retirement Association

Kaiser Utilization

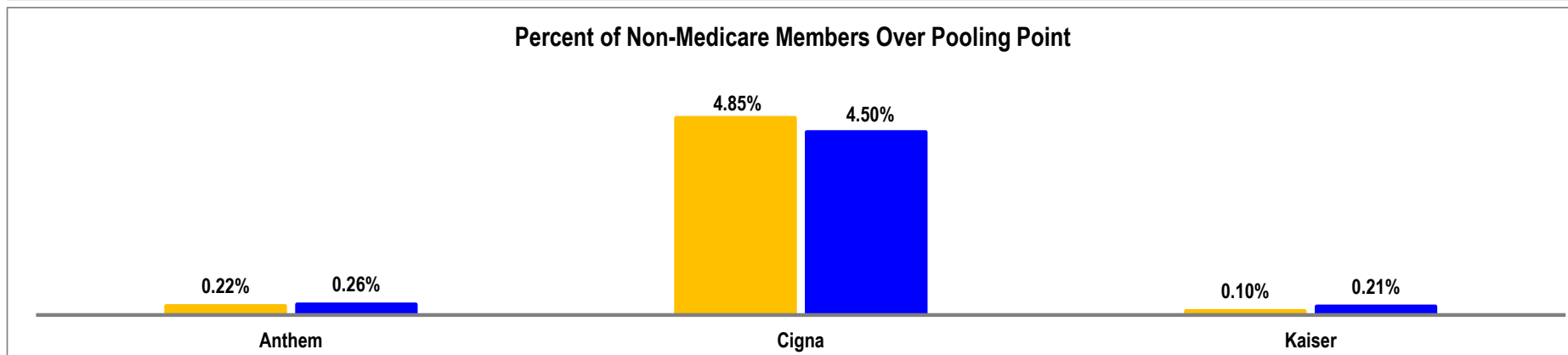
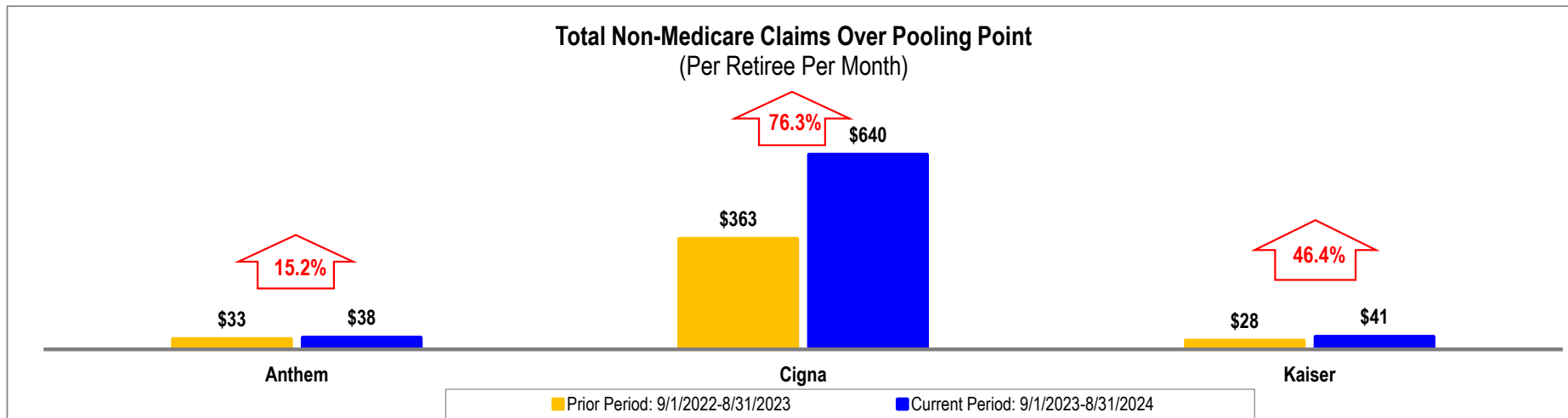
Coverage Month Ending August 2024

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

Category	Current Period 8/1/2023 - 7/31/2024	Prior Period 8/1/2022 - 7/31/2023	Change
Average Contract Size	2.34	2.36	-0.85%
Average Members	8,853	8,933	-0.90%
Inpatient Claims Per Member Per Month	\$211.62	\$243.64	-13.14%
Outpatient Claims Per Member Per Month	\$410.99	\$346.99	18.44%
Pharmacy Per Member Per Month	\$143.95	\$133.95	7.47%
Other Per Member Per Month	\$144.80	\$136.40	6.16%
Total Claims Per Member Per Month	\$911.36	\$860.98	5.85%
Total Paid Claims	\$96,821,719	\$92,295,049	4.90%
Large Claims over \$550,000 Pooling Point ¹			
Number of Claims over Pooling Point	8	4	
Amount over Pooling Point	\$1,864,571	\$1,299,404	43.49%
% of Total Paid Claims	1.93%	1.41%	
Inpatient Days / 1000	338.9	427.7	-20.76%
Inpatient Admits / 1000	52.9	54.9	-3.64%
Outpatient Visits / 1000	14,413.9	14,254.3	1.12%
Pharmacy Scripts Per Member Per Year	11.1	10.5	5.71%

¹ The pooling threshold is \$550,000 for the plan year beginning 7/1/2024 through 6/30/2025 .

Los Angeles County Employees Retirement Association
 High Cost Claimants (Anthem, Cigna, & Kaiser)
 Coverage Month Ending August 2024



Stop-Loss & Pooling Points Overview:

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

Anthem and Cigna figures are based on the most recent Claims Experience through Coverage Month. Kaiser's figures are based on Claims Experience period between August through July.

Pooling Points by Carrier:

1. Anthem's pooling points are \$400,000 for Plans I & II, and \$300,000 for Prudent Buyer.
2. Cigna's pooling point is \$100,000.
3. Kaiser's pooling point is \$550,000.

Los Angeles County Employees Retirement Association

Anthem Lifetime Max Accumulation Status By Plan

Coverage Month Ending August 2024

Prior Calendar Year: December 2022 ¹							Current Calendar Year: December 2023 ²		
Lifetime Claim Amount ³	Plans I & II	Prudent Buyer	Combined	Plans I & II	Prudent Buyer	Combined			
\$900K-\$999K	19	0	19	19	1	20			
\$800K-\$899K	24	0	24	27	2	29			
\$700K-\$799K	22	0	22	29	3	32			
\$600-\$699K	46	0	46	53	2	55			
\$500-\$599K	<i>Not available</i>			82	4	86			
Total	111	0	111	210	12	222			

Prior Month: July 2024 ⁴							Most Recent Month: August 2024 ⁵		
Lifetime Claim Amount ³	Plans I & II	Prudent Buyer	Combined	Plans I & II	Prudent Buyer	Combined			
\$900K-\$999K	16	0	16	18	0	18			
\$800K-\$899K	17	3	20	19	3	22			
\$700K-\$799K	30	2	32	31	2	33			
\$600-\$699K	46	2	48	45	2	47			
\$500-\$599K	73	7	80	76	8	84			
Total	182	14	196	189	15	204			

¹ Based on data provided by Anthem on September 16, 2024.

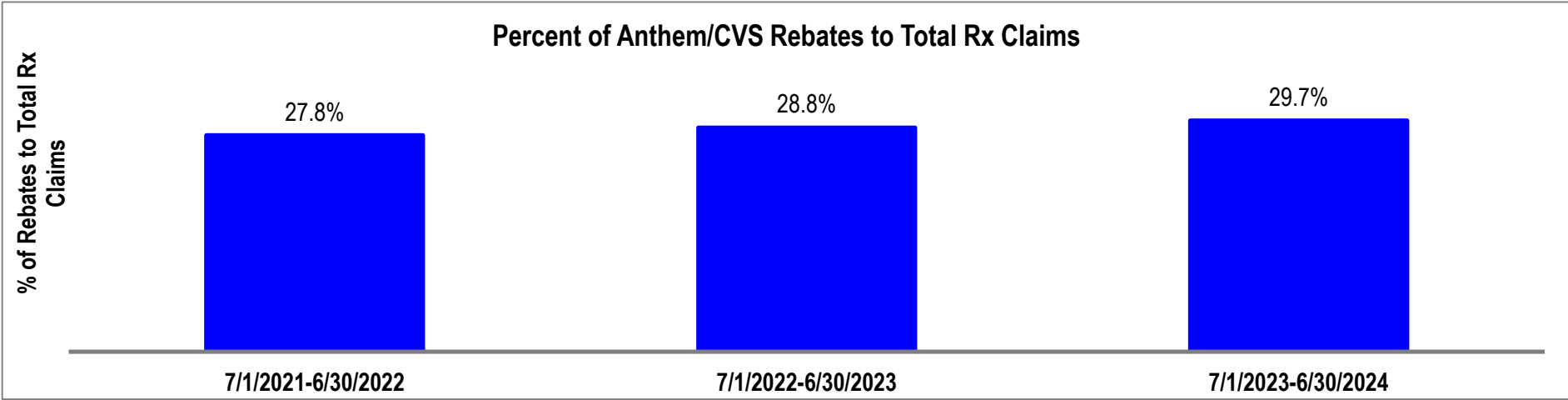
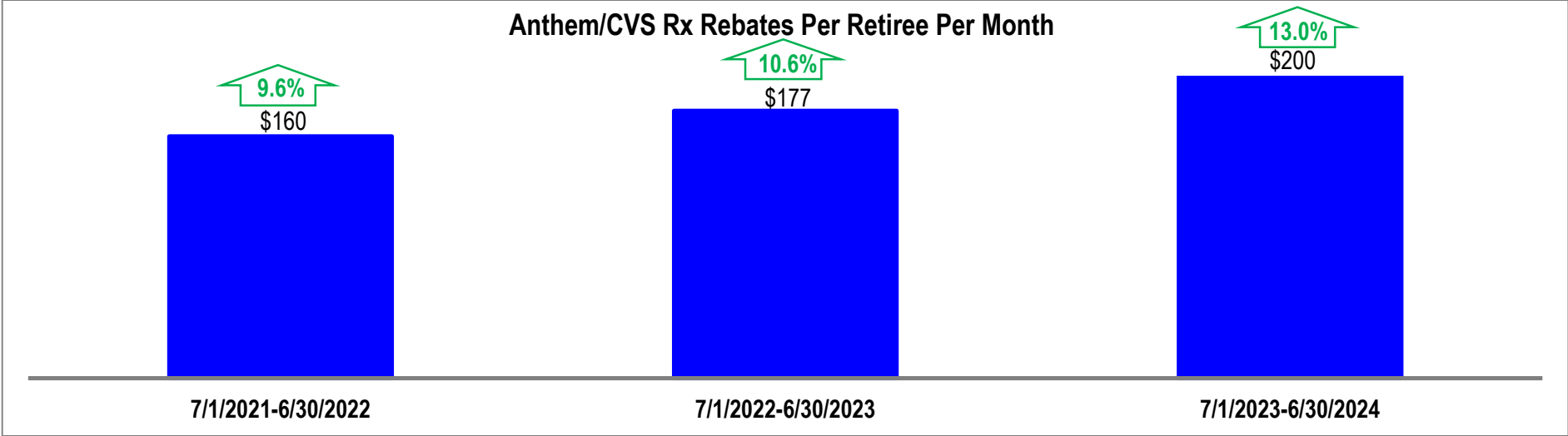
² Based on data provided by Anthem on September 17, 2024.

³ Members identified by Anthem as terminated were excluded from the counts above.

⁴ Based on data provided by Anthem on August 8, 2024.

⁵ Based on data provided by Anthem on September 18, 2024.

Los Angeles County Employees Retirement Association
Prescription Drug Rebates (Anthem)
Coverage Month Ending August 2024



Rebates Overview:

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

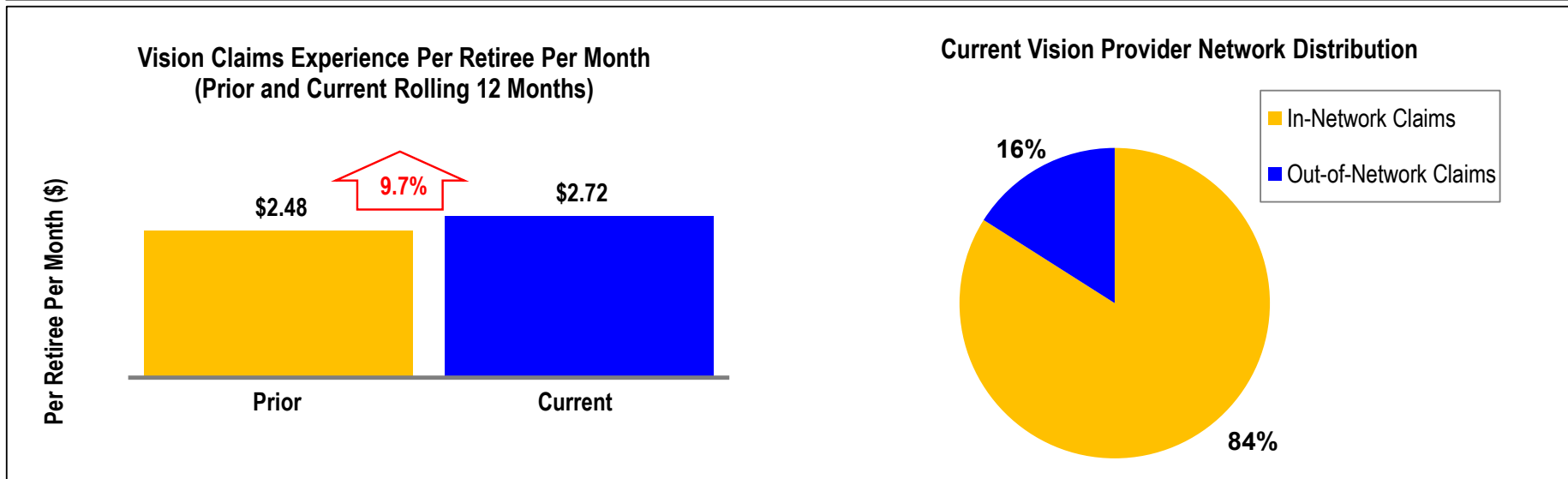
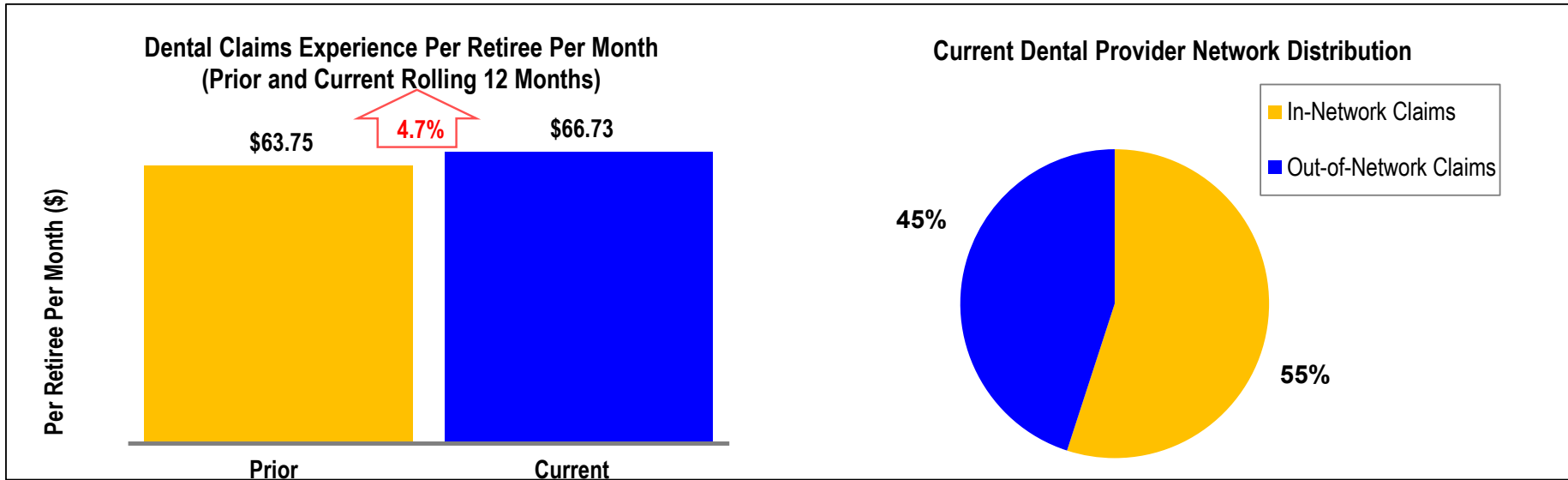
Note:

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

Los Angeles County Employees Retirement Association

Cigna Dental & Vision Claims Experience

Coverage Month Ending August 2024



Notes:

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