

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, NOVEMBER 6, 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 October 2, 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. REPORTS

A. **Engagement Report for October 2024**

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

B. **Staff Activities Report for October 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)

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.)

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.)

VIII. GOOD OF THE ORDER

(For Information Purposes Only)

IX. 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

8:50 A.M. – 9:15 A.M., WEDNESDAY, OCTOBER 2, 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

Shawn R. Kehoe, Trustee

Ronald Okum, Trustee

David Ryu, Alternate Trustee

ABSENT: Les Robbins, Chair

OTHER BOARD OF RETIREMENT TRUSTEES

JP Harris, Trustee

Wayne Moore, Trustee

Antonio Sanchez, Trustee

STAFF, ADVISORS AND PARTICIPANTS

Cassandra Smith, Director, Retiree Healthcare

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

Anthony Roda, Williams & Jensen

Shane Doucet, Doucet Consulting Solutions

Segal Consulting

Stephen Murphy, Sr. Vice President

Michael Szeto, Senior Actuarial Associate

I. CALL TO ORDER

This meeting was called to order by Vice Chair Gray at 8:50 a.m. In the absence of Trustee Robbins, the Vice Chair announced that Trustee Ryu, as the alternate, would be a voting member of the Committee.

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

- A. Just Cause
- B. Action on Emergency Circumstance Requests
- C. Statement of Persons Present at AB 2449 Teleconference Locations

There were no requests received.

III. APPROVAL OF MINUTES

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

Trustee Okum made a motion, Trustee Kehoe seconded, to approve the minutes of the regular meeting of August 7, 2024. The motion passed by the following roll call vote:

Yes: Kehoe, Okum, Ryu, Gray

No: None

Absent: Robbins

B. Approval of the Minutes of the Regular Meeting of September 4, 2024

Trustee Kehoe made a motion, Trustee Gray seconded, to approve the minutes of the regular meeting of September 4, 2024. The motion passed by the following roll call vote:

Yes: Kehoe, Okum, Ryu, Gray

No: None

Absent: Robbins

IV. PUBLIC COMMENT

There were no requests from the public to speak.

V. NON-CONSENT ITEMS

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

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

1. Approve 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)

V. NON-CONSENT ITEMS (Continued)

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

Yes: Kehoe, Okum, Ryu, Gray

No: None

Absent: Robbins

VI. REPORTS

A. **Engagement Report for September 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 September 2024**

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

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

C. **LACERA Claims Experience**

Michael Szeto, Segal Consulting
(Presentation)

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

D. **Federal Legislation**

Stephen Murphy, Segal Consulting
(For Discussion Purposes)

Segal Consulting gave an update on federal legislation.

VII. ITEMS FOR STAFF REVIEW

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

There was nothing to report.

VIII. ITEMS FOR FUTURE AGENDAS

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

There was nothing to report.

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

There was nothing to report.

X. ADJOURNMENT

There being no further business to come before the Committee, the meeting was adjourned at 9:15 a.m.

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

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

NCPERS Public Pension Compensation Survey

Public pension funds are seeing improved recruitment and retention thanks to competitive benefits and rising public sector wages, as per the 2024 Public Pension Compensation Survey by the National Conference on Public Employee Retirement Systems (NCPERS) and CBIZ. Nearly 49.3% of respondents report no challenges in attracting skilled staff, a marked increase from 38% in 2022. The survey reveals that over 93% of pension funds now offer defined benefit plans, enhancing their appeal to employees. Additionally, 80.6% of these funds provide flexible or remote work options, responding to high demand for work-life balance.

Public sector wages have outpaced those in the private sector, with a 4.9% increase compared to 3.9%, according to the Bureau of Labor Statistics. Wage growth was especially notable in communications, legal, and HR departments, where compensation rose by an average of 8.3%. Despite these improvements, 12.3% of respondents still face significant recruitment and retention issues.

The survey, conducted from May to July 2024, gathered data from 158 public pension funds managing retirement systems for 22.6 million workers, with assets totaling over \$4.5 trillion. [\(Source\)](#) [\(Source\)](#) [\(Source\)](#)

US Retirement System Gets a C+ in the Mercer CFA Institute Global Pension Index

The U.S. retirement system ranks poorly internationally, scoring a C+ and placing 29th out of 48 in the 2024 Mercer CFA Institute Global Pension Index, with a similar position in other indexes. The U.S.'s lackluster standing is due to low workplace retirement plan access and the ease with which savings can be "leaked" from retirement accounts before retirement. Unlike top-ranked countries like the Netherlands, which cover nearly all workers and restrict early withdrawals, the U.S. system allows considerable flexibility for cashing out. About 40% of Americans who switch jobs annually cash out retirement funds prematurely, eroding long-term savings.

Other nations that received "A" grades include Iceland, Denmark, and Israel. Countries that received a "B+" include Singapore, Australia, Finland, and Norway. Fourteen nations got a B, which include Chile, Sweden, the United Kingdom, Switzerland, Uruguay, New Zealand, Belgium, Mexico, Canada, Ireland, France, Germany, Croatia, and Portugal.

Social Security remains the main income source for many older Americans, yet its benefits are limited compared to public pensions in other countries, with relatively low minimums for lower-income earners. Policy efforts, such as Secure 2.0 and auto-IRA programs in 17 states, aim to improve coverage and restrict premature withdrawals.

However, these measures face challenges in building a more universally resilient retirement safety net. [\(Source\)](#) [\(Source\)](#)

Striking Boeing Members and Pension Plan

The strike at Boeing highlights a significant issue: the demand for traditional pension plans, which the company ended in 2014 for union workers. This shift from defined benefit pensions to 401(k) retirement plans has left many Boeing workers without guaranteed retirement income, as 401(k) plans rely on individual contributions and market performance. About 33,000 Boeing workers, represented by the International Association of Machinists (IAM), voted against a proposed contract that offered increased 401(k) contributions but did not reinstate traditional pensions. Many workers feel unresolved frustration over losing these pensions, which they view as a critical part of retirement security.

Boeing, like many companies, prefers 401(k) plans, shifting financial risk to employees and away from the company. Such defined contribution plans are now widespread, while only 8% of private sector American workers still have defined benefit pensions, down from 39% in 1980. In contrast, traditional pension plans are still available for 80% of public sector workers.

Despite union demands, restoring traditional private sector pensions remains rare in the U.S., with no union ever successfully reinstating them. Although the United Auto Workers strike produced a deal with higher pay raises and other gains, it did not restore the pension plan for workers hired since 2007. IBM reinstated its closed pension plan last year, but it was not part of a labor negotiation. Instead, it was a unilateral move by IBM to deal with the overfunded status of the plan. [\(Source\)](#) [\(Source\)](#)

Chicago Consolidation of State and Local Teacher Retirement Funds

In trying to close a budget deficit, Chicago Public Schools (CPS) proposed consolidating its teacher pension fund with the Illinois Teachers' Retirement System, which could alleviate CPS's financial burden by shifting pension costs to the state. Currently, Chicagoans contribute to both the city's and the state's teacher pension funds. Proponents argue that merging the funds would bring "parity" to state pension funding, as Illinois fully funds pensions for other districts but only partially funds CPS's.

However, the Chicago Teachers Union and Chicago Teachers' Pension Fund oppose the plan, expressing concerns about losing control over investment choices and board representation. Critics also doubt the state legislature's willingness to pass the necessary bill, given the state's significant budgetary obligations. Kids First Chicago (a nonprofit that organizes Chicago parents) and The Civic Federation (a nonpartisan research group) suggested a gradual 10-year merger to mitigate costs, estimated at \$650 million annually if done immediately.

Financial pressures, including reduced COVID-19 relief funds, declining property tax revenues, and rising operational costs, drive CPS's push for consolidation. Nevertheless, without teacher support and legislative action, this proposal faces significant hurdles. [\(Source\)](#)

Alive on Paper but Dead in Reality

A new study suggests that the high number of centenarians in certain regions may be due to clerical errors or fraud rather than genuine longevity. Researcher Saul Justin Newman analyzed data from 236 nations, finding that age inaccuracies often stem from missing or unreliable documentation. In places like Spain or Okinawa, the loss of birth records during wartime such as the Spanish Civil War or World War II correlates with higher centenarian counts. Other examples include census errors in Costa Rica and Greece, where audits revealed many reported centenarians were deceased. For example, forty-two percent of centenarians in Costa Rica turned out to be lying on the census, and at least 72 percent of centenarians in Greece disappeared when audited. Some errors may be intentional, with pension fraud playing a role when family members fail to report deaths to continue receiving benefits.

This study raises concerns about age data accuracy, which affects planning for elderly care and healthcare resources. Geriatrician Raya Kheirbek agrees that scrutinizing data is essential but worries this might overstate errors, complicating the study of longevity. She argues that legitimate research on factors like genetics, diet, and social engagement, particularly from reliable U.S. studies, demonstrates genuine causes for extended lifespans. Newman likens these recordkeeping issues to stars that turn out to be dust on the lens of a telescope, which requires periodic cleaning. [\(Source\)](#)

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

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 per carrier and total subsidy payments received:

MEDICAL PLAN	SUBSIDY AMOUNT RECEIVED
Anthem Blue Cross	\$7,977,466.07
Cigna Medical	\$199,509.07
Kaiser Permanente	\$348,649.83
LACFF Local 1014	\$878,828.40
TOTAL	\$9,404,453

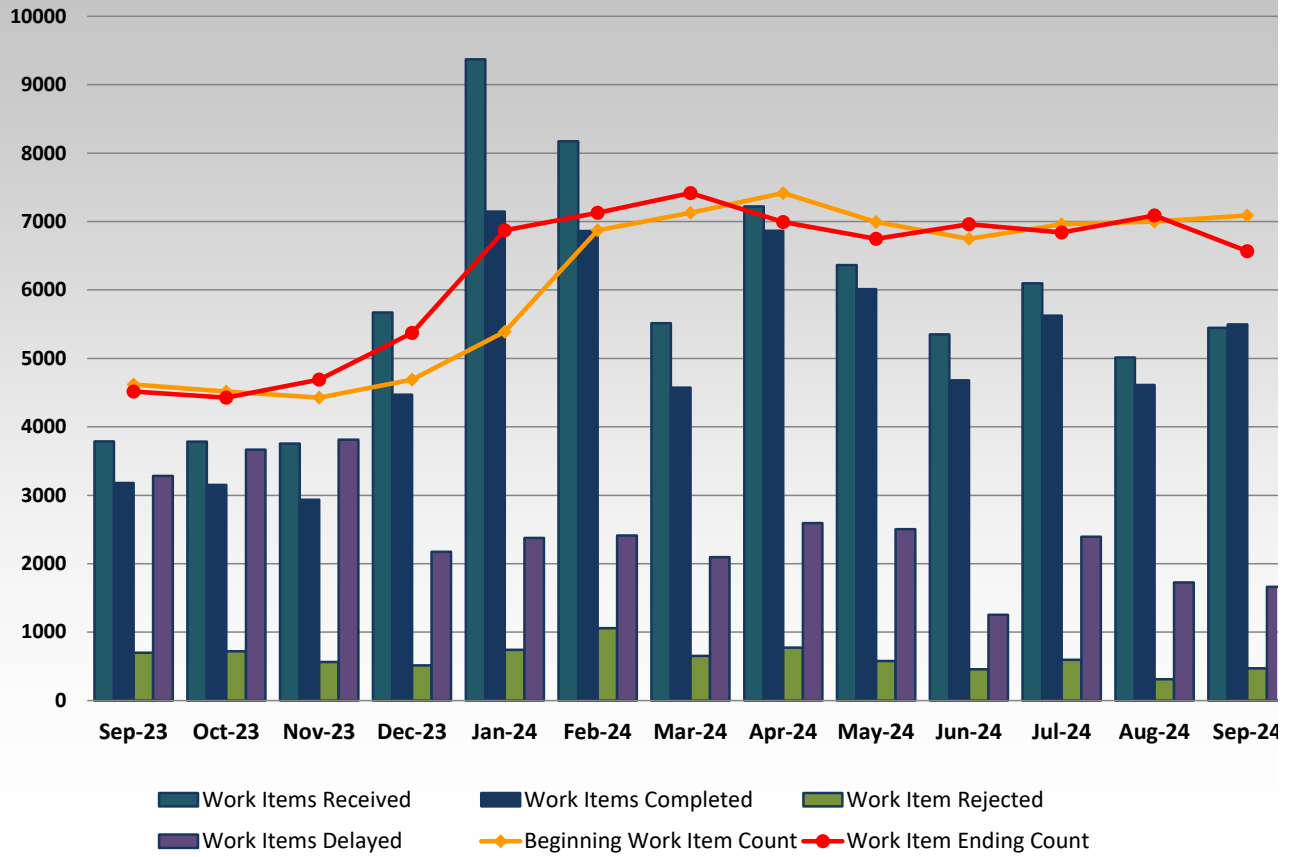
Thank you to staff, our carriers, and Segal for the support in completing this project timely.

Retiree Healthcare Division

Trend Report

SEPT. 2023 - SEPT. 2024

Updated 10/21/2024

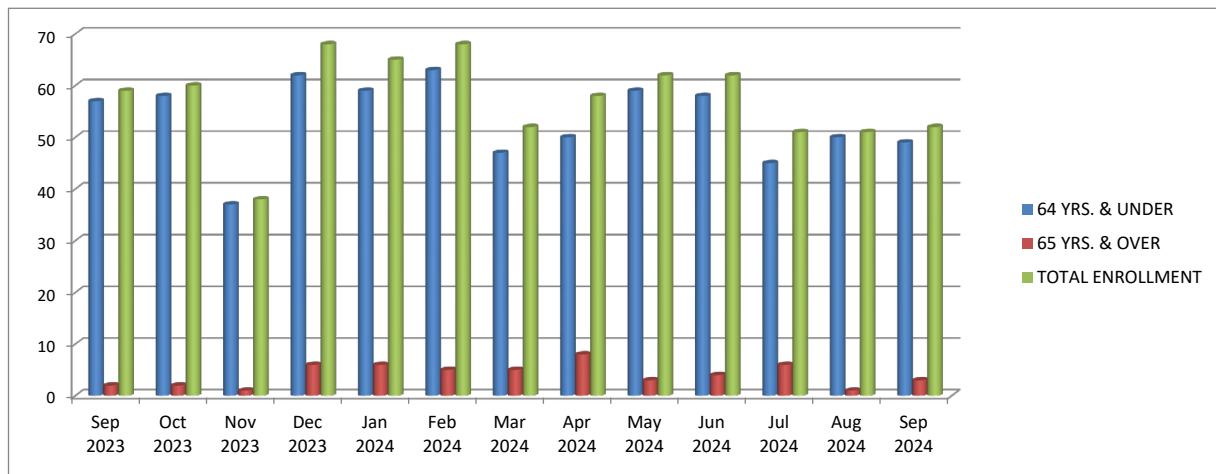


	Beginning Work Item Count	Work Items Received	Work Items Completed	Work Item Rejected	Work Items Delayed	Work Item Ending Count
Sep-23	4620	3787	3181	698	3282	4515
Oct-23	4515	3784	3151	721	3665	4427
Nov-23	4427	3757	2936	565	3812	4689
Dec-23	4689	5672	4471	516	2175	5374
Jan-24	5390	9371	7145	742	2377	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
Sep-24	7089	5447	5498	470	1663	6568

Retirees Monthly Age Breakdown SEPT. 2023 - SEPT. 2024

Disability Retirement

MONTH	64 YRS. & UNDER	65 YRS. & OVER	TOTAL ENROLLMENT
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
Sep 2024	49	3	52



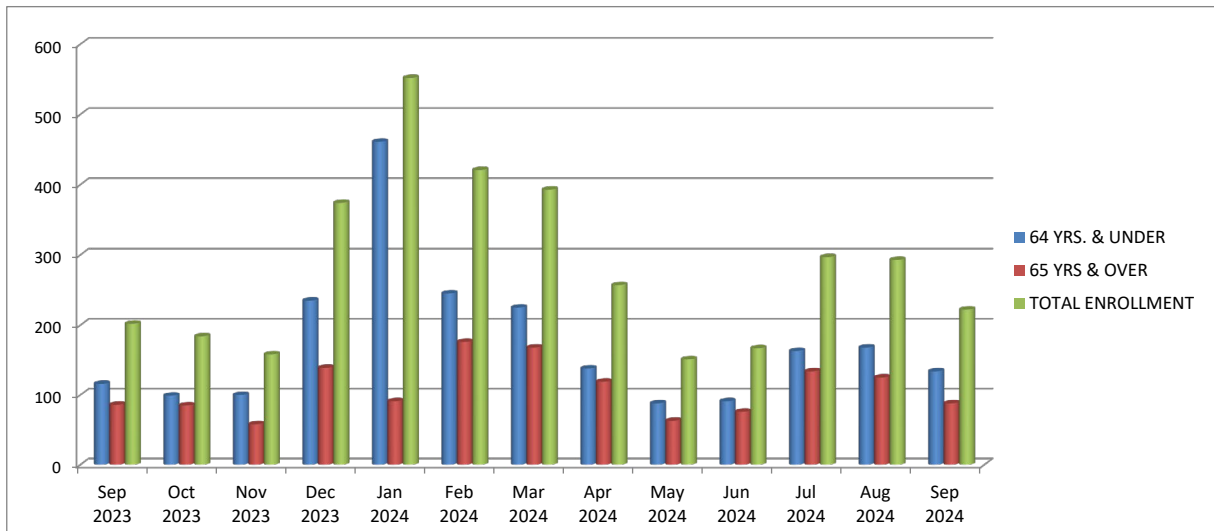
PLEASE NOTE:

- Next Report will include the following dates: October 1, 2023 - October 31, 2024

Retirees Monthly Age Breakdown SEPT. 2023 - SEPT. 2024

Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
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
Sep 2024	134	88	222



PLEASE NOTE:

- Next Report will include the following dates: October 1, 2023, through October 31, 2024.

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 10/31/2024

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	7658	\$1,228,284.90	\$0.00	\$0.00
241	136	\$20,746.20	\$0.00	\$0.00
242	951	\$157,036.00	\$0.00	\$0.00
243	4624	\$1,524,481.96	\$0.00	\$0.00
244	14	\$2,319.40	\$0.00	\$0.00
245	57	\$9,829.10	\$0.00	\$0.00
246	17	\$3,069.60	\$0.00	\$0.00
247	169	\$29,950.40	\$0.00	\$0.00
248	15	\$4,576.80	\$0.00	\$0.00
249	76	\$25,165.80	\$0.00	\$0.00
250	17	\$5,487.30	\$0.00	\$0.00
Plan Total:	13,734	\$3,010,947.46	0	\$0.00
CIGNA - PREFERRED with RX				
321	35	\$5,135.10	\$0.00	\$0.00
322	7	\$1,027.00	\$0.00	\$0.00
324	21	\$9,456.90	\$0.00	\$0.00
327	1	\$104.90	\$0.00	\$0.00
Plan Total:	64	\$15,723.90	0	\$0.00
KAISER SR. ADVANTAGE				
394	24	\$4,047.50	\$0.00	\$0.00
397	3	\$494.00	\$0.00	\$0.00
398	9	\$3,144.60	\$0.00	\$0.00
403	12195	\$1,931,331.58	\$0.00	\$0.00
413	1525	\$252,453.84	\$0.00	\$0.00
418	6406	\$2,085,618.47	\$0.00	\$0.00
419	210	\$31,260.70	\$0.00	\$0.00
426	260	\$42,747.60	\$0.00	\$0.00
445	2	\$349.40	\$0.00	\$0.00
451	34	\$5,524.30	\$0.00	\$0.00
455	8	\$1,397.60	\$0.00	\$0.00
457	18	\$6,110.00	\$0.00	\$0.00
459	2	\$698.80	\$0.00	\$0.00
462	86	\$14,064.50	\$0.00	\$0.00
465	3	\$554.20	\$0.00	\$0.00
466	29	\$9,449.60	\$0.00	\$0.00
472	26	\$4,236.80	\$0.00	\$0.00
476	4	\$608.40	\$0.00	\$0.00
478	15	\$4,985.10	\$0.00	\$0.00
479	1	\$144.60	\$0.00	\$0.00
482	83	\$13,432.00	\$0.00	\$0.00
486	3	\$593.90	\$0.00	\$0.00
488	33	\$11,029.40	\$0.00	\$0.00
491	1	\$148.50	\$0.00	\$0.00
492	1	\$174.70	\$0.00	\$0.00
0	0	\$0.00	\$0.00	\$0.00
Plan Total:	20,981	\$4,424,600.09	0	\$0.00

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 10/31/2024

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	277	\$45,085.50	\$0.00	\$0.00
613	102	\$33,419.30	\$0.00	\$0.00
620	8	\$976.40	\$0.00	\$0.00
622	14	\$2,413.60	\$0.00	\$0.00
623	2	\$559.20	\$0.00	\$0.00
Plan Total:	403	82,454	0	0
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	2149	\$353,796.90	\$0.00	\$0.00
702	397	\$65,935.90	\$0.00	\$0.00
703	1389	\$462,209.60	\$0.00	\$0.00
704	95	\$16,722.30	\$0.00	\$0.00
705	53	\$18,472.50	\$0.00	\$0.00
Plan Total:	4,083	\$917,137.20	0	\$0.00
Grand Total:	39,265	\$8,450,862.65	0	\$0.00

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 10/31/2024

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ANTHEM BC III				
240	7658	\$1,228,284.90	0	\$0.00
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457	18	\$6,110.00	0	\$0.00
459	2	\$698.80	0	\$0.00
462	86	\$14,064.50	0	\$0.00
465	3	\$554.20	0	\$0.00
466	29	\$9,449.60	0	\$0.00
472	26	\$4,236.80	0	\$0.00
476	4	\$608.40	0	\$0.00
478	15	\$4,985.10	0	\$0.00
479	1	\$144.60	0	\$0.00
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486	3	\$593.90	0	\$0.00
488	33	\$11,029.40	0	\$0.00
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492	1	\$174.70	0	\$0.00
Plan Total:	20,981	\$4,424,600.09	0	\$0.00

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 10/31/2024

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611	277	\$45,085.50	0	\$0.00
613	102	\$33,419.30	0	\$0.00
620	8	\$976.40	0	\$0.00
622	14	\$2,413.60	0	\$0.00
623	2	\$559.20	0	\$0.00
Plan Total:	403	82,454	0	0
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	2149	\$353,796.90	0	\$0.00
702	397	\$65,935.90	0	\$0.00
703	1389	\$462,209.60	0	\$0.00
704	95	\$16,722.30	0	\$0.00
705	53	\$18,472.50	0	\$0.00
Plan Total:	4,083	\$917,137.20	0	\$0.00
LOCAL 1014				
804	198	\$44,548.00	0	\$0.00
805	235	\$47,169.00	0	\$0.00
806	732	\$280,498.80	0	\$0.00
807	54	\$10,586.80	0	\$0.00
808	20	\$8,385.50	0	\$0.00
812	250	\$48,007.50	0	\$0.00
813	1	\$174.70	0	\$0.00
Plan Total:	1,490	\$439,370.30	0	\$0.00
Grand Total:	40,755	\$8,890,232.95	0	\$0.00

Medical and Dental Vision Insurance Premiums November 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	432	\$484,743.28	\$71,013.66	\$401,938.98	\$472,952.64	(\$1,116.92)	\$471,835.72
202	220	\$485,780.10	\$42,247.52	\$438,157.84	\$480,405.36	\$0.00	\$480,405.36
203	72	\$178,614.72	\$26,444.84	\$152,169.88	\$178,614.72	\$0.00	\$178,614.72
204	27	\$40,199.88	\$10,480.67	\$25,412.08	\$35,892.75	\$0.00	\$35,892.75
SUBTOTAL	751	\$1,189,337.98	\$150,186.69	\$1,017,678.78	\$1,167,865.47	(\$1,116.92)	\$1,166,748.55
Anthem Blue Cross I							
211	529	\$784,350.72	\$51,451.15	\$732,694.57	\$784,145.72	(\$2,954.24)	\$781,191.48
212	223	\$596,572.48	\$29,775.24	\$564,133.97	\$593,909.21	\$0.00	\$593,909.21
213	71	\$226,195.20	\$20,483.23	\$196,287.17	\$216,770.40	\$0.00	\$216,770.40
214	20	\$39,089.00	\$3,518.00	\$35,571.00	\$39,089.00	\$0.00	\$39,089.00
215	2	\$997.94	\$295.28	\$4,092.70	\$4,387.98	\$0.00	\$4,387.98
SUBTOTAL	845	\$1,647,205.34	\$105,522.90	\$1,532,779.41	\$1,638,302.31	(\$2,954.24)	\$1,635,348.07
Anthem Blue Cross II							
221	2,393	\$3,546,565.12	\$184,829.78	\$3,398,910.46	\$3,583,740.24	\$2,954.24	\$3,586,694.48
222	2,050	\$5,499,652.55	\$129,091.37	\$5,210,324.71	\$5,339,416.08	\$5,326.54	\$5,344,742.62
223	934	\$2,956,245.60	\$109,830.28	\$2,760,199.48	\$2,870,029.76	\$0.00	\$2,870,029.76
224	242	\$476,885.80	\$45,186.86	\$456,020.39	\$501,207.25	\$0.00	\$501,207.25
SUBTOTAL	5,619	\$12,479,349.07	\$468,938.29	\$11,825,455.04	\$12,294,393.33	\$8,280.78	\$12,302,674.11

Medical and Dental Vision Insurance Premiums November 2024

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Anthem Blue Cross III							
240	7,702	\$4,635,961.33	\$590,672.80	\$4,057,026.13	\$4,647,698.93	(\$12,275.80)	\$4,635,423.13
241	133	\$261,557.92	\$21,914.19	\$232,626.25	\$254,540.44	\$0.00	\$254,540.44
242	941	\$1,846,291.20	\$106,777.33	\$1,695,146.19	\$1,801,923.52	(\$3,846.44)	\$1,798,077.08
243	4,634	\$5,568,037.67	\$575,501.82	\$4,952,578.80	\$5,528,080.62	(\$18,187.54)	\$5,509,893.08
244	14	\$15,078.00	\$1,787.82	\$13,290.18	\$15,078.00	\$0.00	\$15,078.00
245	58	\$63,543.00	\$5,772.72	\$57,770.28	\$63,543.00	(\$1,077.00)	\$62,466.00
246	17	\$40,777.90	\$6,140.66	\$39,434.64	\$45,575.30	\$0.00	\$45,575.30
247	175	\$422,171.20	\$22,643.72	\$406,723.58	\$429,367.30	\$0.00	\$429,367.30
248	15	\$25,088.40	\$2,140.87	\$22,947.53	\$25,088.40	\$0.00	\$25,088.40
249	76	\$128,787.12	\$7,058.22	\$118,383.78	\$125,442.00	\$0.00	\$125,442.00
250	17	\$31,865.99	\$2,436.81	\$29,429.18	\$31,865.99	\$0.00	\$31,865.99
SUBTOTAL	13,782	\$13,039,159.73	\$1,342,846.96	\$11,625,356.54	\$12,968,203.50	(\$35,386.78)	\$12,932,816.72
CIGNA Network Model Plan							
301	223	\$422,435.59	\$105,770.57	\$316,665.02	\$422,435.59	(\$3,788.66)	\$418,646.93
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	13	\$32,677.71	\$11,401.31	\$18,762.73	\$30,164.04	\$0.00	\$30,164.04
SUBTOTAL	298	\$671,520.41	\$168,445.82	\$496,521.84	\$664,967.66	(\$3,788.66)	\$661,179.00
CIGNA Preferred w/ Rx - Phoenix, AZ							
321	35	\$12,486.96	\$590.23	\$5,613.62	\$6,203.85	\$0.00	\$6,203.85
322	7	\$13,111.98	\$749.25	\$12,362.73	\$13,111.98	\$0.00	\$13,111.98
324	21	\$14,400.12	\$3,386.20	\$22,748.42	\$26,134.62	\$0.00	\$26,134.62
327	1	\$2,492.31	\$498.46	\$1,993.85	\$2,492.31	\$0.00	\$2,492.31
SUBTOTAL	64	\$42,491.37	\$5,224.14	\$42,718.62	\$47,942.76	\$0.00	\$47,942.76

Medical and Dental Vision Insurance Premiums November 2024

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser/Senior Advantage							
401	1,570	\$2,146,977.35	\$164,891.47	\$1,991,651.88	\$2,156,543.35	\$8,052.14	\$2,164,595.49
403	12,201	\$3,459,964.80	\$308,102.95	\$3,155,250.65	\$3,463,353.60	(\$4,396.60)	\$3,458,957.00
404	451	\$585,968.28	\$8,245.08	\$576,426.81	\$584,671.89	(\$3,889.17)	\$580,782.72
405	1,440	\$1,951,301.33	\$18,037.11	\$1,940,034.87	\$1,958,071.98	\$1,354.13	\$1,959,426.11
411	1,922	\$5,256,579.30	\$217,591.58	\$4,883,401.04	\$5,100,992.62	\$52,520.56	\$5,153,513.18
413	1,509	\$2,491,968.15	\$107,749.39	\$2,341,738.43	\$2,449,487.82	\$4,876.65	\$2,454,364.47
414	47	\$124,058.38	\$844.65	\$123,213.73	\$124,058.38	\$0.00	\$124,058.38
418	6,374	\$3,568,531.20	\$252,742.54	\$3,290,527.94	\$3,543,270.48	(\$5,011.20)	\$3,538,259.28
419	212	\$334,578.27	\$3,958.36	\$327,478.33	\$331,436.69	\$0.00	\$331,436.69
420	99	\$255,893.22	\$1,240.69	\$254,652.53	\$255,893.22	(\$2,584.78)	\$253,308.44
421	7	\$9,458.05	\$1,026.87	\$8,431.18	\$9,458.05	\$0.00	\$9,458.05
422	262	\$714,779.20	\$2,265.71	\$696,329.81	\$698,595.52	\$0.00	\$698,595.52
426	261	\$426,674.86	\$3,713.03	\$432,733.01	\$436,446.04	(\$1,628.53)	\$434,817.51
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	\$387,919.36	\$391,537.70	\$0.00	\$391,537.70
SUBTOTAL	26,542	\$21,829,255.93	\$1,094,556.27	\$20,520,246.91	\$21,614,803.18	\$49,293.20	\$21,664,096.38

Medical and Dental Vision Insurance Premiums November 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	\$10,426.50	\$1,459.70	\$8,966.80	\$10,426.50	\$0.00	\$10,426.50
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	\$9,522.36	\$10,580.40	\$0.00	\$10,580.40
459	2	\$3,788.30	\$75.77	\$3,712.53	\$3,788.30	\$0.00	\$3,788.30
SUBTOTAL	75	\$68,765.18	\$7,107.70	\$61,657.48	\$68,765.18	\$0.00	\$68,765.18
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
461	13	\$20,286.76	\$2,649.94	\$17,636.82	\$20,286.76	\$0.00	\$20,286.76
462	87	\$35,656.95	\$5,221.47	\$30,435.48	\$35,656.95	\$0.00	\$35,656.95
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	\$120,473.26	\$14,021.47	\$106,451.79	\$120,473.26	\$0.00	\$120,473.26

Medical and Dental Vision Insurance Premiums November 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	\$5,703.84	\$0.00	\$5,703.84	\$5,703.84	\$0.00	\$5,703.84
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	\$4,347.96	\$5,574.32	\$0.00	\$5,574.32
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	\$54,238.20	\$5,243.68	\$48,994.52	\$54,238.20	\$0.00	\$54,238.20
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	\$7,415.04	\$38,654.76	\$46,069.80	(\$548.45)	\$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	33	\$35,933.70	\$5,313.82	\$30,619.88	\$35,933.70	\$0.00	\$35,933.70
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	132	\$114,173.08	\$14,212.43	\$100,509.10	\$114,721.53	(\$548.45)	\$114,173.08
SCAN Health Plan							
611	279	\$74,493.00	\$15,144.24	\$59,882.76	\$75,027.00	\$0.00	\$75,027.00
613	101	\$53,652.00	\$11,477.32	\$41,648.68	\$53,126.00	\$0.00	\$53,126.00
SUBTOTAL	380	\$128,145.00	\$26,621.56	\$101,531.44	\$128,153.00	\$0.00	\$128,153.00

Medical and Dental Vision Insurance Premiums November 2024

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
SCAN Health Plan, AZ							
620	7	\$2,136.00	\$485.94	\$849.06	\$1,335.00	\$0.00	\$1,335.00
SUBTOTAL	7	\$2,136.00	\$485.94	\$849.06	\$1,335.00	\$0.00	\$1,335.00
SCAN Health Plan, NV							
622	15	\$4,005.00	\$501.96	\$3,503.04	\$4,005.00	\$0.00	\$4,005.00
623	2	\$1,052.00	\$0.00	\$1,052.00	\$1,052.00	\$0.00	\$1,052.00
SUBTOTAL	17	\$5,057.00	\$501.96	\$4,555.04	\$5,057.00	\$0.00	\$5,057.00
UHC Medicare Adv.							
701	2,151	\$750,909.75	\$86,129.83	\$670,006.67	\$756,136.50	\$0.00	\$756,136.50
702	390	\$737,452.00	\$40,264.97	\$675,063.47	\$715,328.44	\$3,687.26	\$719,015.70
703	1,386	\$957,571.00	\$90,470.47	\$868,478.33	\$958,948.80	(\$2,371.15)	\$956,577.65
704	98	\$205,916.62	\$11,976.77	\$196,041.04	\$208,017.81	\$0.00	\$208,017.81
705	53	\$50,162.38	\$2,309.37	\$49,745.93	\$52,055.30	\$0.00	\$52,055.30
706	1	\$429.15	\$17.17	\$411.98	\$429.15	\$0.00	\$429.15
SUBTOTAL	4,079	\$2,702,440.90	\$231,168.58	\$2,459,747.42	\$2,690,916.00	\$1,316.11	\$2,692,232.11
United Healthcare							
707	567	\$864,328.50	\$79,572.82	\$768,220.70	\$847,793.52	(\$1,503.18)	\$846,290.34
708	476	\$1,326,269.70	\$79,642.75	\$1,216,422.05	\$1,296,064.80	\$0.00	\$1,296,064.80
709	394	\$1,292,600.24	\$98,711.93	\$1,180,864.63	\$1,279,576.56	\$0.00	\$1,279,576.56
SUBTOTAL	1,437	\$3,483,198.44	\$257,927.50	\$3,165,507.38	\$3,423,434.88	(\$1,503.18)	\$3,421,931.70

Medical and Dental Vision Insurance Premiums November 2024

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Local 1014 Firefighters							
801	81	\$114,056.91	\$3,801.89	\$107,438.80	\$111,240.69	\$0.00	\$111,240.69
802	337	\$855,616.04	\$28,131.23	\$824,945.89	\$853,077.12	\$7,616.76	\$860,693.88
803	394	\$1,179,990.60	\$36,837.29	\$1,143,153.31	\$1,179,990.60	\$2,994.90	\$1,182,985.50
804	203	\$285,846.33	\$9,462.46	\$276,383.87	\$285,846.33	(\$48,772.33)	\$237,074.00
805	237	\$601,724.04	\$15,440.60	\$583,744.52	\$599,185.12	(\$49,218.82)	\$549,966.30
806	732	\$1,858,489.44	\$41,181.25	\$1,817,308.19	\$1,858,489.44	(\$278,751.80)	\$1,579,737.64
807	55	\$164,719.50	\$5,450.73	\$159,268.77	\$164,719.50	(\$10,412.10)	\$154,307.40
808	21	\$62,892.90	\$239.59	\$62,653.31	\$62,892.90	(\$8,385.50)	\$54,507.40
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	252	\$354,843.72	\$22,219.90	\$332,623.82	\$354,843.72	(\$48,182.20)	\$306,661.52
813	1	\$2,538.92	\$0.00	\$2,538.92	\$2,538.92	(\$174.70)	\$2,364.22
SUBTOTAL	2,343	\$5,540,616.96	\$170,881.79	\$5,361,841.11	\$5,532,722.90	(\$433,285.79)	\$5,099,437.11
Kaiser - Washington							
393	6	\$11,031.72	\$2,169.00	\$8,862.72	\$11,031.72	\$0.00	\$11,031.72
394	24	\$10,566.00	\$1,505.65	\$9,500.60	\$11,006.25	\$0.00	\$11,006.25
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	44	\$42,387.56	\$6,457.49	\$36,370.32	\$42,827.81	\$0.00	\$42,827.81
Medical Plan Total	56,623	\$63,159,951.41	\$4,070,351.17	\$58,508,771.80	\$62,579,122.97	(\$419,693.93)	\$62,159,429.04

Medical and Dental Vision Insurance Premiums November 2024

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Dental/Vision Plan							
CIGNA Indemnity Dental/Vision							
501	26,760	\$1,448,200.04	\$147,190.89	\$1,314,151.93	\$1,461,342.82	(\$1,779.91)	\$1,459,562.91
502	24,628	\$2,787,155.12	\$206,806.71	\$2,578,998.88	\$2,785,805.59	(\$2,868.63)	\$2,782,936.96
503	8	\$533.04	\$45.11	\$948.91	\$994.02	\$0.00	\$994.02
SUBTOTAL	51,396	\$4,235,888.20	\$354,042.71	\$3,894,099.72	\$4,248,142.43	(\$4,648.54)	\$4,243,493.89
CIGNA Dental HMO/Vision							
901	4,239	\$197,570.44	\$20,621.54	\$177,397.01	\$198,018.55	\$139.56	\$198,158.11
902	3,160	\$301,942.32	\$21,609.57	\$280,237.47	\$301,847.04	\$571.68	\$302,418.72
903	2	\$94.22	\$33.92	\$60.30	\$94.22	\$0.00	\$94.22
SUBTOTAL	7,401	\$499,606.98	\$42,265.03	\$457,694.78	\$499,959.81	\$711.24	\$500,671.05
Dental/Vision Plan Total	58,797	\$4,735,495.18	\$396,307.74	\$4,351,794.50	\$4,748,102.24	(\$3,937.30)	\$4,744,164.94
GRAND TOTALS	115,420	\$67,895,446.59	\$4,466,658.91	\$62,860,566.30	\$67,327,225.21	(\$423,631.23)	\$66,903,593.98

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.

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

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

CIGNA Indemnity - Dental/Vision

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

CIGNA HMO - Dental/Vision

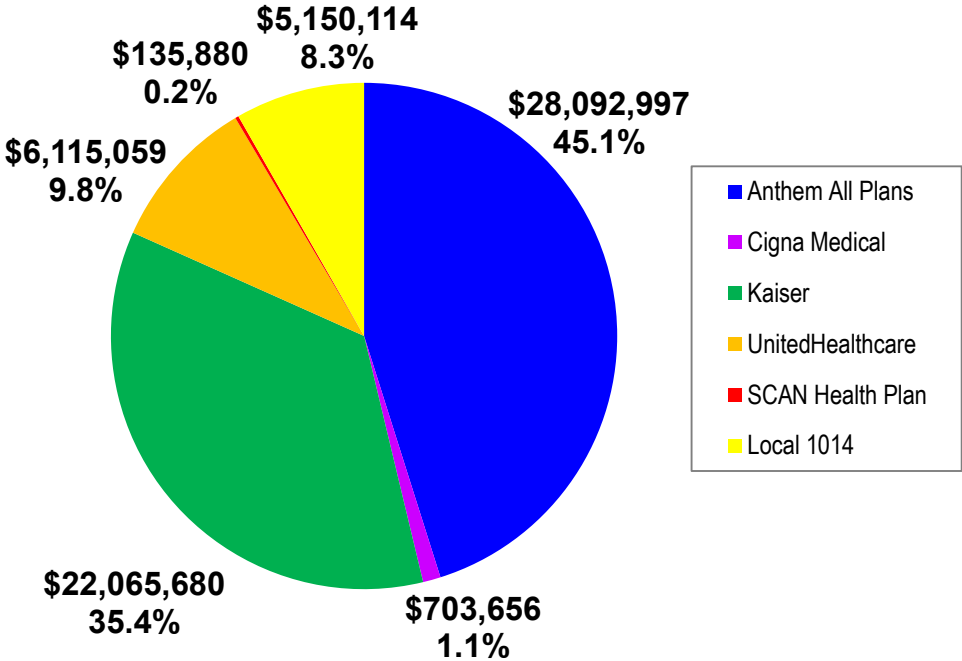
\$39.02	901	Retiree Only
\$81.07	902	Retiree and Dependent(s)
\$39.56	903	Survivor Children Only Rates

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

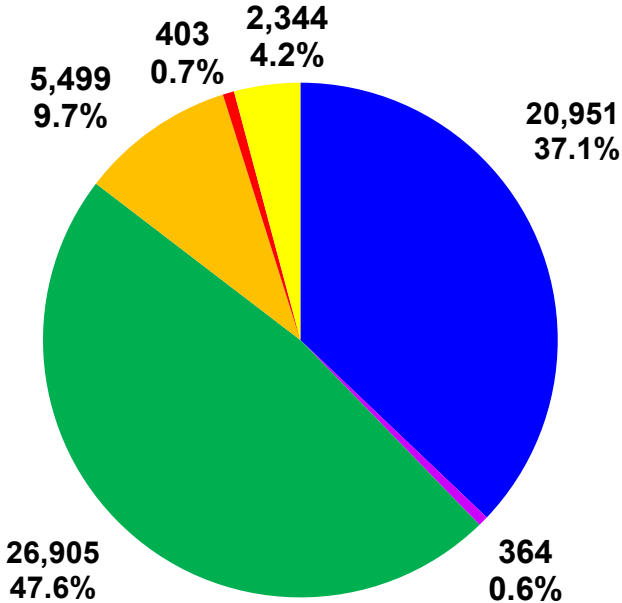
Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	\$28,092,997	45.2%	20,951	37.1%
Cigna Medical	\$703,656	1.1%	364	0.6%
Kaiser	\$22,065,680	35.4%	26,905	47.7%
UnitedHealthcare	\$6,115,059	9.8%	5,499	9.7%
SCAN Health Plan	\$135,880	0.2%	403	0.7%
Local 1014	\$5,150,114	8.3%	2,344	4.2%
Combined Medical	\$62,263,386	100.0%	56,466	100.0%

Cigna Dental & Vision (PPO and HMO)	\$4,734,097	58,650
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Monthly Premium

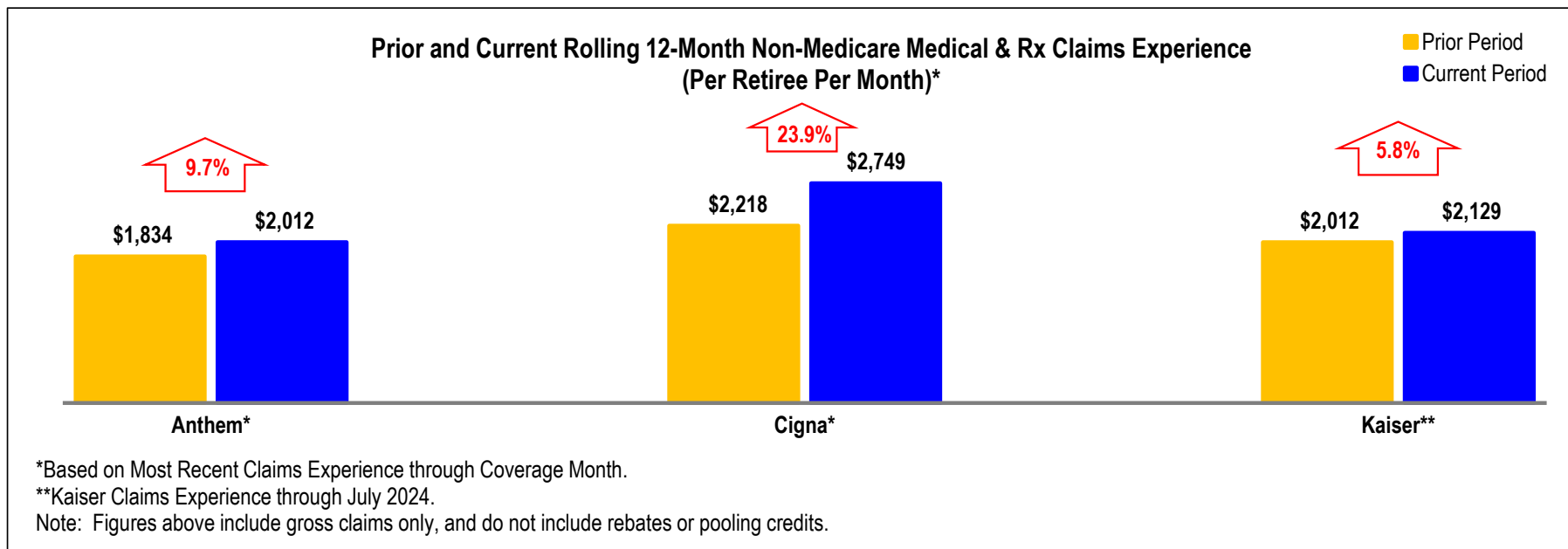
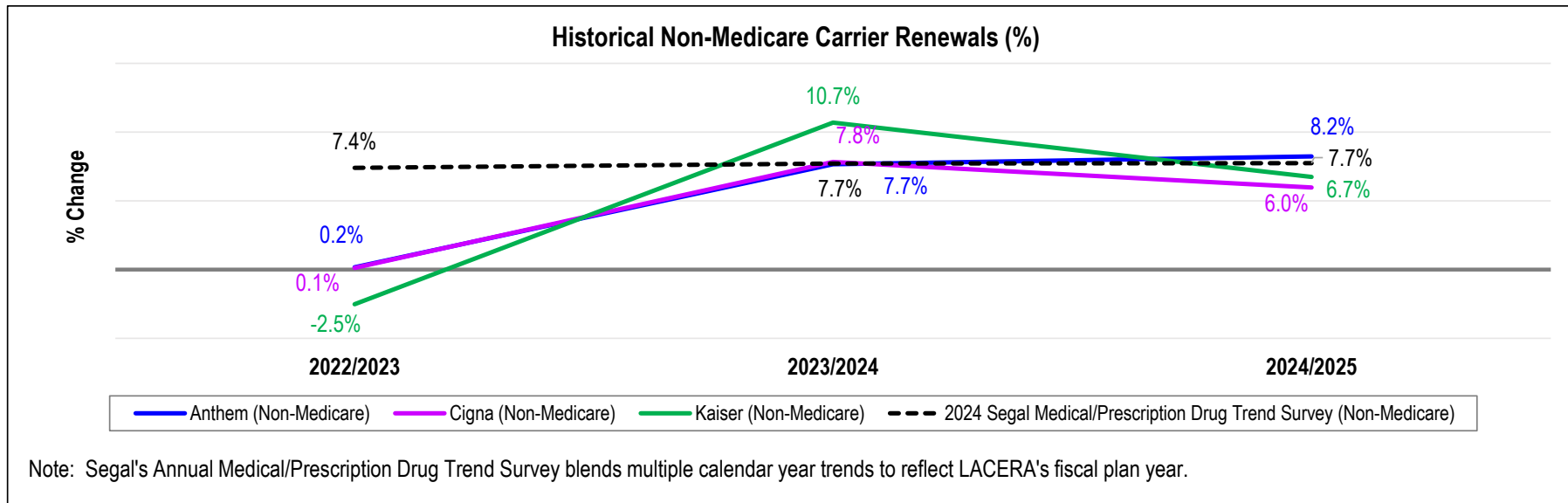


Retirees



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

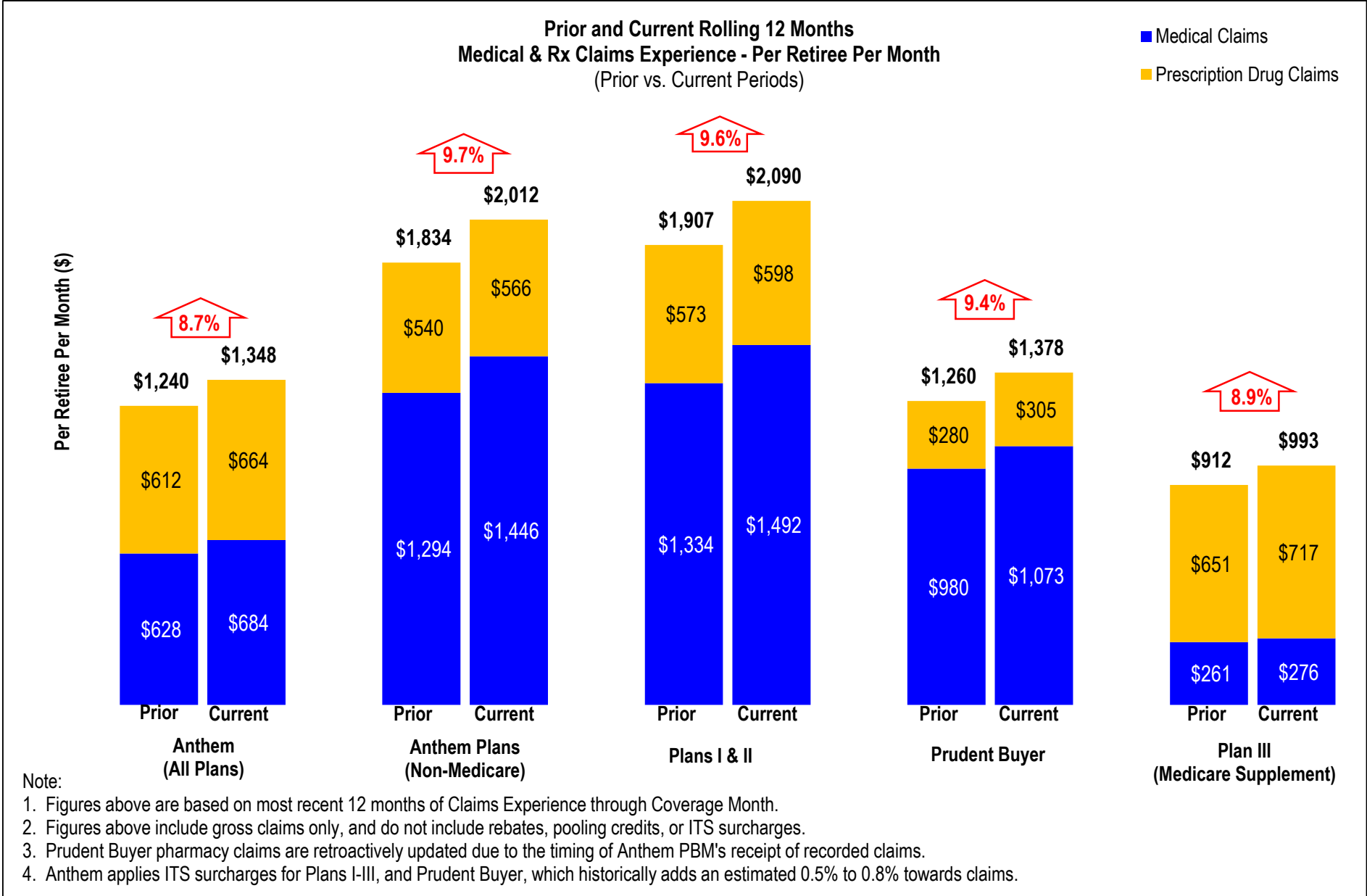
Los Angeles County Employees Retirement Association
Claims Experience by Carrier
Coverage Month Ending September 2024



Los Angeles County Employees Retirement Association

Anthem Claims Experience By Plan

Coverage Month Ending September 2024



Los Angeles County Employees Retirement Association

Kaiser Utilization

Coverage Month Ending September 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.

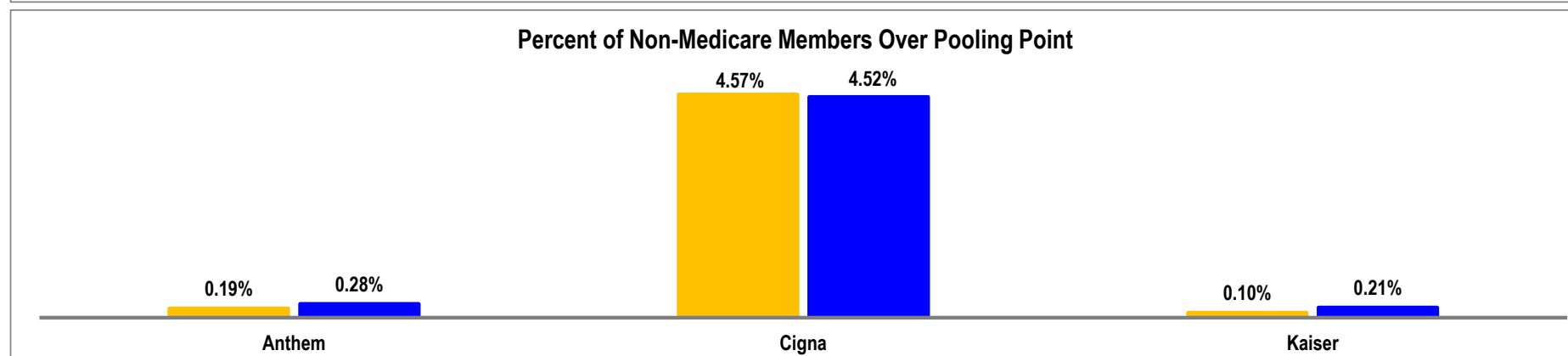
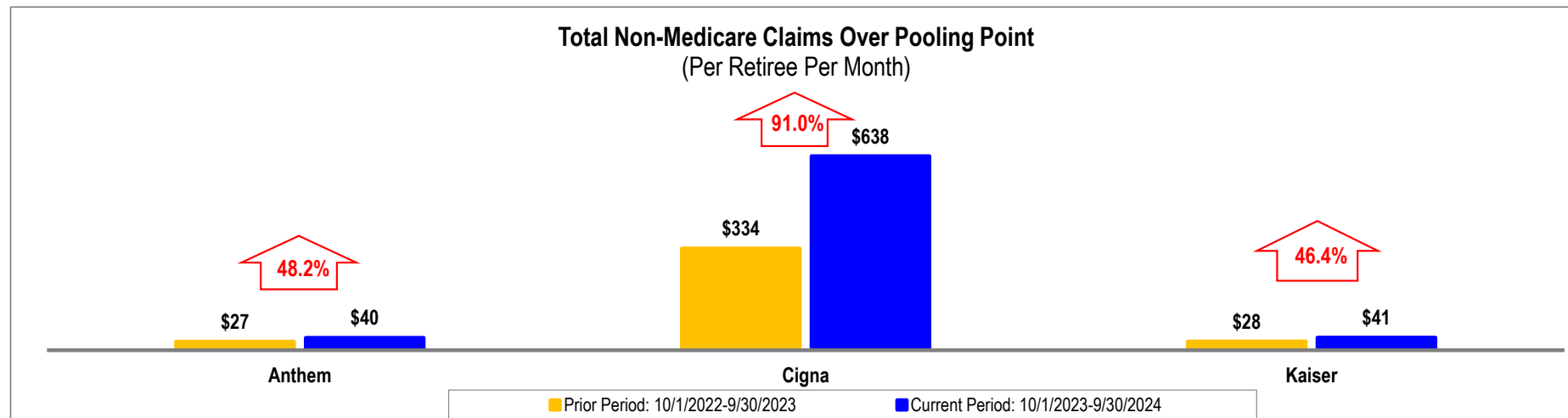
Category	Current Period 8/1/2023 - 7/31/2024	Prior Period 8/1/2022 - 7/31/2023	Change
Average Contract Size	2.34	2.36	-0.85%
Average Members	8,853	8,933	-0.90%
Inpatient Claims Per Member Per Month	\$211.62	\$243.64	-13.14%
Outpatient Claims Per Member Per Month	\$410.99	\$346.99	18.44%
Pharmacy Per 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 September 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 September 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: August 2024 ⁴			Most Recent Month: September 2024 ⁵		
Lifetime Claim Amount ³	Plans I & II	Prudent Buyer	Combined	Plans I & II	Prudent Buyer	Combined
\$900K-\$999K	18	0	18	12	0	12
\$800K-\$899K	19	3	22	19	2	21
\$700K-\$799K	31	2	33	32	2	34
\$600-\$699K	45	2	47	51	1	52
\$500-\$599K	76	8	84	76	7	83
Total	189	15	204	190	12	202

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.

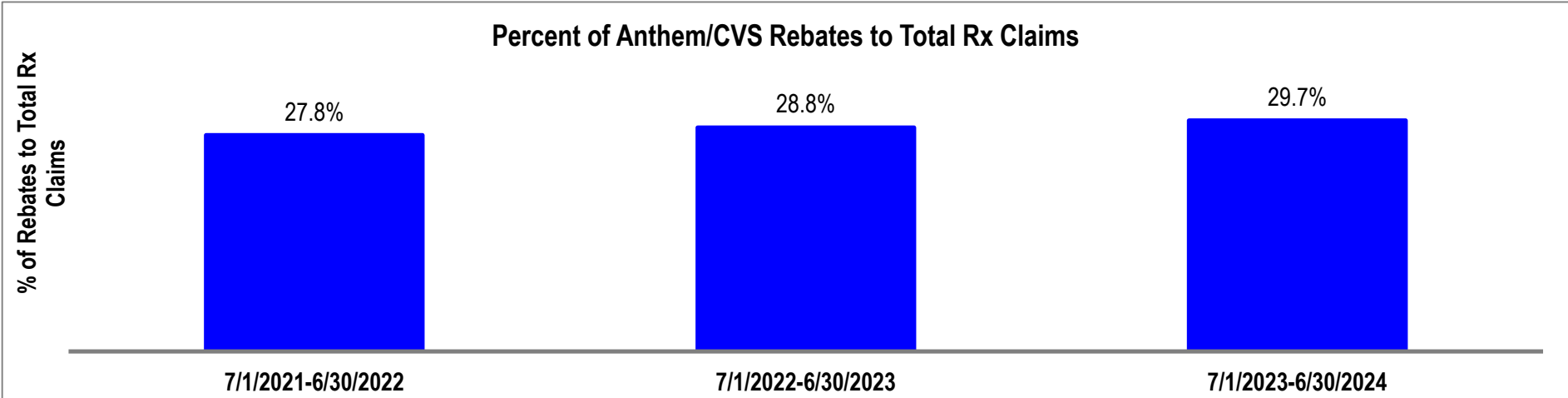
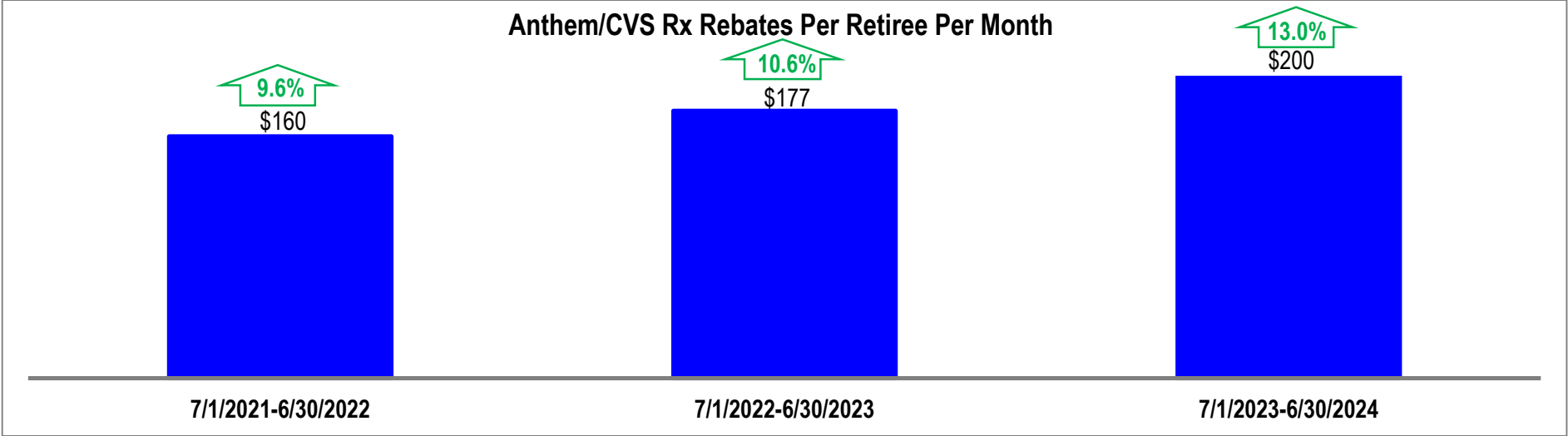
⁴ Based on data provided by Anthem on September 18, 2024.

⁵ Based on data provided by Anthem on October 14, 2024.

Los Angeles County Employees Retirement Association

Prescription Drug Rebates (Anthem)

Coverage Month Ending September 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.

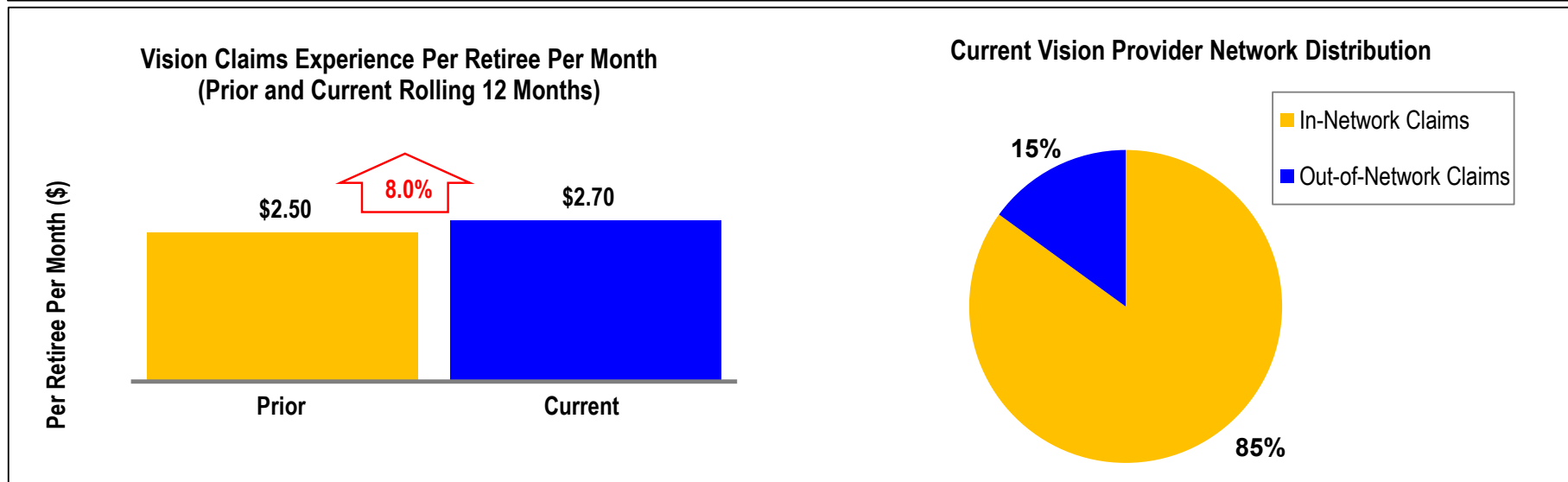
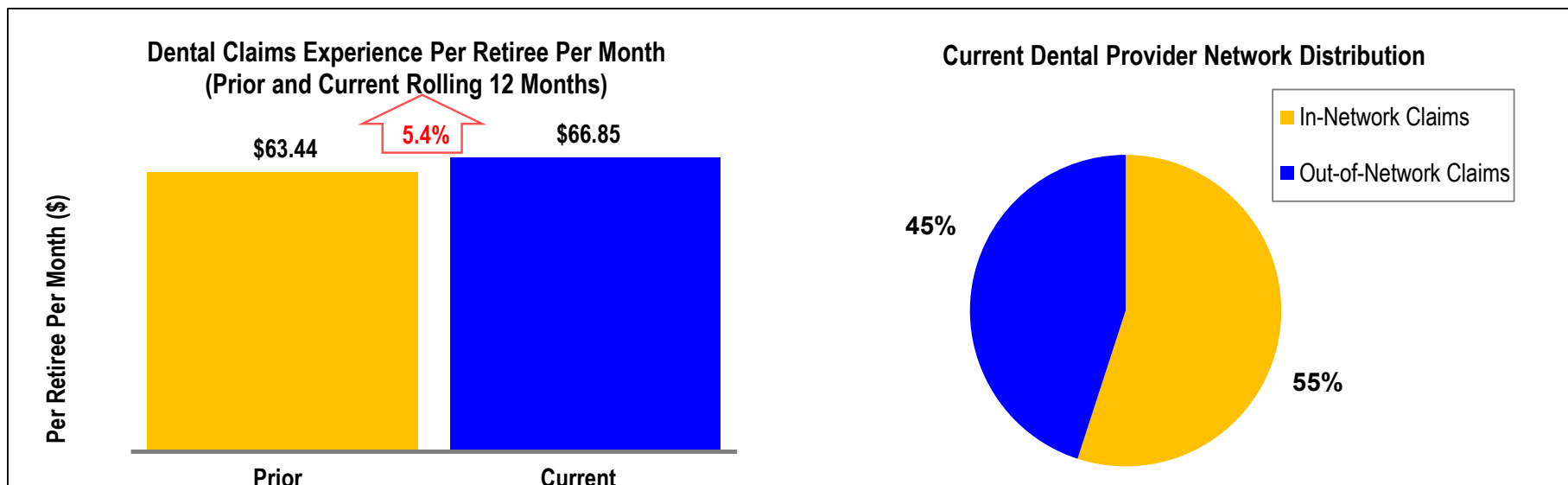
Note:

- 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 September 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.