



Los Angeles County Other Postemployment Benefits Program

2023 Investigation of Experience for Other Postemployment Benefits Assumptions

Prepared by:

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August 16, 2024

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

Dear Trustees of the Board:

It is a pleasure to submit this report of our investigation of the experience of the Los Angeles County Employees Retirement Association (LACERA) Other Postemployment Benefits (OPEB) Program for the period ending June 30, 2023. It has been three years since the last 2020 OPEB experience study. The results of this investigation are the basis for recommended changes in OPEB related actuarial assumptions for the actuarial valuation to be performed as of July 1, 2023.

The purpose of this report is to communicate the results of our review of the OPEB related actuarial assumptions to be used in the completion of the upcoming valuation. Several of our recommendations represent changes from the prior assumptions and are designed to better anticipate the emerging experience of Los Angeles County's OPEB Program administered by LACERA.

We have provided financial information showing the estimated hypothetical impact of the recommended assumptions if they had been used in the July 1, 2022 actuarial OPEB valuation. We believe the recommended assumptions provide a reasonable estimate of anticipated experience affecting LACERA. Nevertheless, the emerging costs will vary from those presented in this report to the extent that actual experience differs from that projected by the actuarial assumptions.

Milliman has developed certain models to estimate the values included in this report. The intent of the models was to estimate the assumed investment earnings, analysis of OPEB demographic assumptions, retiree health claim costs, and annual trends for retiree health benefits. We have reviewed the models, including their inputs, calculations, and outputs for consistency, reasonableness, and appropriateness to the intended purpose and in compliance with generally accepted actuarial practice and relevant actuarial standards of practice (ASOP). In addition, the valuation results were developed using models intended for valuations that use standard actuarial techniques.

The models rely on data and information as input to the models. We have relied upon certain data and information listed below for this purpose and accepted it without audit. To the extent that the data and information provided is not accurate, or is not complete, the values provided in this report may likewise be inaccurate or incomplete.

Milliman's data and information reliance are listed below. The models, including all input, calculations, and output may not be appropriate for any other purpose.

In preparing this report, we relied without audit on information (some oral and some in writing) supplied by the County, the Superior Court, LACERA's staff; Segal, LACERA's Health Care Benefits Consultant; and Meketa Investment Group, LACERA's general investment consultant. This information includes, but is not limited to benefit descriptions, membership data, and financial information. We used LACERA's benefit provisions as summarized in our July 1, 2022 OPEB Actuarial Valuation Report. In some cases, where the census data was incomplete, we made assumptions as noted in Table C-10 of Appendix C of the July 1, 2022 OPEB Actuarial Valuation Report. In our examination, after discussion with LACERA and making certain adjustments, we have found the data to be reasonably consistent and comparable with data used for other purposes. Since the experience study results are dependent on the integrity of the data supplied, the results can be expected to differ if the underlying data is incomplete or missing. It should be noted that if any data or other information is inaccurate or incomplete, our determinations might need to be revised.

In developing these recommendations, we have reflected an estimate of fees associated with the Affordable Care Act (ACA), which was signed into law in March 2010 and subsequent regulations and acts. The OPEB assumptions will reflect changes in future valuations as regulations are released. The trend will be updated for the July 1, 2023 valuation to reflect the July 1, 2024 final annual medical and dental plan rate renewals and adjustments from the Inflation Reduction Act.

We certify that the assumptions developed in this report satisfy Actuarial Standards Board (ASB) Standards of Practice, in particular, No. 6 (Measuring Retiree Group Benefit Obligations). The assumptions used in this OPEB Investigation of Experience are derived from a combination of assumptions identified during the 2022 LACERA Investigation of Experience for Retirement Benefit Assumptions and collaboration among a group of stakeholder representatives. Demographic assumptions from the latest 2022 Retirement Benefit Investigation of Experience, conducted by Milliman and approved by LACERA's Board of Investments, are integrated into the OPEB Investigation of Experience where they are appropriate for OPEB benefits. Assumptions unique to OPEB are identified, evaluated, and agreed upon collaboratively by the actuaries and consultants representing the OPEB program stakeholders including: Milliman, LACERA's actuary; Cavanaugh Macdonald, LACERA's reviewing actuary; Segal, LACERA's Health Care Benefits Consultant; Cheiron, Los Angeles County's actuary; and Rael & Letson, actuary for SEIU Local 721. Types of OPEB specific assumptions include: initial enrollment, plan and tier selection, spouse age difference, and re-enrollment assumptions. The claim cost assumptions and final trend rates reflecting the July 1, 2024 annual medical and dental plan rate renewals will be developed and agreed upon collaboratively with the same LACERA stakeholders during the July 1, 2023 valuation.

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

The assumptions from this July 1, 2023 OPEB Investigation of Experience Report will be used in the forthcoming OPEB funding valuation reports. The funding goals serve as a basis for the separate Government Accounting Standards Board (GASB) Statement Number 75 disclosure report. Actuarial computations under GASB Statement Numbers 74 and 75 are for the purposes of fulfilling financial accounting requirements for LACERA, Los Angeles County, the Superior Court, and SCAQMD (the agents) respectively. The GASB 75 disclosure report needs to meet the requirements of these standards which include but are not limited to a different discount rate and actuarial cost methodology. Determinations for purposes other than meeting these financial accounting requirements may be significantly different from the results contained in this valuation report. Accordingly, additional determinations may be needed for other purposes.

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

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

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

On the basis of the foregoing, we hereby certify that, to the best of our knowledge and belief, this report is complete and accurate and has been prepared in accordance with generally recognized and accepted actuarial principles and practices.

We are members of the American Academy of Actuaries and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

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

Sincerely,

A handwritten signature in black ink, appearing to read "Robert L. Schmidt".

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

RLS/JOJ/bh

A handwritten signature in red ink, appearing to read "Janet Jennings".

Janet O. Jennings, ASA, MAAA
Consulting Actuary

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Section 1 Executive Summary and Recommendations

Overview



This is a study of the OPEB related assumptions of the Los Angeles County OPEB Program for the period ending June 30, 2023. It includes a discussion of the OPEB-related economic and demographic actuarial assumptions. These assumptions were set initially for the July 1, 2006 inaugural OPEB valuation. An Investigation of Experience was conducted in 2008 for the July 1, 2008 OPEB valuation; in 2010 for the July 1, 2010 and July 1, 2012 OPEB valuations; in 2013 for the July 1, 2014 OPEB Valuation; in 2016 for the July 1, 2016 and July 1, 2017 OPEB valuations; in 2018 for the July 1, 2018 and July 1, 2019 OPEB valuations; and in 2020 for the July 1, 2020, July 1, 2021, and July 1, 2022 OPEB valuations. Now that three additional years have passed since the 2020 Investigation of Experience, we have more information with which to test the validity of the assumptions of the program. In addition, the retirement benefit related assumptions used for pension benefits were studied in 2022. Some of those assumptions are also used in the OPEB valuations. For consistency, changes to those assumptions will continue to be made in future OPEB valuations. The next OPEB investigation of experience study is scheduled for 2026.

The OPEB funding valuations starting with the July 1, 2018 report have been under an agent structure with results shown by agent. This 2023 OPEB Investigation of Experience Study reviews experience for all OPEB program participants (members) combined regardless of agency. Assumptions are also studied and considered on a combined basis.

This report recommends several assumption changes that result in an Actuarially Determined Contribution (ADC) rate decrease of 0.71% of payroll. Where the recommended assumptions are different from the current assumptions, the recommended assumptions are highlighted in **yellow**.

Summary

This Section of the report includes a brief summary of each of the other sections of the report, our recommendations for changes in the current actuarial assumptions, and the financial impact of the recommendations if they are adopted by LACERA's Board of Retirement.

The five-year period ending June 30, 2023 for retirement of vested terminated members and the three-year period ending June 30, 2023 for all other assumptions overlapped with the COVID pandemic. Results for this triennial period were reviewed with experience from prior studies and we decided to consider the prior six year of experience for the initial enrollment in part, due to COVID. The 2022 Retirement Benefit Investigation of Experience also considered COVID impacts.

Healthcare Tier

Employees who were hired after June 30, 2014 are covered by Tier 2 of the Los Angeles County OPEB Program. Given the subsidy for members in Tier 2 applies to retiree-only coverage and the Tier 2 benchmark is different than Tier 1, we have evaluated plan and tier selection of Tier 1 members separately from Tier 2 members.

Section 2 Introduction

Just as certain investment choices have an associated "investment risk", choices in actuarial assumptions have an associated "actuarial risk." Determining the OPEB liabilities and costs is dependent on the assumptions we use to project the future benefit payments and then to discount the value of future benefits to determine the present values. Thus, it is important that the agents and LACERA

understand the sensitivity of the actuarial calculations to the underlying assumptions.

Section 2 provides an introduction to the process of setting OPEB demographic and economic actuarial assumptions. It discusses the following:

- The “actuarial risk” associated with setting actuarial assumptions
- An overview of the presentation of results you will see in this report
- Our philosophy in setting actuarial assumptions
- Actuarial Standard of Practice No. 6
- Actuarial Standard of Practice No. 27
- Actuarial Standard of Practice No. 35

**Section 3
Initial Enrollment**

Section 3 discusses the probability of initial enrollment of current active and vested terminated Tier 1 members who are anticipated to retire in the future for both medical and dental/vision coverages. We are recommending adjustments from the current assumptions to reflect recent experience while achieving an actual-to-expected enrollment ratio near 100% for both medical and dental/vision. Since there is insufficient experience regarding initial enrollment for Tier 2, we recommend the same initial enrollment assumptions for both Tier 1 and Tier 2.

We saw some short term fluctuations in the most recent three year period, which may be temporary, due to a variety of factors including the COVID-19 pandemic. For this 2023 study, we considered the prior six years of enrollment for the initial enrollment assumptions.

**Section 4
Plan and Tier
Selections**

Section 4 discusses the probability of medical and dental/vision plan and tier selection upon retirement and attainment of age 65 for healthcare Tiers 1 and 2. We are recommending changes to these assumptions to reflect recent plan and tier selection patterns.

**Section 5
Retirement of Vested
Terminated Members**

Section 5 discusses the assumption for retirement of vested terminated members. For all groups including General Plans A, B, C, D, and G, General Plan E, and Safety Plans A, B, and C, the actual retirements have been generally lower than current assumptions, and we recommend changes to these assumptions to bring them closer to actual experience. Experience from the five-year period ended June 30, 2023 was used. We recommend the same assumptions for both Tier 1 and Tier 2.

**Section 6
Other OPEB
Demographic
Assumptions**

Section 6 discusses the following other OPEB demographic assumptions:

- Enrolled spouse age difference
- Medicare enrollment for members in Blue Cross Plan I, Plan II, and Prudent Buyer
- Probability of survivor and new dependent enrollment

We recommend no changes to the age difference assumptions for male and female spouses. We are recommending no change to our Medicare enrollment assumption. For our survivor enrollment assumptions, we have quantified the impact and determined analysis is not necessary this experience study. We recommend applying loads based on the 2020 assumptions for Tier 1 and Tier 2.

**Section 7
OPEB Economic
Assumptions**

Section 7 discusses the investment earnings and health cost trend assumptions. We will continue to use the inflation and general wage increases of 2.75% and 3.25% respectively based on the 2022 Retirement Benefit Investigation of

Experience. These assumptions are the same as the July 1, 2023 retirement funding valuation.

There are two investment return assumptions based on whether an agent prefunds into the OPEB Trust. The agents that prefund through the OPEB Trust are the County, Superior Court, and LACERA. We recommend increasing the investment return assumption for these agents from 6.00% to 6.25%. This is based on a review of Meketa, Horizon, and Milliman's capital market assumptions.

For agents that are not prefunding through the OPEB Trust, known as the Outside Districts, we recommend an investment earnings assumption of 3.50%, based on the County's general fund expected return. This is an increase compared to the current assumption of 2.30%.

For the health cost trend rates, we utilized the updated version of the Getzen trend model sponsored by the Society of Actuaries. Based on this information, we are recommending changes to the trend assumptions. The first-year trend assumptions will be updated in the July 1, 2023 OPEB valuation to reflect the final July 1, 2024 annual medical and dental plan rate renewals. The July 1, 2023 OPEB valuation trends will also have updates to the short term trends based on impacts from the Inflation Reduction Act.

Future Amortization Considerations

The commitment to prefunding is based on the following:

- June 22, 2015 County budget policy,
- November 20, 2015 LACERA funding policy and June 23, 2023 LACERA Surplus Memo
- Superior Court funding policy communicated to LACERA on October 23, 2023

The County's policy is to increase the OPEB Trust contributions by \$56 million each year. The OPEB Trust contributions are capped at the ADC less the County's portion of the premiums and death benefit, also known as Pay as You Go (PAYG).

The funded ratio is expected to increase gradually over time. However, the UAAL is expected to continue to increase due to the open 30-year amortization not paying down the principal.

The ADC is expected to increase over time as part of the funding policy and as a result of contributing less than the ADC in the initial phase-in period. The ADC would have been considerably higher if there had been no prefunding.

Milliman has been discussing the options for amortization changes with the County, LACERA, and the stakeholders. Possible considerations include the following:

- Shortening the amortization period
- Closed versus open amortization
- Layering of amortization bases
- Level dollar or level percentage of pay

The chart below illustrates the impact on the July 1, 2022 ADC with different open amortization periods on a level percent of pay basis.

Open Amortization Period	30-year	25-year	20-year	15-year	10-year
Actuarially Determined Contribution (ADC)					
1. Normal Cost	\$ 649.0	\$ 649.0	\$ 649.0	\$ 649.0	\$ 649.0
2. UAAL payment	984.4	1,115.2	1,313.6	1,648.3	2,323.5
3. Total	\$ 1,633.4	\$ 1,764.2	\$ 1,962.6	\$ 2,297.3	\$ 2,972.5
ADC expressed as a percentage of payroll					
1. Normal Cost	7.26%	7.26%	7.26%	7.26%	7.26%
2. UAAL payment	11.01%	12.48%	14.69%	18.44%	25.99%
3. Total	18.27%	19.74%	21.95%	25.70%	33.25%

If a change in amortization method is made sometime in the future, a methodology to transition from the current 30-year open amortization period to the new method will be evaluated. We recommend ongoing discussions about the funded status goals and choosing an amortization period and method that are in alignment.

Financial Impact

The assumption changes in total are projected to decrease the Actuarial Accrued Liability (AAL) by 3.98%, decrease the Normal Cost Rate by 0.54% of payroll, and decrease the Actuarially Determined Contribution (ADC) by 0.71% of payroll.

Exhibit 1-1 summarizes the financial impact of the assumption changes. It shows the impact on the Actuarial Accrued Liability, Normal Cost Rate, and Actuarially Determined Contribution of each individual assumption change. This is based solely on the impact the new assumptions would have had on the July 1, 2022 OPEB valuation results. Note that the relative impact of the various assumption changes by component is somewhat dependent on the order in which they are evaluated. For this study, the impact from the 2022 retirement demographic assumption changes are not applicable because the assumptions based on the 2022 Retirement Benefit Investigation of Experience for LACERA have already been reflected in the July 1, 2022 OPEB valuation results.

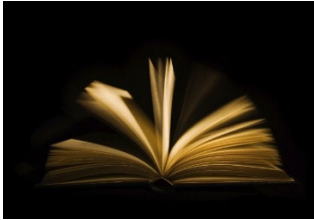
**Exhibit 1-1
 Hypothetical Results of July 1, 2022 Valuation
 with Proposed Assumptions**

	Actuarial Accrued Liability ⁽¹⁾	(Assets) ⁽¹⁾	Unfunded Actuarial Accrued Liability ⁽¹⁾	Normal Cost Rate ⁽²⁾	ADC Percentage ⁽²⁾
July 1, 2022 Valuation	\$ 23,097.8	\$ (2,394.1)	\$ 20,703.7	7.26%	18.27%
Assumption Changes					
Initial Enrollment	(63.0)	-	(63.0)	(0.01%)	(0.04%)
Plan and Tier Selection	(41.1)	-	(41.1)	(0.03%)	(0.05%)
Vested Terminated Commencement	(7.6)	-	(7.6)	0.00%	(0.01%)
Trend - Without 1st Year Renewal Adjustment	(9.8)	-	(9.8)	(0.02%)	(0.02%)
Remarriage	(0.6)	-	(0.6)	0.00%	0.00%
Discount Rate	(796.4)	-	(796.4)	(0.48%)	(0.59%)
Total Assumption Changes	\$ (918.5)	\$ -	\$ (918.5)	(0.54%)	(0.71%)
July 1, 2022 Valuation with Assumption Changes	\$ 22,179.3	\$ (2,394.1)	\$ 19,785.2	6.72%	17.56%

(1) In millions of dollars

(2) Expressed as a percentage of payroll

Section 2 Introduction



While our goal is to make the best possible estimate of future experience, it is important for the Board to recognize that the future will almost certainly differ from our current best efforts to forecast it. Routine scheduled reevaluations of the actuarial assumptions, such as through this experience investigation, are a sound methodology to identify where assumptions differ from emerging experience and to fine-tune the actuarial estimates to keep them as close as possible to emerging experience.

OPEB actuarial assumptions can be broken into three broad groups:

- Retirement Benefit Related Assumptions
- OPEB Demographic Assumptions
- OPEB Economic Assumptions

The Retirement Benefit Related Assumptions were studied in Milliman's 2022 Retirement Benefit Investigation of Experience for LACERA. The focus of this study is the OPEB Demographic Assumptions. This section, however, encompasses all three types of assumptions and provides an overview of the process and importance of setting actuarial assumptions.

The history of assumption studies for this program is shown below.

Year	Assumptions Studied
2006, 2008, and 2010	OPEB Demographic and Economic Assumptions
2013	OPEB Demographic Assumptions
2014	OPEB Economic Assumptions
2016	OPEB Demographic and Economic Assumptions
2017	OPEB Economic Assumptions
2018	OPEB Demographic and Economic Assumptions
2019	OPEB Economic Assumptions
2020	OPEB Demographic and Economic Assumptions
2021 and 2022	OPEB Economic Assumptions
2023	OPEB Demographic and Economic Assumptions

Due to the timing requirements of GASB 74 and 75 along with the audit schedule, the experience study was performed on a two-year cycle, from 2016 to 2018, and 2018 to 2020. Since 2020, we have returned to a three-year cycle. These OPEB experience studies are one year after the study of assumptions for LACERA's retirement benefit program beginning with year 2020.

Funding and Valuation Principles and “Actuarial Risk”

Just as certain investment choices have an associated “investment risk,” choices in actuarial assumptions have an associated “actuarial risk.” Our responsibility is to always consider the impact our work will have on future taxpayers and on the participants of the Los Angeles County OPEB Program.

Our estimate of the OPEB liabilities and costs is dependent on the assumptions we use to project the future benefit payments and then to discount the value of future benefits to determine the present values. Thus, it is important that the County understand the sensitivity of the actuarial calculations to the underlying assumptions.

- If actual experience shows that the assumptions significantly overestimated the true cost of the program, decisions for change could be made based on the higher estimated cost levels. This may also result in an overstatement of cost today and the longer-term impact will not be realized until many years in the future when costs may need to be lowered due to the current overstatement.
- If actual experience shows that the assumptions significantly underestimated the true cost of the program, decisions for change could be made based on the lower estimated costs levels. This may result in an unexpected need to increase costs in the future and may lead to budgeting difficulties.
- The valuation is completed annually for the Los Angeles County OPEB Program and presents the costs as of only one date. Further analysis illustrating the potential volatility of the cost results may be needed to fully appreciate the “actuarial risk” associated with actuarial assumptions. These further studies are beyond the scope of this project.

As stated above, the actuarial assumptions can be divided into three groups: retirement benefit related, OPEB demographic, and OPEB economic.

The retirement benefit related assumptions are based on the recommendations from the LACERA 2022 Investigation of Experience as developed under Actuarial Standards of Practice (ASOP) Numbers 27 and 35.

The OPEB demographic assumptions are based on the County OPEB program’s actual experience, adjusted to reflect trends and historical experience. These are developed under ASOP Numbers 6 and 35.

The OPEB economic assumptions must not only reflect the County’s actual experience but also give even greater consideration to the long-term expectation of future economic growth for the nation, as well as the global economy. By long term, we are looking at time periods of from 20 to 40, possibly to 60, years – a much longer time frame than any period investment managers or economists would typically be discussing with you. Since the economic assumptions are for the long-term, it is expected that in the short-term there will be years in which the actual investment return will exceed the actuarial assumption, and there will be years when the actual experience will not meet the assumed rate. It is the expected long-term rate that is used to project and finance the OPEB benefits. These are developed under ASOP Number 27.

Thus, the economic assumptions are much more subjective than the demographic assumptions, and the demographic assumptions are much more dependent on the results of the experience studies.

Overview

This report presents the results of an investigation of the recent actuarial experience of the County OPEB program. We will refer to this investigation as an experience study.

Throughout this report, we refer to “expected” and “proposed” actuarial assumptions. The “expected” assumptions are those used for our actuarial valuation of the County OPEB program dated July 1, 2022. They may also be referred to as the “current” or “old” assumptions. The “proposed” or “recommended” assumptions are those we recommend for use in the OPEB valuation dated July 1, 2023 and for subsequent valuations until further changes are made.

The assumptions used in this OPEB Investigation of Experience are derived from a combination of assumptions identified during the 2022 LACERA Investigation of Experience for Retirement Benefit Related Assumptions and collaboration among a group of stakeholder representatives. Economic and demographic assumptions from the Retirement Benefit Investigation of Experience, conducted by Milliman and approved by LACERA’s Board of Investments, are integrated into the OPEB Investigation of Experience. Assumptions unique to OPEB are identified, evaluated, and agreed upon collaboratively by the actuaries and consultants representing the OPEB program stakeholders including: Milliman, LACERA’s actuary; Cavanaugh Macdonald, LACERA’s reviewing actuary; Segal, LACERA’s Healthcare Benefits Consultant; Cheiron, Los Angeles County’s actuary; and Rael & Letson, actuary for SEIU Local 721. Types of OPEB specific assumptions include: initial enrollment, plan and tier selection, spouse age difference, and re-enrollment assumptions. The OPEB Investigation of Experience is reviewed in conjunction with the approval of the OPEB Valuation by LACERA’s Board of Retirement.

This report shows the results of our study of OPEB demographic and economic assumptions. The exhibits are detailed comparisons between the actual and expected experience on both the current and proposed bases.

For each type of assumption, graphs and tables show the actual, the expected (or old), and proposed rates. The exhibits also show the total numbers of actual and expected retirements from vested terminated status, and enrollment probabilities. Ratios larger than 100% on the current basis indicate that the rates may need to be raised; ratios smaller than 100% indicate that rates may need to be lowered.

For the graphical exhibits, the actual rates in this 2023 study and actual rates from the prior 2020 study are shown as bars on the graphs on either a years-of-service basis, or, in the case of retirement rates, on an age-by-age basis. The current, or “expected” rates used in the July 1, 2022 OPEB valuation and the new proposed assumptions are shown as lines on the graphs. Therefore, the assumption changes we are proposing are illustrated by the difference between the two lines in each exhibit.

For the tabular exhibits, the current assumptions, actual rates, and recommended assumptions are identified in the tables. Where the recommended assumptions are different from the current assumptions, the recommended assumptions are highlighted.

Each year, we review impacts from COVID, legislation such as the ACA and the Inflation Reduction Act (IRA), and relevant regulations when setting assumptions.

Our Philosophy

Similar to an actuarial valuation, the calculation of actual and expected experience is a fairly mechanical process. From one actuary to another, you would expect to see very little difference. However, the setting of assumptions is a different story, as it is much more subjective. In this report, we recommend new assumptions. To help you understand our thought process, here is a brief summary of our philosophy:

- **Do Not Overreact:** When we see significant changes in experience, we generally do not adjust our rates to reflect the entire difference. We will generally recommend rates somewhere between the old rates and the new experience. If the experience during the next study shows the same result, we will probably recognize this trend at that point. On the other hand, if the experience returns closer to its prior level, we will not have overreacted, minimizing volatility in results.
- **Anticipate Trends:** If there is an identified trend that is expected to continue, we believe that this should be recognized. An example of this is the initial enrollment assumption. Rather than looking at where all retirees are enrolled today, we consider recent experience in developing this assumption, combined with input from LACERA staff and the stakeholders.
- **Simplify:** Where there is no material difference in results, we attempt to simplify our assumptions and methods. In general, we attempt to identify which factors are significant and eliminate the ones that do not materially improve accuracy.

Actuarial Standard of Practice No. 6

ASOP No. 6 *Measuring Retiree Group Benefit Obligations* provides guidance to actuaries giving advice on selecting assumptions for measuring obligations under OPEB plans.

Each individual OPEB assumption should satisfy the criteria of ASOP No. 6. In selecting OPEB assumptions, the actuary should also consider: the internal consistency between the assumptions, materiality, cost effectiveness, and the combined effect of all assumptions. At each measurement date, the actuary should consider whether the selected assumptions continue to be reasonable, but the actuary is not required to do a complete assumption study at each measurement date. In our opinion, the demographic assumptions recommended in this report have been developed in accordance with ASOP No. 6.

Actuarial Standard of Practice No. 35: Selection of Demographic Assumptions

ASOP No. 35 governs the selection of demographic and other non-economic assumptions for measuring pension and OPEB obligations. ASOP No. 35 states that the actuary should use professional judgment to estimate possible future outcomes based on past experience and future expectations, and select assumptions based upon application of that professional judgment. The actuary should select reasonable demographic assumptions in light of the particular characteristics of the defined benefit plan that is the subject of the measurement.

ASOP No. 35 Steps

The actuary should follow the following steps in selecting the demographic assumptions which pertain to OPEB:

1. Identify the types of assumptions. Types of demographic assumptions include but are not limited to initial enrollment, plan and tier selection, spouse age difference, and re-enrollment assumptions.

The actuary should consider the purpose and nature of the measurement, the materiality of each assumption, and the characteristics of the covered group in determining which types of assumptions should be incorporated into the actuarial model.

2. Consider the relevant assumption universe. The relevant assumption universe includes experience studies or published tables based on the experience of other representative populations, the experience of the plan sponsor, the effects of plan design, general trends, and future expectations.
3. Consider the assumption format. The assumption format includes whether assumptions are based on parameters such as gender, age, service, or calendar year. The actuary should consider the impact the format may have on the results, the availability of relevant information, the potential to model anticipated plan experience, and the size of the covered population.
4. Select the specific assumptions. In selecting an assumption, the actuary should consider the potential impact of future plan design as well as the factors listed above.
5. Select a reasonable assumption. The assumption should be expected to appropriately model the contingency being measured. The assumption should not be anticipated to produce significant actuarial gains or losses.

ASOP 35 General Considerations and Application

Each individual demographic assumption should satisfy the criteria of ASOP No. 35. In selecting demographic assumptions, the actuary should also consider: the internal consistency between the assumptions, materiality, cost effectiveness, and the combined effect of all assumptions. At each measurement date the actuary should consider whether the selected assumptions continue to be reasonable, but the actuary is not required to do a complete assumption study at each measurement date. In our opinion, the demographic assumptions recommended in this report have been developed in accordance with ASOP No. 35.

Actuarial Standard of Practice No. 27

The Actuarial Standards Board has adopted ASOP No. 27, *Selection of Economic Assumptions for Measuring Pension Obligations*. This standard provides guidance to actuaries giving advice on selecting economic assumptions for measuring obligations under defined benefit plans such as LACERA.

Because no one knows what the future holds, the best an actuary can do is to use professional judgment to estimate possible future economic outcomes. These estimates are based on a mixture of past experience, future expectations, and professional judgment. The actuary should consider a number of factors,

including the purpose and nature of the measurement, and appropriate recent and long-term historical economic data. However, the standard explicitly advises the actuary not to give undue weight to recent experience.

ASOP No. 27 states that each economic assumption selected by the actuary should be reasonable. The assumption is reasonable if it has the following characteristics:

- It is appropriate for the purpose of the measurement.

- It reflects the actuary's professional judgment.
- It takes into account relevant historical and current economic data.
- It reflects the actuary's best estimate of future experience and observation of the estimates in market data.
- It has no specific bias (i.e., it is not significantly optimistic or pessimistic) but may specifically make provision for adverse deviation.

Each economic assumption should individually satisfy this standard. Furthermore, with respect to any particular valuation, each economic assumption should be consistent with every other economic assumption over the measurement period.

In our opinion, the economic assumptions we recommend for the Board of Retirement consideration in this report have been developed in accordance with ASOP No. 27.

Section 3 Initial Enrollment



The initial enrollment assumption is used to estimate the probability that a new retiree from active or vested terminated status, who is eligible for retiree health care coverage, will elect to join the OPEB program. For the retiree death benefit coverage, the enrollment assumption is 100% since retirees do not pay for coverage and enrollment is automatic. For retiree medical and dental/vision coverages, we have reviewed recent retiree experience and used an enrollment assumption that is graded by years of service at retirement. The County subsidy for medical and dental/vision coverage is 40% of the benchmark plan rate (or 40% of the premium for the plan elected, if less) for retirees with 10 years of retirement service credit. For each year of service beyond 10 years, the County contributes an additional 4%, up to a maximum of 100% for a retiree with 25 years of service. Since the County subsidy increases with years of service, retirees with more service are more likely to enroll. A retiree with service-connected disability retirement with less than 13 years of service will receive a 50% County subsidy of the benchmark plan rate (or 50% of the premium for the plan elected, if less). If a retiree with service-connected disability retirement has 13 or more years of service, the County subsidy is the same as a non-disabled retiree.

Exhibits 3-1 and 3-2 show a comparison of actual medical enrollees to assumed enrollees for the three-year period ending June 30, 2023 separately for males and females. The results show those who both enrolled at the time of retirement and those who enrolled sometime after retirement.

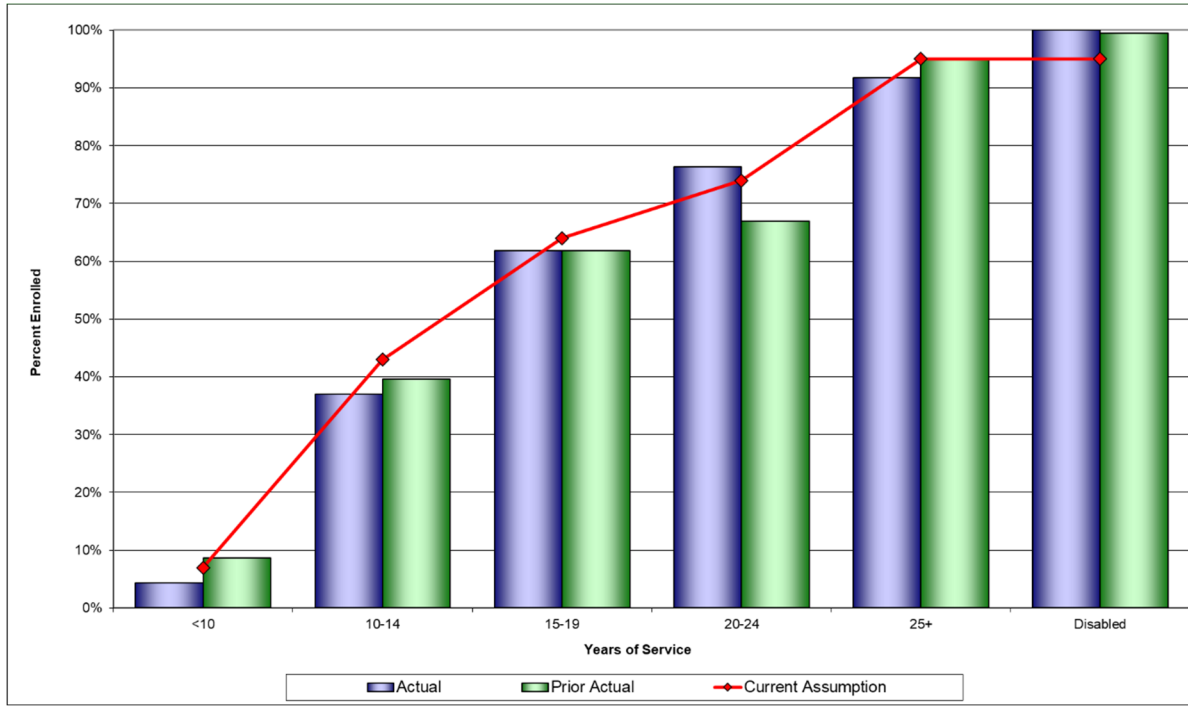
The exhibits show that patterns for males and females are similar. Therefore, we recommend using combined male/female assumptions.

Exhibit 3-3 shows the combined male and female experience, along with the current and proposed assumptions. We saw some of the short term fluctuations in the most recent three year period which may be temporary, due to a variety of factors including the COVID-19 pandemic. For this reason, we considered the prior six years of experience with the proposed assumptions resulting in an overall actual-to-expected ratio similar to the 2020 experience study.

Exhibits 3-4 through 3-6 show the results for the dental/vision enrollees. We are recommending similar assumption changes for the dental/vision enrollment as the medical enrollment.

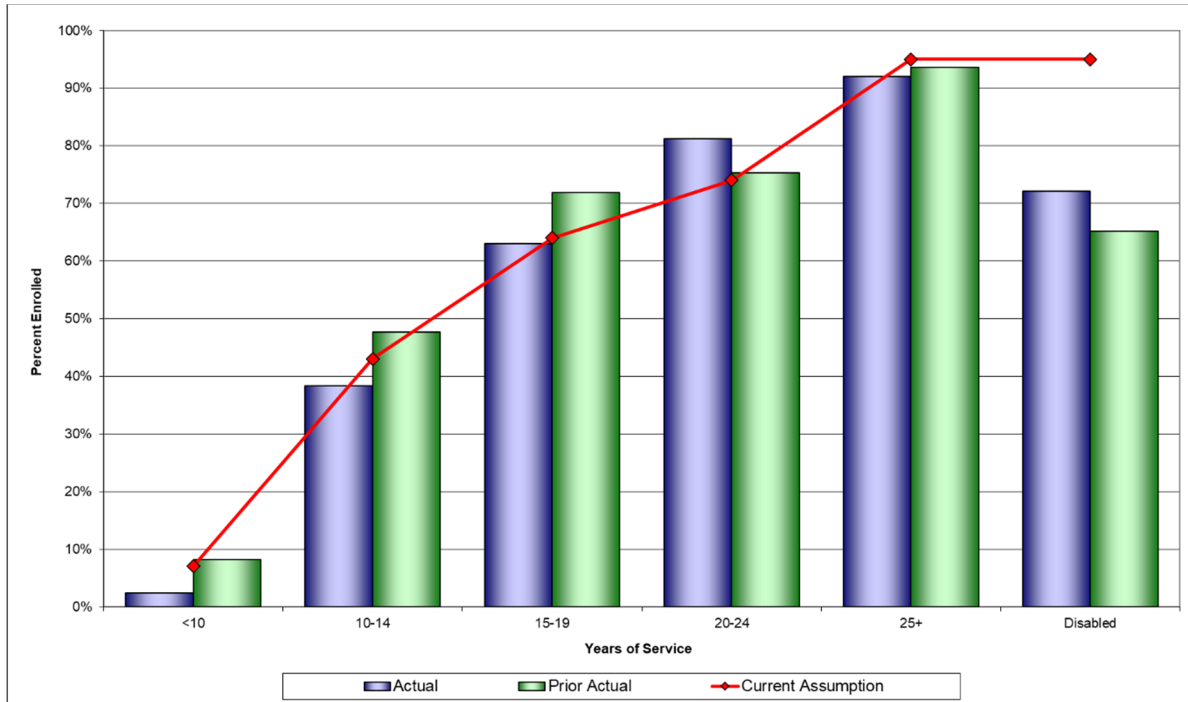
Due to lack of credible experience with respect to Tier 2 enrollees, we recommend the same initial enrollment assumptions for Tier 1 and Tier 2 enrollees. We will monitor Tier 2 as experience develops.

**Exhibit 3-1
 Initial Medical Enrollment – Males**



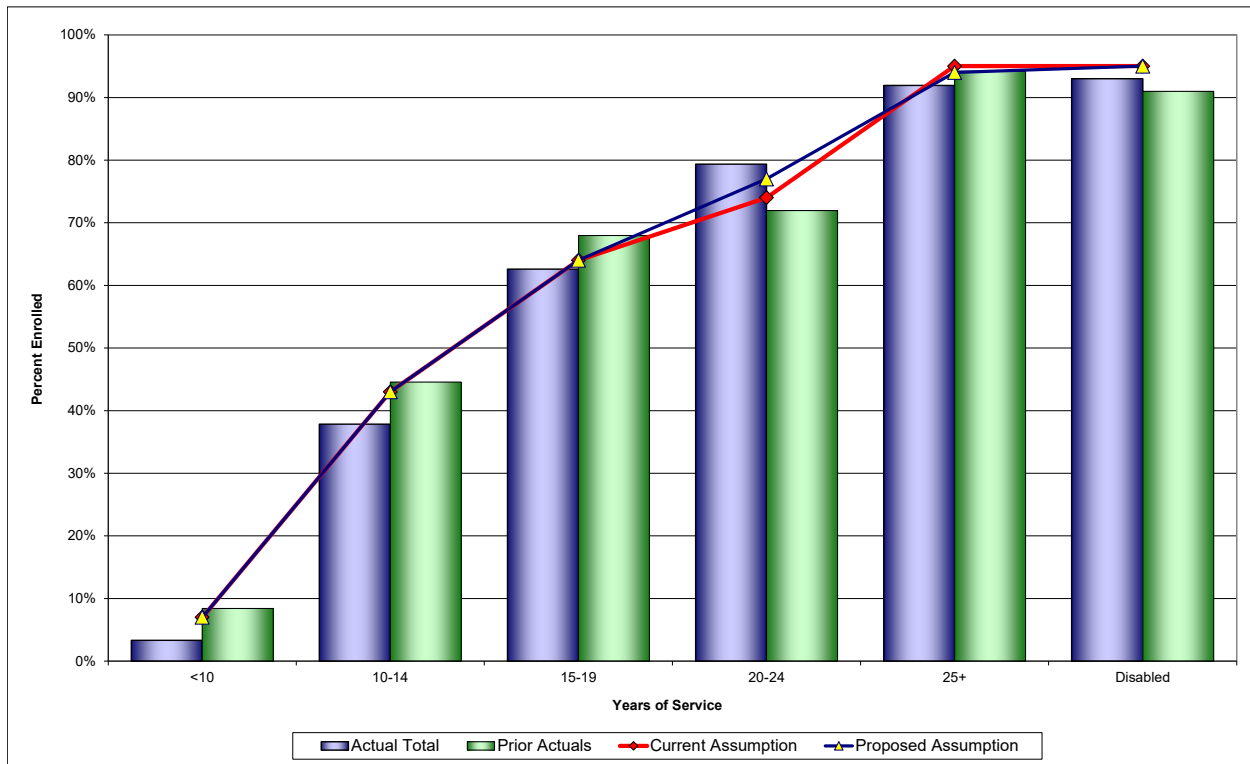
All Enrollees	Current Assumption	Actual
Total Count	3,585	3,508
Actual / Expected	98%	

**Exhibit 3-2
 Initial Medical Enrollment – Females**



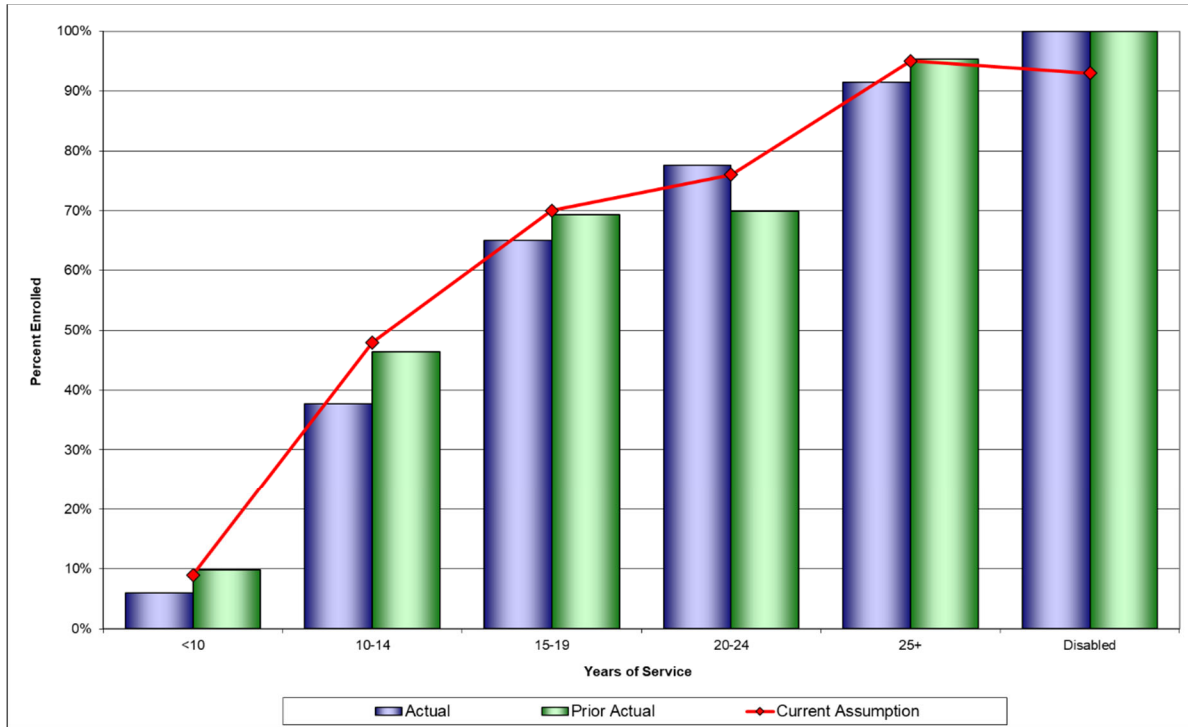
All Enrollees	Current Assumption	Actual
Total Count	4,859	4,728
Actual / Expected	97%	

Exhibit 3-3
Initial Medical Enrollment – Males and Females



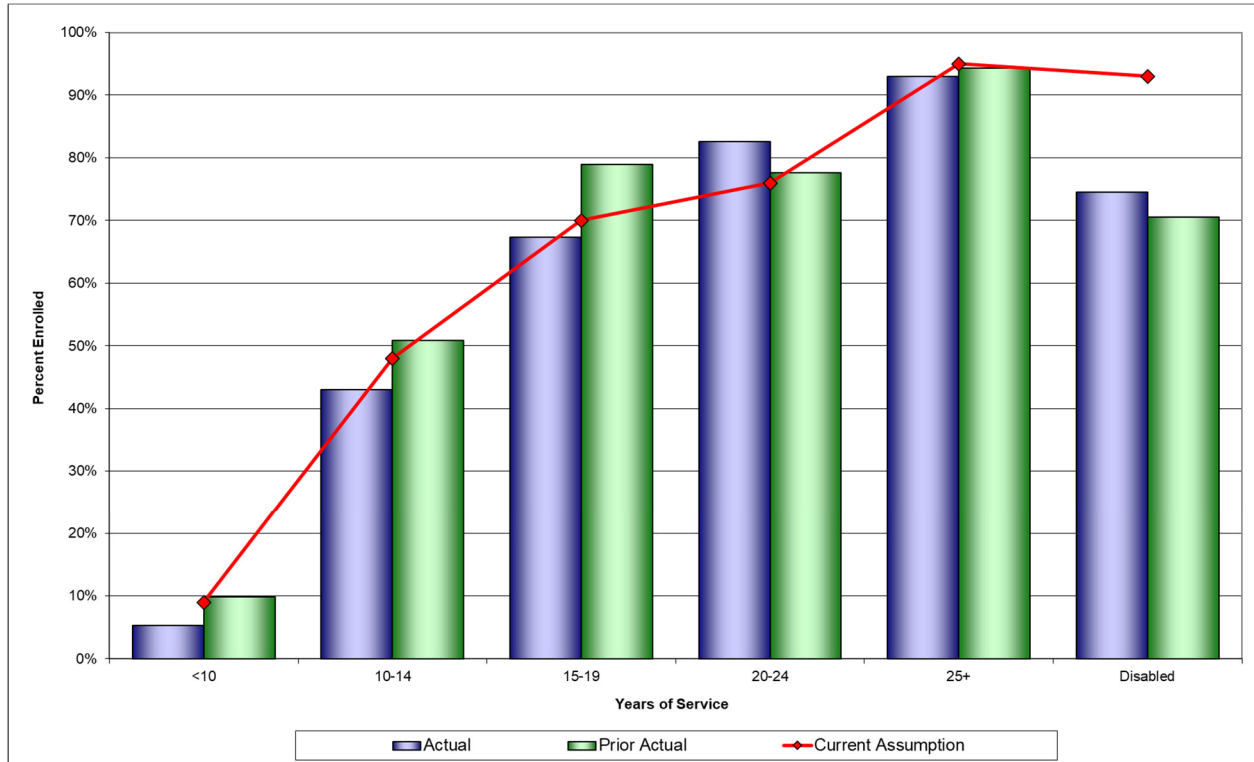
All Enrollees	Current Assumption	Actual	Proposed Assumption
Total Count	8,444	8,236	8,419
Actual / Expected	98%		98%

Exhibit 3-4
Initial Dental/Vision Enrollment – Males



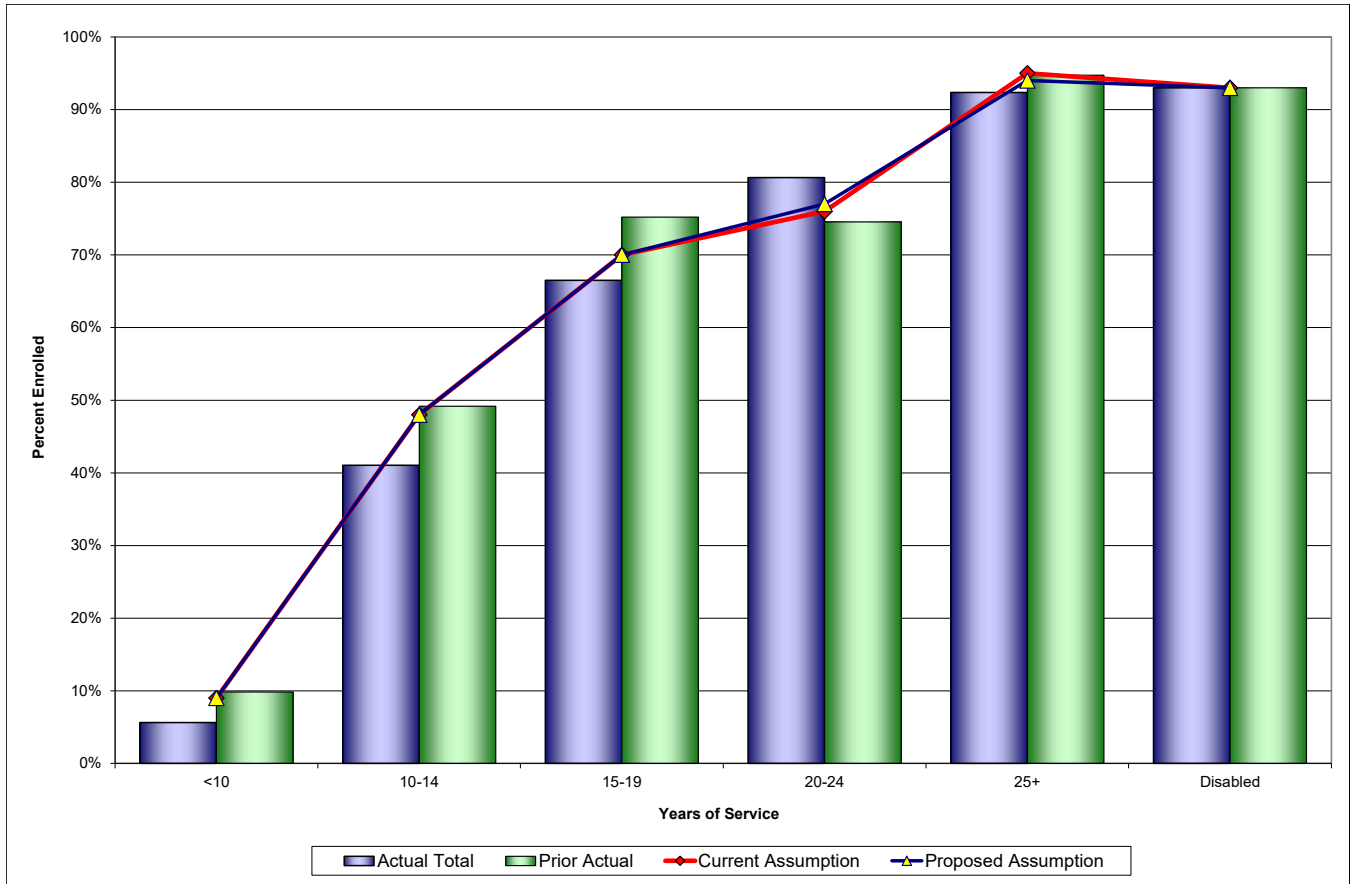
All Enrollees	Current Assumption	Actual
Total Count	3,625	3,522
Actual / Expected	97%	

**Exhibit 3-5
 Initial Dental/Vision Enrollment – Females**



All Enrollees	Current Assumption	Actual
Total Count	4,939	4,833
Actual / Expected	98%	

**Exhibit 3-6
 Initial Dental/Vision Enrollment – Males and Females**



All Enrollees	Current Assumption	Actual	Proposed Assumption
Total Count	8,564	8,355	8,515
Actual / Expected	98%		98%

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Section 4 Plan and Tier Selection



The plan and tier selection assumptions are used to model the range of possible selections for new enrollees. In our July 1, 2022 OPEB valuation, the selections were indexed by deduction code and gender separately for pre-65 and post-65 enrollees. We include only Tier 1 members in this evaluation since there is not yet sufficient experience for Tier 2 members. To determine Tier 2 member's plan and tier selection, we considered the fact that the Tier 2 benchmark is based on the Blue Cross III retiree only premium for Medicare-eligible retirees and that it is possible that more retirees could enroll in lower cost plans such as Kaiser or United Healthcare. We also considered the fact that the benchmarks are based on Blue Cross I and Blue Cross II premiums for all retirees of Tier 1 and non-Medicare eligible retirees of Tier 2. The Tier 2 benchmark is for the retiree-only tier and the Tier 1 benchmark is for the tier that the member selects.

Medical Selection Upon Enrollment

Exhibits 4-1 and 4-2 examine the medical plan and tier selection separately for males and females who enrolled before age 65, on July 1, 2021, July 1, 2022, and July 1, 2023. The plan and tier options were constant throughout the study period. The actual experience is compared to the expected results, along with new proposed assumptions. When the proposed assumptions differ from the current assumptions, changes are highlighted in yellow. At the bottom of the exhibits, the total enrollment for the non-single tiers is totaled. This represents the probability of enrolling at least one dependent.

Exhibits 4-3 and 4-4 are similar to Exhibits 4-1 and 4-2, except that they focus on those who enrolled after age 65. The exhibits show that patterns for males and females are quite different. Based on this, we recommend continuing with separate assumptions for males and females.

Basing election assumptions on the initial elections of recent retiring members, rather than the average elections of the entire retiree group better reflects anticipated future enrollment. While people could change plans after enrollment, there is a low likelihood this would occur except at age 65.

Dental/Vision Selection Upon Enrollment

Exhibit 4-5 examines the dental/vision plan and tier selection separately for males and females.

Similar to the medical exhibits, the dental/vision exhibits show that patterns for males and females are quite different, resulting in a recommendation for continuing with separate assumptions for males and females.

Medical Selection for Pre-65 Retirees When They Reach Age 65

When pre-65 retirees reach age 65, they may migrate to a different plan and/or tier. Exhibit 4-6 compares the actual experience to expected results. Based on the updated experience and future expectations, we are recommending changes in the assumed migration patterns. Note that in many cases where retirees are not the same age as their spouses, retirees migrate from a tier with two pre-65 members to a tier where the pre and post-65 members have different plans. For our modeling purposes, we encompassed these into a pure post-65 tier. This is especially evident in the Kaiser plans.

**Exhibit 4-1
 Initial Medical Pre-65 Enrollment – Males**

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only	0.3%	0.3%	0.2%	0.8%	0.6%	0.6%
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse	0.3%	0.3%	0.1%	0.8%	0.6%	0.6%
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family	0.9%	0.9%	0.6%	1.4%	1.2%	1.2%
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children			0.1%	0.3%	0.1%	0.1%
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor						
211	Anthem Blue Cross I	Retiree Only	0.5%	0.5%	0.1%	0.7%	0.6%	0.6%
212	Anthem Blue Cross I	Retiree and Spouse			0.2%	1.4%	0.5%	0.5%
213	Anthem Blue Cross I	Retiree, Spouse and Children	0.5%	0.5%	0.4%	1.4%	0.9%	0.9%
214	Anthem Blue Cross I	Retiree and Children			0.1%	0.1%		
215	Anthem Blue Cross I	Minor Survivor						
221	Anthem Blue Cross II	Retiree Only	4.5%	4.5%	4.5%	5.0%	4.8%	4.8%
222	Anthem Blue Cross II	Retiree and Spouse	12.5%	12.5%	11.8%	10.4%	11.4%	11.4%
223	Anthem Blue Cross II	Retiree, Spouse and Children	14.9%	14.9%	16.9%	17.4%	17.2%	17.2%
224	Anthem Blue Cross II	Retiree and Children	1.5%	1.5%	1.9%	1.1%	1.3%	1.3%
225	Anthem Blue Cross II	Minor Survivor						
240	Anthem Blue Cross III	One Medicare			0.1%	0.1%		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare			0.1%			
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare						
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare						
244	Anthem Blue Cross III	Retiree and Children 1 Medicare						
245	Anthem Blue Cross III	Retiree and Children 1 Medicare						
246	Anthem Blue Cross III	Retiree and Family 1 Medicare						
247	Anthem Blue Cross III	Retiree and Family 1 Medicare			0.1%	0.2%	0.1%	0.1%
248	Anthem Blue Cross III	Retiree and Family 2 Medicare						
249	Anthem Blue Cross III	Retiree and Family 2 Medicare						
250	Anthem Blue Cross III	Retiree and Family 3 Medicare						
301	Cigna Network Model Plan	Retiree Only	0.1%	0.1%		0.2%	0.1%	0.1%
302	Cigna Network Model Plan	Retiree and Spouse	0.2%	0.2%	0.1%	0.3%	0.2%	0.2%
303	Cigna Network Model Plan	Retiree and Family	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%
304	Cigna Network Model Plan	Retiree and Children						
305	Cigna Network Model Plan	Minor Survivor						
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only						
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse						
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)						
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children						
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)						
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)						
393	Kaiser (WA)	Retiree and Family						
394	Kaiser (WA)	Retiree and Family						
395	Kaiser (WA)	Retiree and Family						
396	Kaiser (WA)	Retiree and Family						
397	Kaiser (WA)	Retiree and Family						
398	Kaiser (WA)	Retiree and Family						
399	Kaiser (WA)	Retiree and Family						
400	Kaiser (WA)	Retiree and Family						
401	Kaiser (CA)	Retiree Basic (Under 65)	11.0%	11.0%	10.0%	9.8%	10.2%	10.2%
403	Kaiser (CA)	Retiree Risk (Senior Advantage)			0.2%	0.1%		
404	Kaiser (CA)	Retiree Excess I						
405	Kaiser (CA)	Retiree Excess II - Part B						
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)						
411	Kaiser (CA)	Family Basic	33.0%	33.0%	29.5%	27.4%	30.8%	30.8%
413	Kaiser (CA)	One Advantage, Others Basic			2.0%	1.7%		
414	Kaiser (CA)	One Excess I, Others Basic						
418	Kaiser (CA)	Two+ Advantage			0.1%			
419	Kaiser (CA)	One Excess I, One Advantage						
420	Kaiser (CA)	Two+ Excess I						
421	Kaiser (CA)	Survivor						
422	Kaiser (CA)	One Excess II - Part B, One Basic			0.1%			
423	Kaiser (CA)	One Excess III (MNP), One Basic						
426	Kaiser (CA)	One Risk, One Excess II - Part B						
427	Kaiser (CA)	One Risk, One Excess III (MNP)						
428	Kaiser (CA)	One Excess I, One Excess II - Part B						
429	Kaiser (CA)	One Excess I, One Excess III (MNP)						
430	Kaiser (CA)	Two Excess II - Part B						
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)						
432	Kaiser (CA)	Two Excess III - Both (MNP)						

**Exhibit 4-1
 Initial Medical Pre-65 Enrollment – Males (continued)**

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
450	Kaiser - Colorado Basic	Retiree Basic						
451	Kaiser - Colorado	Retiree Risk						
453	Kaiser - Colorado	Retiree Basic (Two Party)			0.1%	0.1%		
454	Kaiser - Colorado	Retiree Basic Family			0.1%			
455	Kaiser - Colorado	One Risk, One Basic						
457	Kaiser - Colorado	Two Retiree Risk						
458	Kaiser - Colorado	One Risk, Two or More Dependents						
459	Kaiser - Colorado	Two Risk, Two or More Dependents						
440	Kaiser - Georgia	One Medicare Member with Part B only						
441	Kaiser - Georgia	One Medicare Member with Part A only						
442	Kaiser - Georgia	One Member without Medicare Part A&B						
443	Kaiser - Georgia	One Medicare Member (Renal Failure)						
444	Kaiser - Georgia	One Medicare + One Medicare with Part B only						
445	Kaiser - Georgia	One Medicare + One Medicare with Part A only						
446	Kaiser - Georgia	One Medicare + One Medicare without Part A&B						
461	Kaiser - Georgia Basic	Basic						
462	Kaiser - Georgia	Retiree Risk						
463	Kaiser - Georgia	Retiree (Two Party)			0.1%			
464	Kaiser - Georgia	Retiree Basic Family						
465	Kaiser - Georgia	One Retiree Risk, One Basic						
466	Kaiser - Georgia	Two Retiree Risk						
467	Kaiser - Georgia	One Retiree Risk, Two Retiree Basic						
468	Kaiser - Georgia	Two Retiree Risk, One Basic						
469	Kaiser - Georgia	Three Retiree Risk, One Basic						
470	Kaiser - Georgia	Any other Family, at least one Retiree Risk						
471	Kaiser - Hawaii	Retiree Basic (Under 65)				0.1%		
472	Kaiser - Hawaii	Retiree Risk						
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B						
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)			0.1%			
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)						
476	Kaiser - Hawaii	One Retiree Risk, One Basic						
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic						
478	Kaiser - Hawaii	Two Retiree Risk						
479	Kaiser - Hawaii	One Risk, One Over 65 without Medicare A&B						
481	Kaiser - Oregon	Retiree Basic (Under 65)						
482	Kaiser - Oregon	Retiree Risk						
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B						
484	Kaiser - Oregon	Retiree Basic (Two Party)			0.1%			
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)						
486	Kaiser - Oregon	One Retiree Risk, One Basic						
488	Kaiser - Oregon	Two Retiree Risk						
489	Kaiser - Oregon	Retiree w/ Part A only						
490	Kaiser - Oregon	Retiree w/ Part B only						
491	Kaiser - Oregon	One Risk, One Medicare Part A only						
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare						
493	Kaiser - Oregon	One Risk, Two Basic						
494	Kaiser - Oregon	Two Risk, One Basic						
495	Kaiser - Oregon	Two Over 65 unassigned Medicare						
496	Kaiser - Oregon	Two Medicare Part A only						
497	Kaiser - Oregon	One Basic, One Medicare Part A only						
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B						
611	SCAN Health Plan	Retiree Only						
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)						
620	SCAN Health Plan (AZ)	Arizona - Retiree Only						
621	SCAN Health Plan (AZ)	Arizona - Retiree & 1 Dependent (2 Medicare)						
622	SCAN Health Plan (NV)	Nevada - Retiree Only						
623	SCAN Health Plan (NV)	Nevada - Retiree & 1 Dependent (2 Medicare)						
701	United Healthcare Medicare Advantage	Retiree Only						
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	0.6%	0.6%	0.6%	0.4%	0.5%	0.5%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)						
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)	0.1%	0.1%	0.3%			
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)						
706	United Healthcare Medicare Advantage	Minor Survivor						
707	United Healthcare	Single	3.5%	3.5%	3.5%	4.3%	3.8%	3.8%
708	United Healthcare	Two-Party	7.0%	7.0%	6.3%	6.1%	6.7%	6.7%
709	United Healthcare	Family	8.5%	8.5%	9.5%	8.2%	8.3%	8.3%
Total			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent	80.1%	80.1%	81.3%	78.9%	79.9%	79.9%
Total New Enrollees			1,920	2,051		

* May not total to 100% due to rounding.

Exhibit 4-1
Initial Medical Pre-65 Enrollment – Males (continued)

Firefighters Local 1014 Retirees			Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
Deduction Code	Plan	Tier						
801	Firefighters Local 1014	Med-Member under 65	6.5%	6.5%	5.9%	7.8%	7.2%	7.2%
802	Firefighters Local 1014	Med-Member +1 under 65	35.0%	35.0%	30.9%	27.0%	30.8%	30.8%
803	Firefighters Local 1014	Med-Member +2 under 65	58.5%	58.5%	62.9%	65.2%	62.0%	62.0%
804	Firefighters Local 1014	Med-Member with Medicare						
805	Firefighters Local 1014	Med-Member +1; 1 MDC			0.3%			
806	Firefighters Local 1014	Med-Member +1; 2 MDC						
807	Firefighters Local 1014	Med-Member +2; 1 MDC						
808	Firefighters Local 1014	Med-Member +2; 2 MDC						
809	Firefighters Local 1014	Med-Surv. Sp. Under 65						
810	Firefighters Local 1014	Med-Surv. Sp. +1 Under 65						
811	Firefighters Local 1014	Med-Surv. Sp. +2 Under 65						
812	Firefighters Local 1014	Med-Surv. Sp. With MDC						
813	Firefighters Local 1014	Med-Surv. Sp. +1 1 MDC						
814	Firefighters Local 1014	Med-Surv. Sp. +2; 1 MDC						
815	Firefighters Local 1014	Med-Surv. Sp. +1; 2 MDC						
Total			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Probability of enrolling at least one dependent			93.5%	93.5%	94.1%	92.2%	92.8%	92.8%
Total New Enrollees					304	337		

Exhibit 4-2
Initial Medical Pre-65 Enrollment – Females

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only	0.5%	0.5%	0.5%	0.6%	0.6%	0.6%
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse	0.1%	0.1%	0.1%	0.5%	0.3%	0.3%
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family	0.1%	0.1%	0.1%	0.4%	0.3%	0.3%
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor						
211	Anthem Blue Cross I	Retiree Only	0.4%	0.4%	0.3%	1.0%	0.7%	0.7%
212	Anthem Blue Cross I	Retiree and Spouse	0.3%	0.3%	0.3%	0.6%	0.5%	0.5%
213	Anthem Blue Cross I	Retiree, Spouse and Children	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%
214	Anthem Blue Cross I	Retiree and Children	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
215	Anthem Blue Cross I	Minor Survivor						
221	Anthem Blue Cross II	Retiree Only	7.7%	7.7%	7.8%	8.4%	8.1%	8.1%
222	Anthem Blue Cross II	Retiree and Spouse	7.0%	7.0%	7.4%	5.2%	6.1%	6.1%
223	Anthem Blue Cross II	Retiree, Spouse and Children	3.0%	3.0%	3.5%	2.7%	2.8%	2.8%
224	Anthem Blue Cross II	Retiree and Children	1.3%	1.3%	1.2%	1.7%	1.5%	1.5%
225	Anthem Blue Cross II	Minor Survivor						
240	Anthem Blue Cross III	One Medicare	0.3%	0.3%	0.2%	0.1%	0.2%	0.2%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	0.1%	0.1%	0.1%		0.1%	0.1%
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare						
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare	0.2%	0.2%	0.3%		0.1%	0.1%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare						
245	Anthem Blue Cross III	Retiree and Children 1 Medicare						
246	Anthem Blue Cross III	Retiree and Family 1 Medicare						
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	0.3%	0.3%	0.4%	0.5%	0.4%	0.4%
248	Anthem Blue Cross III	Retiree and Family 2 Medicare						
249	Anthem Blue Cross III	Retiree and Family 2 Medicare						
250	Anthem Blue Cross III	Retiree and Family 3 Medicare						
301	Cigna Network Model Plan	Retiree Only						
302	Cigna Network Model Plan	Retiree and Spouse						
303	Cigna Network Model Plan	Retiree and Family						
304	Cigna Network Model Plan	Retiree and Children				0.1%		
305	Cigna Network Model Plan	Minor Survivor						
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only						
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse						
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)						
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children						
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)						
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)						
393	Kaiser (WA)	Retiree and Family				0.1%		
394	Kaiser (WA)	Retiree and Family						
395	Kaiser (WA)	Retiree and Family						
396	Kaiser (WA)	Retiree and Family						
397	Kaiser (WA)	Retiree and Family						
398	Kaiser (WA)	Retiree and Family						
399	Kaiser (WA)	Retiree and Family						
400	Kaiser (WA)	Retiree and Family						
401	Kaiser (CA)	Retiree Basic (Under 65)	26.2%	26.2%	24.8%	26.3%	26.3%	26.3%
403	Kaiser (CA)	Retiree Risk (Senior Advantage)	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%
404	Kaiser (CA)	Retiree Excess I						
405	Kaiser (CA)	Retiree Excess II - Part B				0.1%		
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)						
411	Kaiser (CA)	Family Basic	32.0%	32.0%	23.7%	22.9%	31.1%	31.1%
413	Kaiser (CA)	One Advantage, Others Basic			8.2%	7.5%		
414	Kaiser (CA)	One Excess I, Others Basic			0.1%			
418	Kaiser (CA)	Two+ Advantage			0.2%	0.3%		
419	Kaiser (CA)	One Excess I, One Advantage						
420	Kaiser (CA)	Two+ Excess I						
421	Kaiser (CA)	Survivor						
422	Kaiser (CA)	One Excess II - Part B, One Basic			0.2%			
423	Kaiser (CA)	One Excess III (MNP), One Basic						
426	Kaiser (CA)	One Risk, One Excess II - Part B						
427	Kaiser (CA)	One Risk, One Excess III (MNP)						
428	Kaiser (CA)	One Excess I, One Excess II - Part B						
429	Kaiser (CA)	One Excess I, One Excess III (MNP)						
430	Kaiser (CA)	Two Excess II - Part B						
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)						
432	Kaiser (CA)	Two Excess III - Both (MNP)						

**Exhibit 4-2
 Initial Medical Pre-65 Enrollment – Females (continued)**

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
450	Kaiser - Colorado Basic	Retiree Basic			0.1%	0.1%		
451	Kaiser - Colorado	Retiree Risk						
453	Kaiser - Colorado	Retiree Basic (Two Party)						
454	Kaiser - Colorado	Retiree Basic Family						
455	Kaiser - Colorado	One Risk, One Basic						
457	Kaiser - Colorado	Two Retiree Risk						
458	Kaiser - Colorado	One Risk, Two or More Dependents						
459	Kaiser - Colorado	Two Risk, Two or More Dependents						
440	Kaiser - Georgia	One Medicare Member with Part B only						
441	Kaiser - Georgia	One Medicare Member with Part A only						
442	Kaiser - Georgia	One Member without Medicare Part A&B						
443	Kaiser - Georgia	One Medicare Member (Renal Failure)						
444	Kaiser - Georgia	One Medicare + One Medicare with Part B only						
445	Kaiser - Georgia	One Medicare + One Medicare with Part A only						
446	Kaiser - Georgia	One Medicare + One Medicare without Part A&B						
461	Kaiser - Georgia Basic	Basic			0.1%	0.1%		
462	Kaiser - Georgia	Retiree Risk						
463	Kaiser - Georgia	Retiree (Two Party)						
464	Kaiser - Georgia	Retiree Basic Family						
465	Kaiser - Georgia	One Retiree Risk, One Basic						
466	Kaiser - Georgia	Two Retiree Risk						
467	Kaiser - Georgia	One Retiree Risk, Two Retiree Basic						
468	Kaiser - Georgia	Two Retiree Risk, One Basic						
469	Kaiser - Georgia	Three Retiree Risk, One Basic						
470	Kaiser - Georgia	Any other Family, at least one Retiree Risk						
471	Kaiser - Hawaii	Retiree Basic (Under 65)						
472	Kaiser - Hawaii	Retiree Risk						
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B						
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)						
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)				0.1%		
476	Kaiser - Hawaii	One Retiree Risk, One Basic						
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic						
478	Kaiser - Hawaii	Two Retiree Risk						
479	Kaiser - Hawaii	One Risk, One Over 65 without Medicare A&B						
481	Kaiser - Oregon	Retiree Basic (Under 65)						
482	Kaiser - Oregon	Retiree Risk						
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B						
484	Kaiser - Oregon	Retiree Basic (Two Party)						
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)						
486	Kaiser - Oregon	One Retiree Risk, One Basic						
488	Kaiser - Oregon	Two Retiree Risk						
489	Kaiser - Oregon	Retiree w/ Part A only						
490	Kaiser - Oregon	Retiree w/ Part B only						
491	Kaiser - Oregon	One Risk, One Medicare Part A only						
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare						
493	Kaiser - Oregon	One Risk, Two Basic						
494	Kaiser - Oregon	Two Risk, One Basic						
495	Kaiser - Oregon	Two Over 65 unassigned Medicare						
496	Kaiser - Oregon	Two Medicare Part A only						
497	Kaiser - Oregon	One Basic, One Medicare Part A only						
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B						
611	SCAN Health Plan	Retiree Only						
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)						
620	SCAN Health Plan (AZ)	Arizona - Retiree Only						
621	SCAN Health Plan (AZ)	Arizona - Retiree & 1 Dependent (2 Medicare)						
622	SCAN Health Plan (NV)	Nevada - Retiree Only						
623	SCAN Health Plan (NV)	Nevada - Retiree & 1 Dependent (2 Medicare)						
701	United Healthcare Medicare Advantage	Retiree Only	0.2%	0.2%	0.3%	0.2%	0.2%	0.2%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	2.0%	2.0%	1.9%	2.5%	2.3%	2.3%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)			0.1%			
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)	0.5%	0.5%	0.4%	0.5%	0.5%	0.5%
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)						
706	United Healthcare Medicare Advantage	Minor Survivor						
707	United Healthcare	Single	8.6%	8.6%	8.1%	8.3%	8.5%	8.5%
708	United Healthcare	Two-Party	5.5%	5.5%	5.6%	5.4%	5.5%	5.5%
709	United Healthcare	Family	2.7%	2.7%	3.1%	2.8%	2.8%	2.8%
Total			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent	55.5%	55.5%	57.2%	54.1%	54.8%	54.8%
Total New Enrollees			2,082	2,355		

* May not total to 100% due to rounding.

**Exhibit 4-2
 Initial Medical Pre-65 Enrollment – Females (continued)**

Firefighters Local 1014 Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
801	Firefighters Local 1014	Med-Member under 65	6.5%	6.5%	60.0%	41.7%	7.2%	7.2%
802	Firefighters Local 1014	Med-Member +1 under 65	35.0%	35.0%		16.7%	30.8%	30.8%
803	Firefighters Local 1014	Med-Member +2 under 65	58.5%	58.5%	40.0%	41.7%	62.0%	62.0%
804	Firefighters Local 1014	Med-Member with Medicare						
805	Firefighters Local 1014	Med-Member +1; 1 MDC						
806	Firefighters Local 1014	Med-Member +1; 2 MDC						
807	Firefighters Local 1014	Med-Member +2; 1 MDC						
808	Firefighters Local 1014	Med-Member +2; 2 MDC						
809	Firefighters Local 1014	Med-Surv. Sp. Under 65						
810	Firefighters Local 1014	Med-Surv. Sp. +1 Under 65						
811	Firefighters Local 1014	Med-Surv. Sp. +2 Under 65						
812	Firefighters Local 1014	Med-Surv. Sp. With MDC						
813	Firefighters Local 1014	Med-Surv. Sp. +1 1 MDC						
814	Firefighters Local 1014	Med-Surv. Sp. +2; 1 MDC						
815	Firefighters Local 1014	Med-Surv. Sp. +1; 2 MDC						
Total			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent	93.5%	93.5%	40.0%	58.3%	92.8%	92.8%
Total New Enrollees			5	13		

* May not total to 100% due to rounding.

Exhibit 4-3
Initial Medical Post-65 Enrollment – Males

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only				0.3%	0.2%	
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse			0.1%	0.3%	0.2%	
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family						
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children						
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor						
211	Anthem Blue Cross I	Retiree Only	0.3%		0.1%	0.3%	0.3%	
212	Anthem Blue Cross I	Retiree and Spouse				0.6%	0.3%	
213	Anthem Blue Cross I	Retiree, Spouse and Children			0.1%			
214	Anthem Blue Cross I	Retiree and Children						
215	Anthem Blue Cross I	Minor Survivor						
221	Anthem Blue Cross II	Retiree Only	0.8%		0.6%	1.3%	1.1%	
222	Anthem Blue Cross II	Retiree and Spouse	2.3%		2.0%	2.3%	2.3%	
223	Anthem Blue Cross II	Retiree, Spouse and Children	0.8%		0.6%	1.0%	0.9%	
224	Anthem Blue Cross II	Retiree and Children	0.3%		0.1%		0.2%	
225	Anthem Blue Cross II	Minor Survivor						
240	Anthem Blue Cross III	One Medicare	7.1%	8.2%	7.3%	7.5%	7.3%	8.9%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	0.2%	0.2%	0.3%	0.5%	0.4%	0.4%
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	5.5%	7.8%	5.6%	3.5%	4.5%	7.3%
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare	7.1%	7.1%	7.3%	8.4%	7.9%	7.9%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare						
245	Anthem Blue Cross III	Retiree and Children 1 Medicare	0.4%	0.7%	0.3%	0.1%	0.3%	0.5%
246	Anthem Blue Cross III	Retiree and Family 1 Medicare						
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	1.3%	2.1%	1.7%	1.2%	1.3%	2.2%
248	Anthem Blue Cross III	Retiree and Family 2 Medicare			0.1%			
249	Anthem Blue Cross III	Retiree and Family 2 Medicare	0.6%	0.6%	0.7%		0.3%	0.3%
250	Anthem Blue Cross III	Retiree and Family 3 Medicare	0.3%	0.3%	0.1%		0.2%	0.2%
301	Cigna Network Model Plan	Retiree Only			0.1%	0.4%	0.2%	0.2%
302	Cigna Network Model Plan	Retiree and Spouse				0.2%	0.1%	0.1%
303	Cigna Network Model Plan	Retiree and Family						
304	Cigna Network Model Plan	Retiree and Children						
305	Cigna Network Model Plan	Minor Survivor						
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only						
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse			0.1%			
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)						
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children						
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)						
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)						
393	Kaiser (WA)	Retiree and Family						
394	Kaiser (WA)	Retiree and Family						
395	Kaiser (WA)	Retiree and Family						
396	Kaiser (WA)	Retiree and Family				0.1%		
397	Kaiser (WA)	Retiree and Family						
398	Kaiser (WA)	Retiree and Family						
399	Kaiser (WA)	Retiree and Family						
400	Kaiser (WA)	Retiree and Family						
401	Kaiser (CA)	Retiree Basic (Under 65)			1.4%	1.9%		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)	18.0%	19.7%	16.5%	15.6%	17.4%	19.0%
404	Kaiser (CA)	Retiree Excess I	0.4%		0.4%		0.2%	
405	Kaiser (CA)	Retiree Excess II - Part B	1.3%		1.6%	1.4%	1.4%	
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)			0.1%			
411	Kaiser (CA)	Family Basic			2.2%	1.7%		
413	Kaiser (CA)	One Advantage, Others Basic	20.8%	22.6%	18.3%	17.3%	19.5%	21.1%
414	Kaiser (CA)	One Excess I, Others Basic	0.5%		0.2%		0.3%	
418	Kaiser (CA)	Two+ Advantage	15.9%	16.1%	15.8%	16.2%	16.2%	16.6%
419	Kaiser (CA)	One Excess I, One Advantage	0.2%		0.3%		0.1%	
420	Kaiser (CA)	Two+ Excess I						
421	Kaiser (CA)	Survivor						
422	Kaiser (CA)	One Excess II - Part B, One Basic	1.2%		1.3%	1.3%	1.3%	
423	Kaiser (CA)	One Excess III (MNP), One Basic						
426	Kaiser (CA)	One Risk, One Excess II - Part B				0.1%	0.1%	
427	Kaiser (CA)	One Risk, One Excess III (MNP)						
428	Kaiser (CA)	One Excess I, One Excess II - Part B						
429	Kaiser (CA)	One Excess I, One Excess III (MNP)						
430	Kaiser (CA)	Two Excess II - Part B			0.2%	0.3%	0.2%	
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)	0.1%					
432	Kaiser (CA)	Two Excess III - Both (MNP)						

**Exhibit 4-3
 Initial Medical Post-65 Enrollment – Males (continued)**

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
450	Kaiser - Colorado Basic	Retiree Basic						
451	Kaiser - Colorado	Retiree Risk						
453	Kaiser - Colorado	Retiree Basic (Two Party)						
454	Kaiser - Colorado	Retiree Basic Family						
455	Kaiser - Colorado	One Risk, One Basic						
457	Kaiser - Colorado	Two Retiree Risk						
458	Kaiser - Colorado	One Risk, Two or More Dependents						
459	Kaiser - Colorado	Two Risk, Two or More Dependents						
440	Kaiser - Georgia	One Medicare Member with Part B only						
441	Kaiser - Georgia	One Medicare Member with Part A only						
442	Kaiser - Georgia	One Member without Medicare Part A&B						
443	Kaiser - Georgia	One Medicare Member (Renal Failure)						
444	Kaiser - Georgia	One Medicare + One Medicare with Part B only						
445	Kaiser - Georgia	One Medicare + One Medicare with Part A only						
446	Kaiser - Georgia	One Medicare + One Medicare without Part A&B						
461	Kaiser - Georgia Basic	Basic						
462	Kaiser - Georgia	Retiree Risk						
463	Kaiser - Georgia	Retiree (Two Party)						
464	Kaiser - Georgia	Retiree Basic Family						
465	Kaiser - Georgia	One Retiree Risk, One Basic						
466	Kaiser - Georgia	Two Retiree Risk						
467	Kaiser - Georgia	One Retiree Risk, Two Retiree Basic			0.1%			
468	Kaiser - Georgia	Two Retiree Risk, One Basic						
469	Kaiser - Georgia	Three Retiree Risk, One Basic						
470	Kaiser - Georgia	Any other Family, at least one Retiree Risk						
471	Kaiser - Hawaii	Retiree Basic (Under 65)						
472	Kaiser - Hawaii	Retiree Risk						
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B						
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)						
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)						
476	Kaiser - Hawaii	One Retiree Risk, One Basic						
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic						
478	Kaiser - Hawaii	Two Retiree Risk						
479	Kaiser - Hawaii	One Risk, One Over 65 without Medicare A&B						
481	Kaiser - Oregon	Retiree Basic (Under 65)				0.2%		
482	Kaiser - Oregon	Retiree Risk						
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B						
484	Kaiser - Oregon	Retiree Basic (Two Party)						
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)						
486	Kaiser - Oregon	One Retiree Risk, One Basic						
488	Kaiser - Oregon	Two Retiree Risk				0.1%		
489	Kaiser - Oregon	Retiree w/ Part A only						
490	Kaiser - Oregon	Retiree w/ Part B only						
491	Kaiser - Oregon	One Risk, One Medicare Part A only						
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare						
493	Kaiser - Oregon	One Risk, Two Basic						
494	Kaiser - Oregon	Two Risk, One Basic						
495	Kaiser - Oregon	Two Over 65 unassigned Medicare						
496	Kaiser - Oregon	Two Medicare Part A only						
497	Kaiser - Oregon	One Basic, One Medicare Part A only						
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B						
611	SCAN Health Plan	Retiree Only	0.5%	0.5%	0.5%	0.3%	0.4%	0.4%
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
620	SCAN Health Plan (AZ)	Arizona - Retiree Only						
621	SCAN Health Plan (AZ)	Arizona - Retiree & 1 Dependent (2 Medicare)						
622	SCAN Health Plan (NV)	Nevada - Retiree Only						
623	SCAN Health Plan (NV)	Nevada - Retiree & 1 Dependent (2 Medicare)						
701	United Healthcare Medicare Advantage	Retiree Only	3.8%	3.8%	3.6%	4.4%	4.2%	4.2%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	3.9%	3.9%	3.2%	3.8%	3.9%	3.9%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)	3.7%	3.7%	4.2%	4.9%	4.4%	4.4%
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)	1.7%	1.7%	1.9%	1.5%	1.6%	1.6%
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)	0.5%	0.5%	0.4%	0.1%	0.3%	0.3%
706	United Healthcare Medicare Advantage	Minor Survivor						
707	United Healthcare	Single				0.1%		
708	United Healthcare	Two-Party			0.1%	0.2%		
709	United Healthcare	Family				0.1%		
Total			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent	67.8%	67.8%	67.8%	66.1%	67.3%	67.3%
Total New Enrollees			1,108	1,107		

* May not total to 100% due to rounding.

Exhibit 4-3
Initial Medical Post-65 Enrollment – Males (continued)

Firefighters Local 1014 Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
801	Firefighters Local 1014	Med-Member under 65			16.7%			
802	Firefighters Local 1014	Med-Member +1 under 65				7.7%		
803	Firefighters Local 1014	Med-Member +2 under 65						
804	Firefighters Local 1014	Med-Member with Medicare	12.0%	12.0%			6.0%	6.0%
805	Firefighters Local 1014	Med-Member +1; 1 MDC			16.7%	30.8%		
806	Firefighters Local 1014	Med-Member +1; 2 MDC	28.0%	28.0%		23.1%	44.0%	44.0%
807	Firefighters Local 1014	Med-Member +2; 1 MDC			50.0%	38.5%		
808	Firefighters Local 1014	Med-Member +2; 2 MDC	60.0%	60.0%	16.7%		50.0%	50.0%
809	Firefighters Local 1014	Med-Surv. Sp. Under 65						
810	Firefighters Local 1014	Med-Surv. Sp. +1 Under 65						
811	Firefighters Local 1014	Med-Surv. Sp. +2 Under 65						
812	Firefighters Local 1014	Med-Surv. Sp. With MDC						
813	Firefighters Local 1014	Med-Surv. Sp. +1 1 MDC						
814	Firefighters Local 1014	Med-Surv. Sp. +2; 1 MDC						
815	Firefighters Local 1014	Med-Surv. Sp. +1; 2 MDC						
Total			100.0%	100.0%	100.1%	100.1%	100.0%	100.0%
Probability of enrolling at least one dependent			88.0%	88.0%	83.4%	100.1%	94.0%	94.0%
Total New Enrollees					6	13		

* May not total to 100% due to rounding.

Exhibit 4-4
Initial Medical Post-65 Enrollment – Females

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only			0.1%	0.2%	0.1%	
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse				0.2%	0.1%	
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family						
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children						
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor						
211	Anthem Blue Cross I	Retiree Only	0.2%		0.4%	0.8%	0.5%	
212	Anthem Blue Cross I	Retiree and Spouse				0.3%	0.1%	
213	Anthem Blue Cross I	Retiree, Spouse and Children						
214	Anthem Blue Cross I	Retiree and Children						
215	Anthem Blue Cross I	Minor Survivor						
221	Anthem Blue Cross II	Retiree Only	1.3%		1.2%	1.6%	1.5%	
222	Anthem Blue Cross II	Retiree and Spouse	0.9%		0.6%	0.6%	0.7%	
223	Anthem Blue Cross II	Retiree, Spouse and Children			0.2%	0.1%		
224	Anthem Blue Cross II	Retiree and Children				0.1%	0.1%	
225	Anthem Blue Cross II	Minor Survivor						
240	Anthem Blue Cross III	One Medicare	11.5%	13.0%	11.5%	11.1%	11.3%	13.5%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare			0.3%	0.2%	0.1%	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	1.0%	1.9%	1.0%	1.4%	1.2%	2.1%
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare	5.1%	5.1%	5.7%	5.7%	5.4%	5.4%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare				0.2%	0.1%	0.2%
245	Anthem Blue Cross III	Retiree and Children 1 Medicare	0.1%	0.1%	0.3%	0.2%	0.2%	0.2%
246	Anthem Blue Cross III	Retiree and Family 1 Medicare						
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	0.1%	0.1%	0.2%	0.3%	0.2%	0.2%
248	Anthem Blue Cross III	Retiree and Family 2 Medicare						
249	Anthem Blue Cross III	Retiree and Family 2 Medicare	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%
250	Anthem Blue Cross III	Retiree and Family 3 Medicare						
301	Cigna Network Model Plan	Retiree Only				0.1%	0.1%	0.1%
302	Cigna Network Model Plan	Retiree and Spouse						
303	Cigna Network Model Plan	Retiree and Family						
304	Cigna Network Model Plan	Retiree and Children						
305	Cigna Network Model Plan	Minor Survivor						
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only						
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse						
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)						
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children						
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)						
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)						
393	Kaiser (WA)	Retiree and Family						
394	Kaiser (WA)	Retiree and Family						
395	Kaiser (WA)	Retiree and Family						
396	Kaiser (WA)	Retiree and Family						
397	Kaiser (WA)	Retiree and Family						
398	Kaiser (WA)	Retiree and Family						
399	Kaiser (WA)	Retiree and Family						
400	Kaiser (WA)	Retiree and Family						
401	Kaiser (CA)	Retiree Basic (Under 65)			2.7%	3.0%		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)	38.2%	41.7%	33.3%	32.3%	36.0%	40.2%
404	Kaiser (CA)	Retiree Excess I	1.0%		0.9%		0.8%	
405	Kaiser (CA)	Retiree Excess II - Part B	2.5%		3.5%	4.0%	3.4%	
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)						
411	Kaiser (CA)	Family Basic			0.8%	0.7%		
413	Kaiser (CA)	One Advantage, Others Basic	5.0%	5.5%	5.0%	4.2%	4.8%	5.3%
414	Kaiser (CA)	One Excess I, Others Basic			0.1%			
418	Kaiser (CA)	Two+ Advantage	16.5%	16.9%	16.0%	14.9%	15.9%	16.4%
419	Kaiser (CA)	One Excess I, One Advantage			0.2%			
420	Kaiser (CA)	Two+ Excess I						
421	Kaiser (CA)	Survivor						
422	Kaiser (CA)	One Excess II - Part B, One Basic	0.5%		0.3%	0.4%	0.5%	
423	Kaiser (CA)	One Excess III (MNP), One Basic						
426	Kaiser (CA)	One Risk, One Excess II - Part B	0.4%		0.2%	0.3%	0.4%	
427	Kaiser (CA)	One Risk, One Excess III (MNP)						
428	Kaiser (CA)	One Excess I, One Excess III (MNP)			0.1%			
429	Kaiser (CA)	One Excess I, One Excess III (MNP)						
430	Kaiser (CA)	Two Excess II - Part B				0.1%	0.1%	
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)						
432	Kaiser (CA)	Two Excess III - Both (MNP)						

**Exhibit 4-4
 Initial Medical Post-65-Enrollment – Females (continued)**

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
450	Kaiser - Colorado Basic	Retiree Basic						
451	Kaiser - Colorado	Retiree Risk						
453	Kaiser - Colorado	Retiree Basic (Two Party)						
454	Kaiser - Colorado	Retiree Basic Family						
455	Kaiser - Colorado	One Risk, One Basic						
457	Kaiser - Colorado	Two Retiree Risk						
458	Kaiser - Colorado	One Risk, Two or More Dependents						
459	Kaiser - Colorado	Two Risk, Two or More Dependents						
440	Kaiser - Georgia	One Medicare Member with Part B only						
441	Kaiser - Georgia	One Medicare Member with Part A only			0.1%			
442	Kaiser - Georgia	One Member without Medicare Part A&B						
443	Kaiser - Georgia	One Medicare Member (Renal Failure)						
444	Kaiser - Georgia	One Medicare + One Medicare with Part B only						
445	Kaiser - Georgia	One Medicare + One Medicare with Part A only						
446	Kaiser - Georgia	One Medicare + One Medicare without Part A&B						
461	Kaiser - Georgia Basic	Basic						
462	Kaiser - Georgia	Retiree Risk			0.1%	0.1%		
463	Kaiser - Georgia	Retiree (Two Party)						
464	Kaiser - Georgia	Retiree Basic Family						
465	Kaiser - Georgia	One Retiree Risk, One Basic						
466	Kaiser - Georgia	Two Retiree Risk						
467	Kaiser - Georgia	One Retiree Risk, Two Retiree Basic						
468	Kaiser - Georgia	Two Retiree Risk, One Basic						
469	Kaiser - Georgia	Three Retiree Risk, One Basic						
470	Kaiser - Georgia	Any other Family, at least one Retiree Risk						
471	Kaiser - Hawaii	Retiree Basic (Under 65)						
472	Kaiser - Hawaii	Retiree Risk						
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B						
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)						
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)						
476	Kaiser - Hawaii	One Retiree Risk, One Basic						
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic						
478	Kaiser - Hawaii	Two Retiree Risk						
479	Kaiser - Hawaii	One Risk, One Over 65 without Medicare A&B						
481	Kaiser - Oregon	Retiree Basic (Under 65)						
482	Kaiser - Oregon	Retiree Risk						
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B						
484	Kaiser - Oregon	Retiree Basic (Two Party)						
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)						
486	Kaiser - Oregon	One Retiree Risk, One Basic						
488	Kaiser - Oregon	Two Retiree Risk						
489	Kaiser - Oregon	Retiree w/ Part A only						
490	Kaiser - Oregon	Retiree w/ Part B only						
491	Kaiser - Oregon	One Risk, One Medicare Part A only						
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare						
493	Kaiser - Oregon	One Risk, Two Basic						
494	Kaiser - Oregon	Two Risk, One Basic						
495	Kaiser - Oregon	Two Over 65 unassigned Medicare						
496	Kaiser - Oregon	Two Medicare Part A only						
497	Kaiser - Oregon	One Basic, One Medicare Part A only						
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B						
611	SCAN Health Plan	Retiree Only	0.8%	0.8%	0.6%	0.8%	0.8%	0.8%
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)	0.4%	0.4%	0.3%	0.4%	0.4%	0.4%
620	SCAN Health Plan (AZ)	Arizona - Retiree Only						
621	SCAN Health Plan (AZ)	Arizona - Retiree & 1 Dependent (2 Medicare)						
622	SCAN Health Plan (NV)	Nevada - Retiree Only						
623	SCAN Health Plan (NV)	Nevada - Retiree & 1 Dependent (2 Medicare)						
701	United Healthcare Medicare Advantage	Retiree Only	9.2%	9.2%	8.8%	8.7%	9.0%	9.0%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	1.0%	1.0%	0.9%	1.1%	1.1%	1.1%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)	4.1%	4.1%	4.1%	4.7%	4.4%	4.4%
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)	0.1%	0.1%	0.2%	0.4%	0.3%	0.3%
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)			0.1%	0.3%	0.2%	0.2%
706	United Healthcare Medicare Advantage	Minor Survivor						
707	United Healthcare	Single				0.2%		
708	United Healthcare	Two-Party				0.1%		
709	United Healthcare	Family						
Total			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent	35.3%	35.3%	36.8%	37.1%	36.5%	36.4%
Total New Enrollees			2,167	2,359		

* May not total to 100% due to rounding.

Exhibit 4-4
Initial Medical Post-65-Enrollment – Females (continued)

Firefighters Local 1014 Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
801	Firefighters Local 1014	Med-Member under 65						
802	Firefighters Local 1014	Med-Member +1 under 65						
803	Firefighters Local 1014	Med-Member +2 under 65						
804	Firefighters Local 1014	Med-Member with Medicare	12.0%	12.0%			6.0%	6.0%
805	Firefighters Local 1014	Med-Member +1; 1 MDC						
806	Firefighters Local 1014	Med-Member +1; 2 MDC	28.0%	28.0%		100.0%	44.0%	44.0%
807	Firefighters Local 1014	Med-Member +2; 1 MDC						
808	Firefighters Local 1014	Med-Member +2; 2 MDC	60.0%	60.0%			50.0%	50.0%
809	Firefighters Local 1014	Med-Surv. Sp. Under 65						
810	Firefighters Local 1014	Med-Surv. Sp. +1 Under 65						
811	Firefighters Local 1014	Med-Surv. Sp. +2 Under 65						
812	Firefighters Local 1014	Med-Surv. Sp. With MDC						
813	Firefighters Local 1014	Med-Surv. Sp. +1 1 MDC						
814	Firefighters Local 1014	Med-Surv. Sp. +2; 1 MDC						
815	Firefighters Local 1014	Med-Surv. Sp. +1; 2 MDC						
Total			100.0%	100.0%	0.0%	100.0%	100.0%	100.0%
Probability of enrolling at least one dependent			88.0%	88.0%	0.0%	100.0%	94.0%	94.0%
Total New Enrollees					0	1		

* May not total to 100% due to rounding.

**Exhibit 4-5
 Initial Dental/Vision Enrollment**

Tier Deduction Code	Cigna Indemnity Dental/Vision			Cigna HMO Dental/Vision		
	Retiree Only	Retiree and Dependents	Survivor	Retiree Only	Retiree and Dependents	Survivor
	501	502	503	901	902	903
Current Assumption Percentage:						
Males	18.5%	70.5%	0.0%	3.0%	8.0%	0.0%
Females	45.0%	42.7%	0.0%	7.5%	4.8%	0.0%

Prior Actual:

Tier Deduction Code	Cigna Indemnity Dental/Vision			Cigna HMO Dental/Vision		
	Retiree Only	Retiree and Dependents	Survivor	Retiree Only	Retiree and Dependents	Survivor
	501	502	503	901	902	903
Male						
Count	621	2,425	0	101	264	0
Percentage	18.2%	71.1%	0.0%	3.0%	7.7%	0.0%
Female						
Count	1,940	1,918	0	298	197	0
Percentage	44.7%	44.0%	0.0%	6.8%	4.5%	0.0%

Actual:

Tier Deduction Code	Cigna Indemnity Dental/Vision			Cigna HMO Dental/Vision		
	Retiree Only	Retiree and Dependents	Survivor	Retiree Only	Retiree and Dependents	Survivor
	501	502	503	901	902	903
Male						
Count	567	2,099	0	244	632	0
Percentage	16.0%	59.3%	0.0%	6.9%	17.8%	0.0%
Female						
Count	1,856	1,790	0	706	509	0
Percentage	38.2%	36.8%	0.0%	14.5%	10.5%	0.0%

Proposed Assumption Percentage:

Tier Deduction Code	Cigna Indemnity Dental/Vision			Cigna HMO Dental/Vision		
	Retiree Only	Retiree and Dependents	Survivor	Retiree Only	Retiree and Dependents	Survivor
	501	502	503	901	902	903
Male	17.3%	64.9%	0.0%	4.9%	12.9%	0.0%
Female	41.6%	39.8%	0.0%	11.0%	7.6%	0.0%

**Exhibit 4-6
 Pre-65 to Post-65 Migration***

Pre-Medicare Elig Plan	Count	Post-Medicare Elig Plan	Tier 1				Tier 2	
			Current Assumptions	Prior Actual	Actual	Proposed Assumptions	Current Assumptions	Proposed Assumptions Tier 2
Blue Cross I	32	Blue Cross I	45.0%	47.4%	53.3%	49.0%	0.0%	0.0%
	1	Blue Cross II	0.0%	0.0%	1.7%	0.0%	0.0%	0.0%
	26	Blue Cross III	55.0%	50.8%	43.3%	51.0%	100.0%	100.0%
	1	Other	0.0%	1.8%	1.7%	0.0%	0.0%	0.0%
	60	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Blue Cross II	0	Blue Cross I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	415	Blue Cross II	44.0%	41.8%	46.8%	45.0%	0.0%	0.0%
	464	Blue Cross III	56.0%	56.5%	52.3%	55.0%	100.0%	100.0%
	2	UnitedHealthcare	0.0%	0.1%	0.2%	0.0%	0.0%	0.0%
	0	Excess I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0	Kaiser Family Basic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	6	Other	0.0%	1.6%	0.7%	0.0%	0.0%	0.0%
	887	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Blue Cross Prudent Buyer Plan	0	Blue Cross I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2	Blue Cross II	4.0%	4.4%	2.8%	4.0%	0.0%	0.0%
	36	Blue Cross III	49.0%	48.3%	50.7%	50.0%	100.0%	100.0%
	30	Blue Cross Prudent Buyer Plan	47.0%	45.1%	42.3%	46.0%	0.0%	0.0%
	3	Other	0.0%	2.2%	4.2%	0.0%	0.0%	0.0%
	71	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Cigna Network Model Plan	0	Blue Cross I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0	Blue Cross II	2.5%	4.8%	0.0%	1.0%	0.0%	0.0%
	1	Blue Cross III	25.0%	28.6%	5.0%	15.0%	25.0%	25.0%
	0	Cigna Healthcare for Seniors	6.0%	4.8%	0.0%	3.0%	0.0%	0.0%
	15	Cigna Network Model Plan	36.5%	28.5%	75.0%	55.0%	0.0%	0.0%
	2	UnitedHealthcare	18.0%	19.0%	10.0%	14.0%	75.0%	75.0%
	1	Senior Advantage	2.0%	0.0%	5.0%	4.0%	0.0%	0.0%
	0	One Advantage, Others Basic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	1	SCAN Health Plan	10.0%	11.9%	5.0%	8.0%	0.0%	0.0%
	0	Other	0.0%	2.4%	0.0%	0.0%	0.0%	0.0%
	20	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
UnitedHealthcare	494	UnitedHealthcare	80.0%	78.6%	80.3%	80.0%	81.0%	81.0%
	0	Cigna Network Model Plan	1.0%	0.0%	-0.1%	1.0%	0.0%	0.0%
	3	Blue Cross I	0.0%	0.4%	0.5%	0.0%	0.0%	0.0%
	28	Blue Cross II	2.0%	2.4%	4.6%	3.0%	0.0%	0.0%
	54	Blue Cross III	9.0%	9.8%	8.7%	9.0%	11.0%	12.0%
	3	SCAN Health Plan	2.0%	1.5%	0.5%	1.0%	2.0%	1.0%
	3	Senior Advantage	2.0%	2.2%	0.5%	2.0%	6.0%	6.0%
	1	One Advantage, Others Basic	0.0%	0.2%	0.2%	0.0%	0.0%	0.0%
	0	One Advantage, One Excess II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	17	Excess II	3.0%	2.2%	2.8%	3.0%	0.0%	0.0%
	9	One Excess II, One Basic	1.0%	0.7%	1.5%	1.0%	0.0%	0.0%
	0	One Excess III (MNP), One Basic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	3	Other	0.0%	2.0%	0.5%	0.0%	0.0%	0.0%
	615	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Kaiser Retiree Basic	572	Senior Advantage	77.5%	73.2%	67.9%	76.0%	98.0%	98.0%
	0	Excess I	3.0%	2.5%	0.0%	2.0%	0.0%	0.0%
	169	Excess II	14.5%	17.0%	20.0%	20.0%	0.0%	0.0%
	0	Excess III (MNP)	3.0%	2.2%	0.0%	0.0%	0.0%	0.0%
	2	Blue Cross I	0.0%	0.1%	0.2%	0.0%	0.0%	0.0%
	22	Blue Cross III	2.0%	2.8%	2.6%	2.0%	2.0%	2.0%
	5	UnitedHealthcare	0.0%	0.2%	0.6%	0.0%	0.0%	0.0%
	45	Kaiser Retiree Basic	0.0%	0.0%	5.3%	0.0%	0.0%	0.0%
	3	One Advantage, Others Basic	0.0%	0.4%	0.4%	0.0%	0.0%	0.0%
	0	One Excess III (MNP), One Basic	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
	25	Other	0.0%	1.5%	3.0%	0.0%	0.0%	0.0%
	843	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Kaiser Family Basic	83	2+ Advantage	80.0%	12.5%	12.6%	85.0%	99.0%	98.0%
	5	One Advantage, One Excess II	9.0%	0.5%	0.8%	11.0%	0.0%	0.0%
	0	One Advantage, One Excess III (MNP)	3.1%	0.7%	0.1%	0.0%	0.0%	0.0%
	378	One Advantage, Others Basic	0.0%	52.7%	57.8%	0.0%	0.0%	0.0%
	0	One Excess I, One Advantage	4.1%	0.0%	0.0%	2.0%	0.0%	0.0%
	0	One Excess I, Others Basic	0.0%	4.4%	0.0%	0.0%	0.0%	0.0%
	0	One Excess I, Others Excess II	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%
	112	One Excess II, One Basic	0.0%	13.6%	17.1%	0.0%	0.0%	0.0%
	0	One Excess II, Others Excess III (MNP)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0	One Excess III (MNP), One Basic	0.0%	2.5%	0.0%	0.0%	0.0%	0.0%
	1	Two+ Excess II- Part B	0.5%	0.8%	0.2%	0.0%	0.0%	0.0%
	0	Cigna Network Model Plan	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0	Excess I	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%
	0	Excess III (MNP)	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%
	14	Blue Cross III	1.6%	1.9%	2.1%	2.0%	1.0%	2.0%
	0	UnitedHealthcare	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
	33	Senior Advantage	1.5%	3.1%	5.0%	0.0%	0.0%	0.0%
	17	Kaiser Family Basic	0.0%	3.8%	2.6%	0.0%	0.0%	0.0%
	11	Other	0.0%	1.9%	1.7%	0.0%	0.0%	0.0%
	654	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
One Advantage, Others Basic	10	Senior Advantage	0.0%	1.1%	2.8%	0.0%	0.0%	0.0%
	294	2+ Advantage	0.0%	78.7%	80.9%	0.0%	0.0%	0.0%
	10	One Advantage, One Excess II	0.0%	1.1%	2.8%	0.0%	0.0%	0.0%
	0	One Advantage, One Excess III (MNP)	0.0%	2.1%	0.0%	0.0%	0.0%	0.0%
	44	One Advantage, Others Basic	0.0%	13.3%	12.1%	0.0%	0.0%	0.0%
	0	One Excess I, One Advantage	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%
	5	Blue Cross III	0.0%	2.4%	1.4%	0.0%	0.0%	0.0%
	0	Blue Cross I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0	Blue Cross II	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%
	0	Excess III (MNP)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0	One Excess III (MNP), One Basic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0	Other	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%
	363	Total	0.0%	100.0%	100.0%	0.0%	0.0%	0.0%
Firefighters Local 1014	254	Firefighters Local 1014	100.0%	100.0%	99.2%	100.0%	100.0%	100.0%
	0	Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	254	Total	100.0%	100.0%	99.2%	100.0%	100.0%	100.0%

* Tiers with both a pre- and post-65 member were encompassed in a pure post-65 tier. The results from the Kaiser One Advantage, Others Basic section is included in the results of the Kaiser Family Basic section.

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Section 5 Retirement of Vested Terminated Members



The exhibits in this section present comparisons of actual retirements from vested terminated status during the five-year period ending June 30, 2023 with those expected to retire according to the actuarial assumptions used in our 2022 OPEB valuation.

Assumption Format

- We recommend that the current format based on age is maintained.
- Since the experience for this assumption is somewhat limited, we have not differentiated this assumption by gender.

Experience was examined separately for the General retirement Plans A-D and G, General Plan E, and the Safety Plans A-C, due to different retirement eligibility provisions.

Results and Recommendations

Over the five-year period ended June 30, 2023, retirements from vested terminated status were generally slightly lower than our assumptions. In addition, there has been some variation in the retirement patterns by age compared to our assumptions. Based on this, we are recommending adjustments to the age based rates to bring the actual to expected ratios closer to 100%. The table below summarizes the results without the certain retirement age which are presented by age on Exhibits 5-1, 5-2, and 5-3.

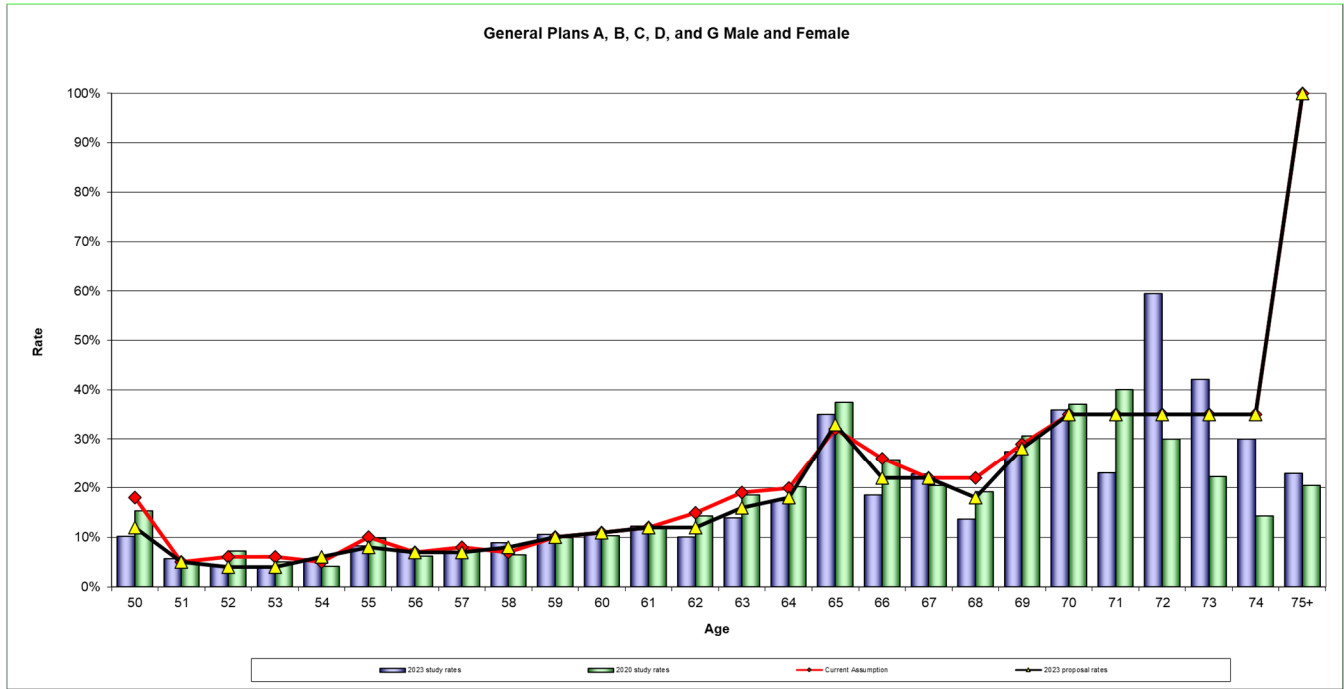
We recommend these assumptions be the same for Tier 1 and Tier 2.

Retirement of Vested Terminated Members

Class of Members	Number of Retirements				Actual / Expected	
	Current Assumption	Prior Actual	Actual	Proposed	Current	Proposed
General A,B,C,D,G	1,166	726	985	1,009	84%	98%
General E	1,238	878	1,288	1,265	104%	102%
Safety A,B,C	134	84	106	110	79%	96%
Total	2,538	1,688	2,379	2,384	94%	100%

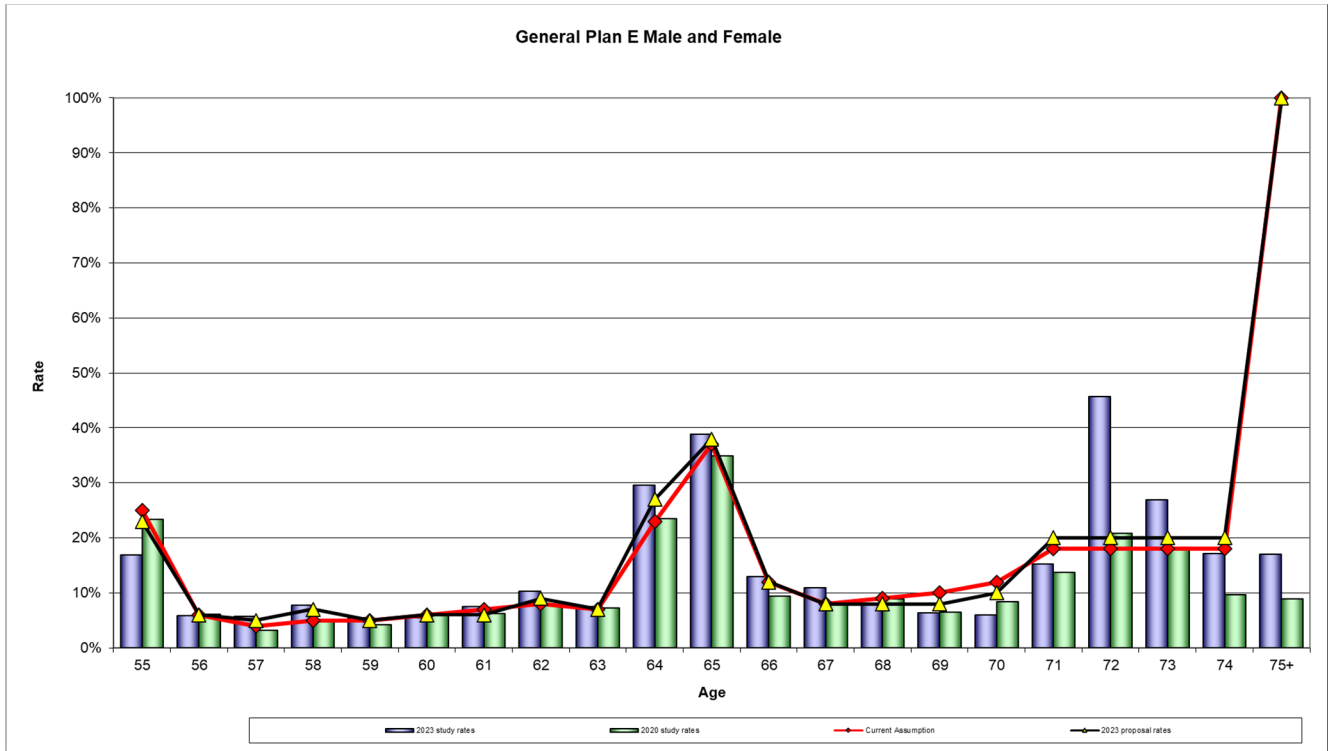
The charts in Exhibits 5-1, 5-2, and 5-3 include results for ages below the assumed certain retirement age, since a considerable number of vested terminated members retire later than that.

Exhibit 5-1
Retirement of Vested Terminated Members
General Plans A, B, C, D, and G – Male & Female



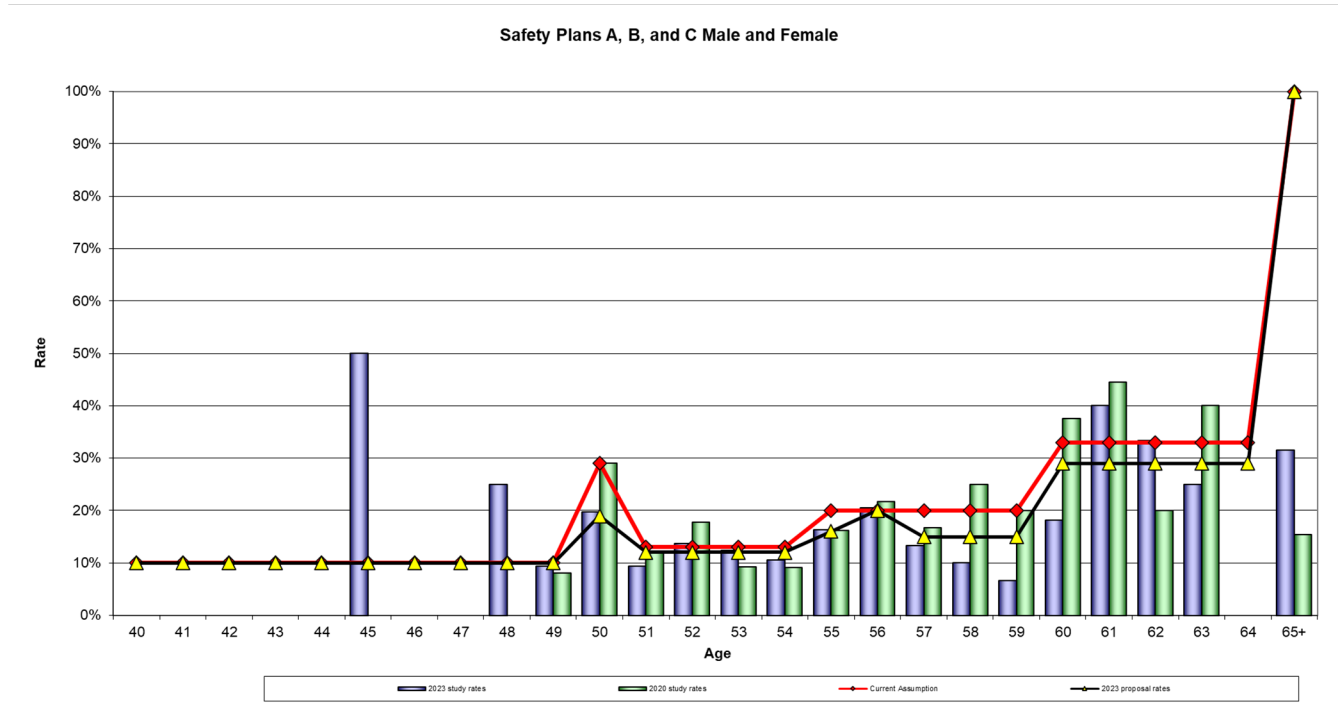
All Eligible VTs	Current Assumption	Prior Actual	Actual	2023 Proposal
Total Count	1,227	736	999	1,070
Actual / Expected	81%			93%
Total Count w/o 75+	1166	726	985	1,009
Actual / Expected w/o 75+	84%			98%

Exhibit 5-2
Retirement of Vested Terminated Members
General Plan E – Male & Female



All Eligible VTs	Current Assumption	Prior Actual	Actual	2023 Proposal
Total Count	1,450	888	1,324	1,477
Actual / Expected	91%			90%
Total Count w/o 75+	1,238	878	1,288	1,265
Actual / Expected w/o 75+	104%			102%

Exhibit 5-3
Retirement of Vested Terminated Members
Safety Plans A, B, and C – Male & Female



All Eligible VTs	Current Assumption	Prior Actual	Actual	2023 Proposal
Total Count	153	86	112	129
Actual / Expected	73%			87%
Total Count w/o 65+	134	84	106	110
Actual / Expected w/o 65+	79%			96%
Total Count 50 - 65	129	81	100	101
Actual / Expected 50 - 65	78%			99%

Section 6 Other OPEB Demographic Assumptions



This section discusses the following OPEB demographic assumptions:

- Age difference for enrolled spouses
- Medicare enrollment for members in Blue Cross Plans I, II, and Prudent Buyer
- Survivor and new dependent enrollment, after the death of a retired member or dependent

Age Difference for Enrolled Spouses

The age difference for enrolled spouses is used for the valuation of current active members projected to retire and enroll a spouse in the future. In our July 1, 2022 OPEB valuation, we assumed that future male retirees will be four years older than their female spouse. Furthermore, we assumed that future female retirees will be one year younger than their male spouses.

Results and Recommendation

We studied the age difference for two groups of current retirees with spouses enrolled in order to forecast what patterns may be for future retirees.

- Group 1: All current retirees
- Group 2: Recent retirees (6 years)

The table below shows the results by group based on the July 1, 2021, 2022, and 2023 OPEB valuation data along with our recommended assumption. Note that our valuation system is designed to utilize whole year age differences.

Class of Retirees with Spouses	Male Retirees		Female Retirees	
	Number	Male Age less Female Age	Number	Male Age less Female Age
Current Assumption		4.0 years		1.0 year
Prior Actual Experience				
All Retirees	17,711	4.5 years	9,799	1.3 years
Recent Retirees	4,121	3.5 Years	3,195	1.4 years
Actual Experience				
All Retirees	18,316	4.1 years	10,780	1.4 years
Recent Retirees	4,429	3.2 years	3,472	1.6 years
Recommended Assumption (Tier 1 and Tier 2)		4.0 years		1.0 year

Medicare Enrollment for Blue Cross Plans I, II, and Prudent Buyer

Our July 1, 2022 OPEB valuation assumed that members in Blue Cross I, II, and Prudent Buyer were not eligible for Medicare Part B premium reimbursement. We checked the validity of this assumption based on July 1, 2021, 2022, and 2023 enrollment information. Medicare Part A information from LACERA for both inactives and actives was incomplete, so we relied on the Medicare Part B indicator. There were not any members in the Blue Cross I, II, and Prudent Buyer plans who were in Medicare Part B. We recommend continuing with the current assumption for Tier 1. We will assume Tier 2 members will enroll in Medicare Parts A and B.

Survivor and New Dependent Enrollment

There are three scenarios that we incorporated into our July 1, 2022 OPEB valuation:

1. If a dependent spouse/domestic partner dies, the retiree may enroll a new spouse/domestic partner and/or a new dependent. This applies for new spouses and dependents of Tier 1 and Tier 2.
2. If a retiree who has a pension option which qualifies as eligible for continuing retirement benefits to the survivor dies, and the spouse/domestic partner has retiree health coverage, the existing spouse/domestic partner or dependent may continue to be enrolled and may also enroll a new spouse/domestic partner and/or a new dependent. There is no subsidy for a new spouse or child of a surviving spouse who is under Tier 2.
3. If a retiree who has a pension option which qualifies as eligible for continuing retirement benefits to the survivor dies, and the spouse/domestic partner does not have retiree health coverage, we assume no additional spouse/domestic partner or dependent will be enrolled in both Tiers.

Results and Recommendations

Our previous 2020 OPEB Investigation of Experience Study had developed the recommendations shown in the table below. Although actual experience from these assumptions is somewhat difficult to track, we were able to develop approximate results for Scenarios 1 and 2. We did not study Scenario 3 since it is based on LACERA policy. LACERA staff will consider how to track this experience in the future.

Scenario	2020 Spouse/Domestic Partner Enrollment	2020 Dependent Enrollment
Scenario 1		
Recommended Assumption	1.0%	2.5%
Scenario 2		
Recommended Assumption	2.0%	2.5%

The impact on the July 1, 2022 OPEB valuation of including these assumptions was as follows:

- Active and Vested Terminated Members 0.38%
- Retired Members 0.52%

Since these percentages are small, we have decided to not investigate these assumptions in this 2023 OPEB Experience Study. Rather than use our remarriage valuation coding, we will apply these loads to our valuation results. We will periodically review this assumption in future OPEB Experience Studies.

This is consistent with ASOP 35 Sections 3.10.1 and 3.10.2 noting that there should be considerations of the balance between refined assumptions and materiality. In particular, more refined assumptions are not needed when their use is not expected to produce materially different results.

Section 7 OPEB Economic Assumptions



This section discusses the investment earnings and health cost trend assumptions, which are the primary economic assumptions that differentiate the OPEB valuation for Los Angeles County from the LACERA retirement benefit valuation. The salary increase assumptions and inflation are included in the retirement benefit experience studies. These assumptions are used for both the retirement benefits funding valuation and the OPEB funding valuation. There is not a separate OPEB study of the salary increase and inflation assumptions.

Investment Earnings

With respect to the investment earnings assumption, ASOP No. 6 references ASOP No. 27, Selection of Economic Assumptions for Measuring Pension Obligations, which provides guidance to actuaries giving advice on selecting economic assumptions for measuring obligations under defined benefit plans. For more details of ASOP No. 27, refer to Milliman's 2022 Investigation of Experience for Retirement Benefit Assumptions dated January 6, 2023.

The change from cost sharing to agent was effective for the July 1, 2018 OPEB funding valuation. The investment earnings assumption approach for this funding valuation is intended to reflect the funding policy associated with each agent. The investment earnings assumption for agents that are prefunding through the OPEB Trust will be the expected return of the OPEB Trust. The agents that are not prefunding through the OPEB Trust will have an investment earnings assumption of the County's general funds' expected return.

OPEB Trust Investment Earnings

The County, Superior Court, and LACERA are contributing to the OPEB Trust for the purposes of prefunding future OPEB costs. The expected investment return on the OPEB Trust is based on the OPEB Trust asset allocation approved in the April 10, 2024 Board of Investments meeting.

The investment return assumption for agents that have been prefunding the OPEB Trust have been rounded to the nearest 0.25% since 2014 which was the initial valuation with OPEB Trust assets. The LACERA retirement investment return assumption has also been rounded to the nearest 0.25%. We will continue with this rounding approach for agents that are prefunding through the OPEB Trust. Beginning with this 2023 OPEB Experience Study, we will also round the investment return assumption for agents that are not prefunding the OPEB trust to the nearest 0.25%. The funding policies are structured such that contributions will exceed benefit payments by a significant amount until the contribution reaches the Actuarially Determined Contribution (ADC). After that point, benefits are projected to be payable out of Trust assets for the foreseeable future.

To estimate the expected investment return for the prefunding agents, we have looked at capital market assumptions from three sources: Milliman, Meketa (LACERA's external investment consultant), and a survey of other investment consulting firms (Horizon Survey of Capital Market Assumptions). We have combined these capital market assumptions with LACERA's target asset allocation. The target asset allocation is summarized in the following table:

Class	Target Allocation
Global Equity	40%
Private Equity	5%
High Yield Bonds	4%
Bank Loans	5%
Private Debt	7%
Short Term TIPs	4%
Core Private Real Estate	5%
Natural Resources (Private)	2%
Infrastructure (Core Private)	2%
Investment Grade Bonds	19%
Long-Term Government Bonds	5%
Cash Equivalents	2%

Combining the capital market assumptions with LACERA's target asset allocation policy, we calculated both the 10- and 20-year expected returns for each of the three sources. These expected returns have been reduced for administrative and investment expenses, as discussed later, and are the median expected return on a geometric basis for LACERA's assets. Meketa provided returns based on a three-year average of their 2022, 2023, and 2024 capital market assumptions. Milliman and Horizon's returns are based on a three year average of 2021, 2022, and 2023 capital market assumptions. 2024 Capital Market assumptions for Milliman and Horizon are not yet available. Note that we have included the associated three-year average inflation assumptions. A higher inflation will generally lead to a higher expected return.

2024 Beginning of Year	Meketa	Milliman	Horizon
Based on 10-Year Assumptions			
Median Annualized Return	6.5%	6.0%	6.0%
Assumed Inflation	2.5%	2.4%	2.4%
Based on 20-Year Assumptions			
Median Annualized Return	7.3%	6.5%	6.6%
Assumed Inflation	2.5%	2.3%	2.4%

Notes:

1. Returns are net of assumed expenses of 0.05% of assets.
2. The Horizon Survey reports a limited number of asset classes. In cases where there was not a corresponding asset class in the survey, Milliman's assumptions for the corresponding time horizon were used.
3. Horizon 10-year assumptions include some consultants with less than 10 years. Horizon 20-year assumptions include some consultants with more than 20 years and are based on a subgroup of less than half of the full group.

When actuaries recommend the investment return assumption, they generally consider the long-term time horizon. The OPEB Trust assets are currently increasing because benefits will not be paid out of the OPEB Trust until prefunding and benefit contributions reach the ADC. Additionally, more than half the value of accrued liabilities are expected to be paid in the next 15 years. So, we have considered the 10-year and 20-year time horizons in making our recommendation.

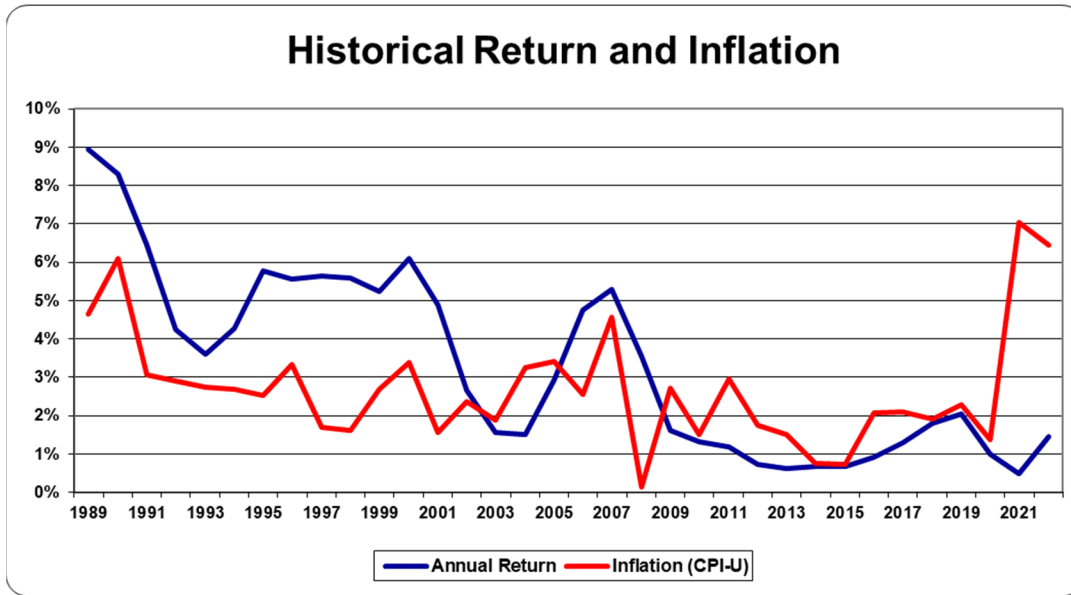
The real return is the investment return that can be achieved above national price inflation. For example, Milliman's 10-year expected return reflecting the capital market assumptions is 6.0% with an underlying price inflation assumption of 2.4%. Therefore, using a building block approach, the real return is 3.6% (6.0% less 2.4%). In theory, if actual inflation is consistent with the proposed assumption of 2.75%, the expected return would be 0.35% higher at 6.35% (3.6% real return plus 2.75% inflation). But if inflation is higher than the underlying assumption, there is generally an offsetting impact in the short-term as higher inflation typically results in lower fixed-income values. We have considered the difference in the inflation assumptions used in our analysis, but our primary consideration is on the nominal investment return when making our recommendations.

The investment return used for the valuation is assumed to be net of most administrative and investment-related expenses. Most asset classes in the Milliman capital market assumptions are effectively net of investment expenses. It is our understanding that this is also true for Meketa and the investment consultants included in the Horizon survey. Asset classes that are readily marketable, such as global equity and fixed income, do not reflect expenses in the expected return assumption. For these classes, we assume investment fees based on the cost of indexing, as it is unlikely LACERA would pay active managers unless it was expected the net return could at least match the index return. Additionally, we adjust for other investment-related expenses, such as custodian bank fees and outside consultants. Our assumption is that investment and administrative expenses will be 0.05% of assets. We do not adjust for \$8 per contract per month operational administration fee because this is included in the liabilities.

Based on a three-year average of the latest capital market assumptions for 10- and 20-year time frames, we are recommending raising the investment return for prefunding agents to **6.25%**.

General Fund Investment Earnings

In setting the investment earnings assumption for the General Fund, we use a "building block" approach, which involves an estimate of inflation plus an assumed real return. In reviewing the real return assumption, we looked at historical information from the County, combined with our estimate of long-term expectations for short-term high-quality fixed income investments. The following chart compares historical County returns to the rate of inflation from 1989 through 2022. Over this period, the geometric averages of the annual return and the rate of inflation were 3.3% and 2.7%, respectively, resulting in a real return over the period of approximately 0.6% per year.



**General Fund
 Investment Earnings
 (continued)**

Based on our discussions with the County and our review of asset class returns over this period, the returns are consistent with those of a fixed income investment portfolio concentrated in short-term U.S. Government investments with maturities of three years or less. Recent projections of returns for these investments indicate that the historical 0.6% real return may be lower than what is achievable in the future. Current projections are for real returns in the 0.82% to 0.87% range for these investments.

The 2022 retirement benefit experience study analyzed the rate of price inflation and wage inflation. The price inflation assumption remained at 2.75% and was approved by the Board of Investments. To be consistent with the retirement benefit program, we propose using 2.75% for the price inflation assumption used for the OPEB valuation.

Using the building block approach to combine assumed real return and assumed inflation, the preceding discussion yields a range from which to choose the assumed investment return of the general assets. This range is between 3.57% and 3.62% (2.75% inflation plus assumed real return between 0.82% and 0.87%).

Milliman used our current capital market assumptions and investment forecast model to develop an expected return on general assets rounded to the nearest 0.25% of **3.50%**. We incorporated the County’s general fund balance sheet as of June 30, 2023 to develop this result, as shown in the chart below. Note that this rounded estimate is close to the range derived from the building block approach described above.

Asset Class	Expected Arithmetic Nominal Return (30 yrs)	Asset Allocation
Cash	3.26%	30.52%
Short-term U.S. Bonds	3.71%	69.48%
Expected Arithmetic Return (30 yrs) ⁽¹⁾		3.57%
Expected Geometric Return (30 yrs) ⁽²⁾		3.55%

1. The expected arithmetic return is the average or “mean” long-term expected compound return based on the capital market assumptions and the asset allocation.
2. The expected geometric return is the “median” long-term expected compound return based on the estimated variability of the asset allocation. It is less than the expected arithmetic return because of the variability in future expected returns.

Investment Earnings

The investment earnings assumptions will vary by Agent. The County, LACERA, and Superior Courts will have an investment earnings assumption based on the OPEB Trust expected return of 6.25%. The agents that are not prefunding through the OPEB Trust will have an investment earnings assumption of the County’s general funds expected return of 3.50%.

Assumption	Current OPEB	Proposed OPEB
Price Inflation (CPI)	2.75%	2.75%
Wage Inflation	3.25%	3.25%
Investment Earnings		
Agents prefunding in the OPEB Trust	6.00%	6.25%
Agents not prefunding	2.30%	3.50%

**Health Cost Trend
 General Discussion**

In our July 1, 2022 OPEB valuation, we developed trend rates for the following three benefit types:

- LACERA and Firefighters Local 1014 medical plans
- Medicare Part B premiums
- Dental/vision plans

We have examined these assumptions and are recommending modifications as discussed below. The first-year trends will be modified to reflect the July 1, 2024 final annual medical and dental plan rate renewals which will be reflected in the July 1, 2023 OPEB valuation.

Medical Trend

Starting with the July 1, 2008 OPEB valuation, we began setting the medical trend assumption based on the Society of Actuaries (SOA) report entitled “Modeling Long-Term Healthcare Cost Trends” by Professor Thomas E. Getzen. The report includes detailed research performed by a committee of economists and actuaries (including a Milliman representative) and recommends the use of the “Getzen Model” named after the professor who developed the model. We believe that the research and the model are fundamentally and technically sound and advance the body of knowledge available to actuaries to more accurately project long-term medical trends.

The Getzen model is a tool that Milliman uses as the foundation for the trend that we recommend to our clients for OPEB valuations. The Getzen model uses assumptions about healthcare to model its growth as a share of the U.S. Gross Domestic Product (GDP) in order to develop a long-term medical trend assumption. The premise is that although health costs will continue to grow as a percentage of GDP, that growth will ultimately reach a limit. The major assumptions are as follows:

- *Initial trends.* These trends are based on our review of the July 1, 2023 annual medical and dental plan rate renewals and summaries provided by Segal taking into account drug percentage of total, approximate annual premiums, and plan type.
- *2033 GDP % Share.* This is the assumed percentage of GDP that is spent on healthcare and is assumed to be 19.0%. This is based on a recent actuarial projection of National Health Expenditures (NHE) from the Centers for Medicare & Medicaid Services (CMS).
- *Inflation (CPI).* This is consistent with the assumption used for the investment earnings rate above.
- *Real GDP Per Capita.* This is the assumed growth in the GDP over inflation. The model uses a 1.4% assumption, which falls within the range of projected scenarios from both the Congressional Budget Office (CBO) and CMS.
- *Excess Medical Cost Growth.* This component represents all other sources of excess trend, and it is assumed to be 0.9%, based on the SOA research.
- *GDP Resistance Point.* This is the point at which health care costs as a percentage of GDP are assumed to begin to meet resistance. The assumption used is 17% based on the SOA research.
- *GDP Limit Year.* The model assumes that after 2075, health costs will grow at the rate of GDP growth, equal to the CPI plus real per capita GDP growth.

We made several adjustments to the base trends obtained from the Getzen model, as discussed below.

- *Aging.* Since the Getzen model projects overall healthcare spending in the U.S., it implicitly includes aging of the population. Since we have an explicit assumption for aging in the OPEB valuation, we have removed the aging factor from the Getzen model, resulting in a 0.4% decrease in the 2023 trend assumption, grading to 0.0% by 2061. We assume the aging reduction is limited such that trend is not reduced below inflation plus GDP growth.
- *Administrative Costs.* A portion of the retiree health premiums (assumed to be 10%) are used for carrier administrative costs. We assume that this portion of the premium will grow at inflation plus 0.75% annually.
- *Rounding.* We rounded the trend assumptions to the nearest 0.10% for each year.

The first-year trend rates for LACERA will be adjusted for the July 1, 2024 annual medical and dental plan rate renewals and fees in the July 1, 2023 OPEB funding valuation. These approved annual medical and dental plan rate renewals are available March 2024. These fees include the Patient Centered Outcomes Research Institute (PCORI) Fee.

Exhibits 7-1 through 7-4 show the recommended medical trend assumptions for the July 1, 2023 OPEB valuation compared to the medical trend assumptions used

for the July 1, 2022 OPEB valuation. Exhibits 7-1 and 7-2 are for the under 65 members and Exhibits 7-3 and 7-4 are for the over 65 members.

Medicare Part B Premium Trend

In the July 1, 2022 OPEB valuation, we established the Medicare Part B premium trend assumption to be consistent with projections from CMS. We have updated the Medicare Part B assumption for the July 1, 2023 valuation based on the following CMS reports:

- *2023 Medicare Trustees Report.* We used this report for assumed Medicare Part B enrollment growth and for projected Medicare Part B premiums through 2032.
- *2023 CMS report titled *Projected Medicare Expenditures under an Illustrative Scenario with Alternative Payment Updates to Medicare Providers.** We used this report for assumed Part B premium increases beginning in 2033, under the assumption that physician updates will increase in line with the Medicare Economic Index (MEI).

Our recommended July 1, 2023 Medicare Part B premium trend is compared to the July 1, 2022 assumption in Exhibits 7-5 and 7-6. The July 1, 2023 census data indicates that a large number of individuals are being reimbursed for an amount lower than the 2023 standard Part B premium of \$164.90. The lower amount is due in part to delayed proof by some members of their Part B amount and a CMS hold harmless provision that does not allow an individual's Part B premium increase to exceed the increase in their Social Security benefits. Based on recent cost of living adjustments, we believe that most of these individuals are actually paying the standard amount, and we assume that these individuals will verify their updated premium by 2024, causing a large trend increase in the first year. Exhibits 7-5 and 7-6 include a calendar year to fiscal year adjustment.

Dental/Vision Trend

In our July 1, 2023 OPEB valuation, the underlying dental/vision trend rate will be 4.25%. This assumption is based on the CPI plus 1.5%. We also incorporate a Claim Probability Distribution (CPD) analysis to model the indemnity plan annual maximum. This causes the trend rates to decline for about 34 years, but then increase once the costs of the HMO plan begin to have a greater influence on the trend than the indemnity plan. Refer to Exhibits 7-7 and 7-8.

Exhibit 7-1
Medical Trend for Pre-65 Members

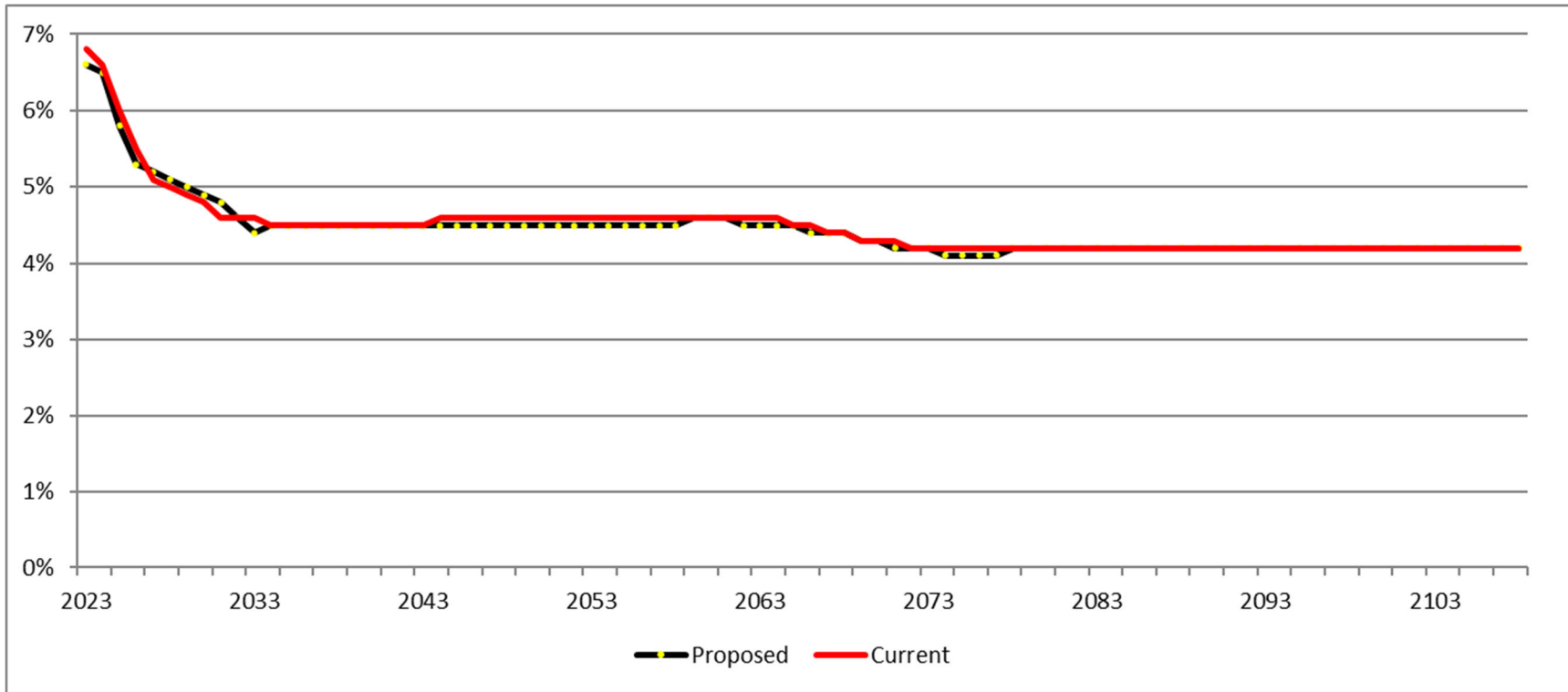


Exhibit 7-2
Medical Trend for Pre-65 Members – Percentage Table

Fiscal Year Ending		Current	Proposed	Fiscal Year Ending		Current	Proposed
From	To			From	To		
6/30/2024	6/30/2025	6.80%	6.60%	6/30/2067	6/30/2068	4.50%	4.40%
6/30/2025	6/30/2026	6.60%	6.50%	6/30/2068	6/30/2069	4.40%	4.40%
6/30/2026	6/30/2027	6.00%	5.80%	6/30/2069	6/30/2070	4.40%	4.40%
6/30/2027	6/30/2028	5.50%	5.30%	6/30/2070	6/30/2071	4.30%	4.30%
6/30/2028	6/30/2029	5.10%	5.20%	6/30/2071	6/30/2072	4.30%	4.30%
6/30/2029	6/30/2030	5.00%	5.10%	6/30/2072	6/30/2073	4.30%	4.20%
6/30/2030	6/30/2031	4.90%	5.00%	6/30/2073	6/30/2074	4.20%	4.20%
6/30/2031	6/30/2032	4.80%	4.90%	6/30/2074	6/30/2075	4.20%	4.20%
6/30/2032	6/30/2033	4.60%	4.80%	6/30/2075	6/30/2076	4.20%	4.10%
6/30/2033	6/30/2034	4.60%	4.60%	6/30/2076	6/30/2077	4.20%	4.10%
6/30/2034	6/30/2035	4.60%	4.40%	6/30/2077	6/30/2078	4.20%	4.10%
6/30/2035	6/30/2036	4.50%	4.50%	6/30/2078	6/30/2079	4.20%	4.10%
6/30/2036	6/30/2037	4.50%	4.50%	6/30/2079	6/30/2080	4.20%	4.20%
6/30/2037	6/30/2038	4.50%	4.50%	6/30/2080	6/30/2081	4.20%	4.20%
6/30/2038	6/30/2039	4.50%	4.50%	6/30/2081	6/30/2082	4.20%	4.20%
6/30/2039	6/30/2040	4.50%	4.50%	6/30/2082	6/30/2083	4.20%	4.20%
6/30/2040	6/30/2041	4.50%	4.50%	6/30/2083	6/30/2084	4.20%	4.20%
6/30/2041	6/30/2042	4.50%	4.50%	6/30/2084	6/30/2085	4.20%	4.20%
6/30/2042	6/30/2043	4.50%	4.50%	6/30/2085	6/30/2086	4.20%	4.20%
6/30/2043	6/30/2044	4.50%	4.50%	6/30/2086	6/30/2087	4.20%	4.20%
6/30/2044	6/30/2045	4.50%	4.50%	6/30/2087	6/30/2088	4.20%	4.20%
6/30/2045	6/30/2046	4.60%	4.50%	6/30/2088	6/30/2089	4.20%	4.20%
6/30/2046	6/30/2047	4.60%	4.50%	6/30/2089	6/30/2090	4.20%	4.20%
6/30/2047	6/30/2048	4.60%	4.50%	6/30/2090	6/30/2091	4.20%	4.20%
6/30/2048	6/30/2049	4.60%	4.50%	6/30/2091	6/30/2092	4.20%	4.20%
6/30/2049	6/30/2050	4.60%	4.50%	6/30/2092	6/30/2093	4.20%	4.20%
6/30/2050	6/30/2051	4.60%	4.50%	6/30/2093	6/30/2094	4.20%	4.20%
6/30/2051	6/30/2052	4.60%	4.50%	6/30/2094	6/30/2095	4.20%	4.20%
6/30/2052	6/30/2053	4.60%	4.50%	6/30/2095	6/30/2096	4.20%	4.20%
6/30/2053	6/30/2054	4.60%	4.50%	6/30/2096	6/30/2097	4.20%	4.20%
6/30/2054	6/30/2055	4.60%	4.50%	6/30/2097	6/30/2098	4.20%	4.20%
6/30/2055	6/30/2056	4.60%	4.50%	6/30/2098	6/30/2099	4.20%	4.20%
6/30/2056	6/30/2057	4.60%	4.50%	6/30/2099	6/30/2100	4.20%	4.20%
6/30/2057	6/30/2058	4.60%	4.50%	6/30/2100	6/30/2101	4.20%	4.20%
6/30/2058	6/30/2059	4.60%	4.50%	6/30/2101	6/30/2102	4.20%	4.20%
6/30/2059	6/30/2060	4.60%	4.50%	6/30/2102	6/30/2103	4.20%	4.20%
6/30/2060	6/30/2061	4.60%	4.60%	6/30/2103	6/30/2104	4.20%	4.20%
6/30/2061	6/30/2062	4.60%	4.60%	6/30/2104	6/30/2105	4.20%	4.20%
6/30/2062	6/30/2063	4.60%	4.60%	6/30/2105	6/30/2106	4.20%	4.20%
6/30/2063	6/30/2064	4.60%	4.50%	6/30/2106	6/30/2107	4.20%	4.20%
6/30/2064	6/30/2065	4.60%	4.50%	6/30/2107	6/30/2108	4.20%	4.20%
6/30/2065	6/30/2066	4.60%	4.50%	6/30/2108	6/30/2109	4.20%	4.20%
6/30/2066	6/30/2067	4.50%	4.50%	6/30/2109	6/30/2110	4.20%	4.20%

Exhibit 7-3
Medical Trend for Post-65 Members

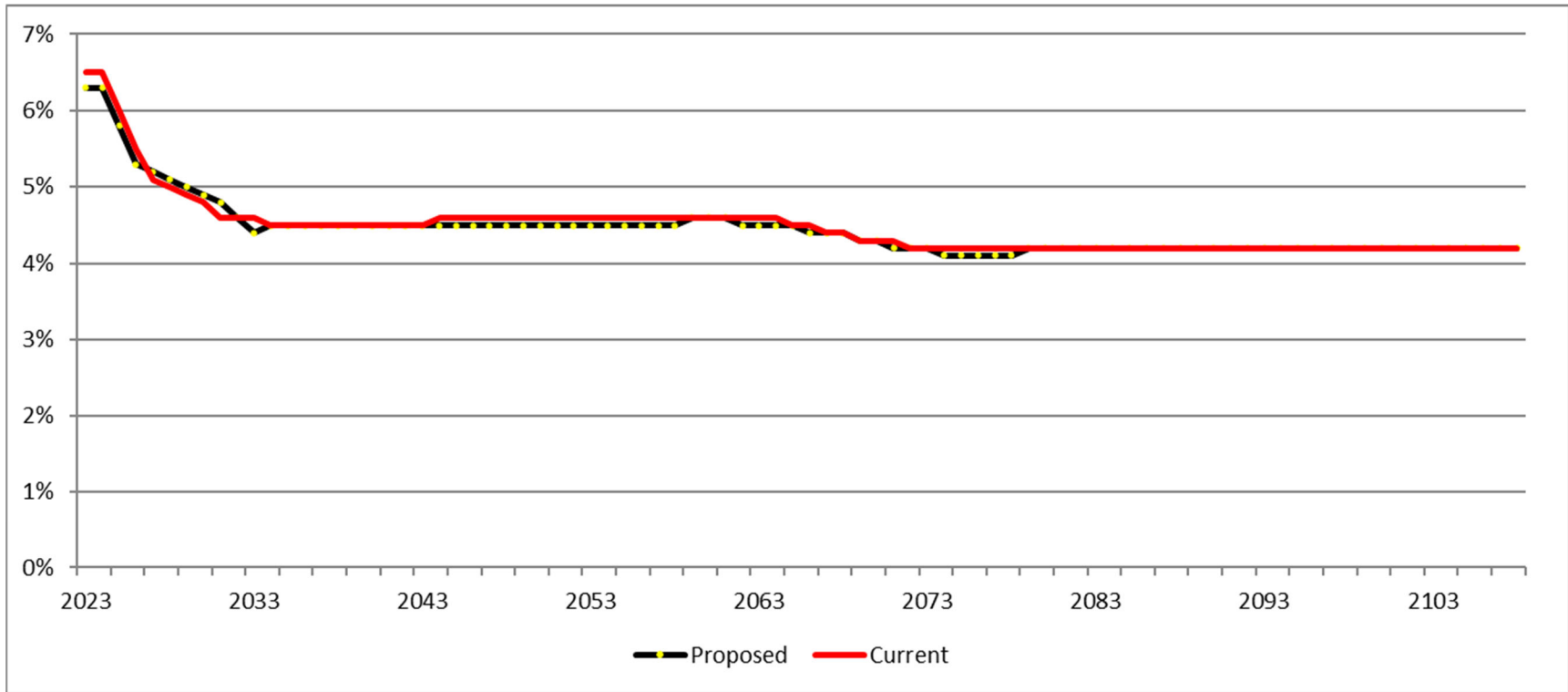
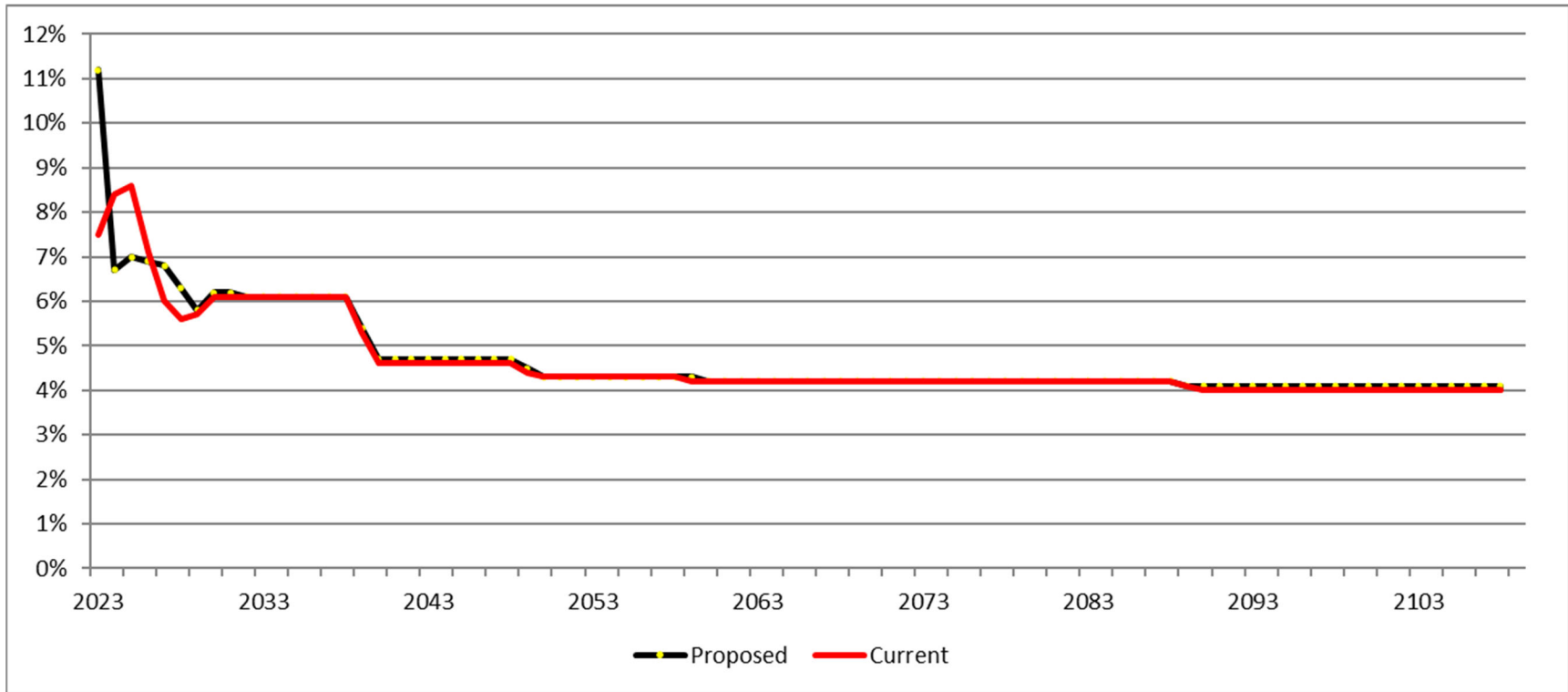


Exhibit 7-4
Medical Trend for Post-65 Members – Percentage Table

Fiscal Year Ending		Current	Proposed	Fiscal Year Ending		Current	Proposed
From	To			From	To		
6/30/2024	6/30/2025	6.50%	6.30%	6/30/2067	6/30/2068	4.50%	4.40%
6/30/2025	6/30/2026	6.50%	6.30%	6/30/2068	6/30/2069	4.40%	4.40%
6/30/2026	6/30/2027	6.00%	5.80%	6/30/2069	6/30/2070	4.40%	4.40%
6/30/2027	6/30/2028	5.50%	5.30%	6/30/2070	6/30/2071	4.30%	4.30%
6/30/2028	6/30/2029	5.10%	5.20%	6/30/2071	6/30/2072	4.30%	4.30%
6/30/2029	6/30/2030	5.00%	5.10%	6/30/2072	6/30/2073	4.30%	4.20%
6/30/2030	6/30/2031	4.90%	5.00%	6/30/2073	6/30/2074	4.20%	4.20%
6/30/2031	6/30/2032	4.80%	4.90%	6/30/2074	6/30/2075	4.20%	4.20%
6/30/2032	6/30/2033	4.60%	4.80%	6/30/2075	6/30/2076	4.20%	4.10%
6/30/2033	6/30/2034	4.60%	4.60%	6/30/2076	6/30/2077	4.20%	4.10%
6/30/2034	6/30/2035	4.60%	4.40%	6/30/2077	6/30/2078	4.20%	4.10%
6/30/2035	6/30/2036	4.50%	4.50%	6/30/2078	6/30/2079	4.20%	4.10%
6/30/2036	6/30/2037	4.50%	4.50%	6/30/2079	6/30/2080	4.20%	4.10%
6/30/2037	6/30/2038	4.50%	4.50%	6/30/2080	6/30/2081	4.20%	4.20%
6/30/2038	6/30/2039	4.50%	4.50%	6/30/2081	6/30/2082	4.20%	4.20%
6/30/2039	6/30/2040	4.50%	4.50%	6/30/2082	6/30/2083	4.20%	4.20%
6/30/2040	6/30/2041	4.50%	4.50%	6/30/2083	6/30/2084	4.20%	4.20%
6/30/2041	6/30/2042	4.50%	4.50%	6/30/2084	6/30/2085	4.20%	4.20%
6/30/2042	6/30/2043	4.50%	4.50%	6/30/2085	6/30/2086	4.20%	4.20%
6/30/2043	6/30/2044	4.50%	4.50%	6/30/2086	6/30/2087	4.20%	4.20%
6/30/2044	6/30/2045	4.50%	4.50%	6/30/2087	6/30/2088	4.20%	4.20%
6/30/2045	6/30/2046	4.60%	4.50%	6/30/2088	6/30/2089	4.20%	4.20%
6/30/2046	6/30/2047	4.60%	4.50%	6/30/2089	6/30/2090	4.20%	4.20%
6/30/2047	6/30/2048	4.60%	4.50%	6/30/2090	6/30/2091	4.20%	4.20%
6/30/2048	6/30/2049	4.60%	4.50%	6/30/2091	6/30/2092	4.20%	4.20%
6/30/2049	6/30/2050	4.60%	4.50%	6/30/2092	6/30/2093	4.20%	4.20%
6/30/2050	6/30/2051	4.60%	4.50%	6/30/2093	6/30/2094	4.20%	4.20%
6/30/2051	6/30/2052	4.60%	4.50%	6/30/2094	6/30/2095	4.20%	4.20%
6/30/2052	6/30/2053	4.60%	4.50%	6/30/2095	6/30/2096	4.20%	4.20%
6/30/2053	6/30/2054	4.60%	4.50%	6/30/2096	6/30/2097	4.20%	4.20%
6/30/2054	6/30/2055	4.60%	4.50%	6/30/2097	6/30/2098	4.20%	4.20%
6/30/2055	6/30/2056	4.60%	4.50%	6/30/2098	6/30/2099	4.20%	4.20%
6/30/2056	6/30/2057	4.60%	4.50%	6/30/2099	6/30/2100	4.20%	4.20%
6/30/2057	6/30/2058	4.60%	4.50%	6/30/2100	6/30/2101	4.20%	4.20%
6/30/2058	6/30/2059	4.60%	4.50%	6/30/2101	6/30/2102	4.20%	4.20%
6/30/2059	6/30/2060	4.60%	4.50%	6/30/2102	6/30/2103	4.20%	4.20%
6/30/2060	6/30/2061	4.60%	4.60%	6/30/2103	6/30/2104	4.20%	4.20%
6/30/2061	6/30/2062	4.60%	4.60%	6/30/2104	6/30/2105	4.20%	4.20%
6/30/2062	6/30/2063	4.60%	4.60%	6/30/2105	6/30/2106	4.20%	4.20%
6/30/2063	6/30/2064	4.60%	4.50%	6/30/2106	6/30/2107	4.20%	4.20%
6/30/2064	6/30/2065	4.60%	4.50%	6/30/2107	6/30/2108	4.20%	4.20%
6/30/2065	6/30/2066	4.60%	4.50%	6/30/2108	6/30/2109	4.20%	4.20%
6/30/2066	6/30/2067	4.50%	4.50%	6/30/2109	6/30/2110	4.20%	4.20%

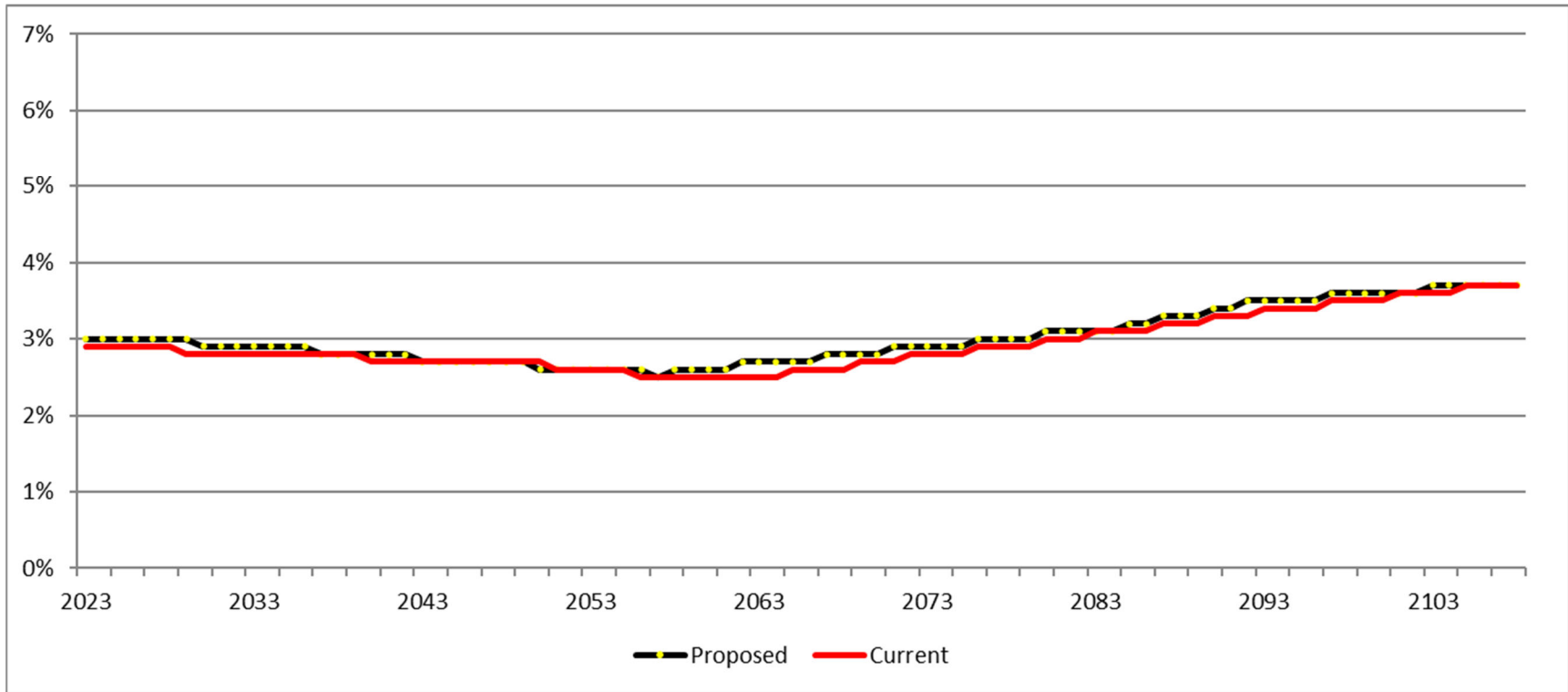
Exhibit 7-5
Medicare Part B Premium Trend



**Exhibit 7-6
 Medicare Part B Premium Trend – Percentage Table**

Fiscal Year Ending		Current	Proposed	Fiscal Year Ending		Current	Proposed
From	To			From	To		
6/30/2024	6/30/2025	7.50%	11.20%	6/30/2067	6/30/2068	4.20%	4.20%
6/30/2025	6/30/2026	8.40%	6.70%	6/30/2068	6/30/2069	4.20%	4.20%
6/30/2026	6/30/2027	8.60%	7.00%	6/30/2069	6/30/2070	4.20%	4.20%
6/30/2027	6/30/2028	7.10%	6.90%	6/30/2070	6/30/2071	4.20%	4.20%
6/30/2028	6/30/2029	6.00%	6.80%	6/30/2071	6/30/2072	4.20%	4.20%
6/30/2029	6/30/2030	5.60%	6.30%	6/30/2072	6/30/2073	4.20%	4.20%
6/30/2030	6/30/2031	5.70%	5.80%	6/30/2073	6/30/2074	4.20%	4.20%
6/30/2031	6/30/2032	6.10%	6.20%	6/30/2074	6/30/2075	4.20%	4.20%
6/30/2032	6/30/2033	6.10%	6.20%	6/30/2075	6/30/2076	4.20%	4.20%
6/30/2033	6/30/2034	6.10%	6.10%	6/30/2076	6/30/2077	4.20%	4.20%
6/30/2034	6/30/2035	6.10%	6.10%	6/30/2077	6/30/2078	4.20%	4.20%
6/30/2035	6/30/2036	6.10%	6.10%	6/30/2078	6/30/2079	4.20%	4.20%
6/30/2036	6/30/2037	6.10%	6.10%	6/30/2079	6/30/2080	4.20%	4.20%
6/30/2037	6/30/2038	6.10%	6.10%	6/30/2080	6/30/2081	4.20%	4.20%
6/30/2038	6/30/2039	6.10%	6.10%	6/30/2081	6/30/2082	4.20%	4.20%
6/30/2039	6/30/2040	6.10%	6.10%	6/30/2082	6/30/2083	4.20%	4.20%
6/30/2040	6/30/2041	5.30%	5.40%	6/30/2083	6/30/2084	4.20%	4.20%
6/30/2041	6/30/2042	4.60%	4.70%	6/30/2084	6/30/2085	4.20%	4.20%
6/30/2042	6/30/2043	4.60%	4.70%	6/30/2085	6/30/2086	4.20%	4.20%
6/30/2043	6/30/2044	4.60%	4.70%	6/30/2086	6/30/2087	4.20%	4.20%
6/30/2044	6/30/2045	4.60%	4.70%	6/30/2087	6/30/2088	4.20%	4.20%
6/30/2045	6/30/2046	4.60%	4.70%	6/30/2088	6/30/2089	4.20%	4.20%
6/30/2046	6/30/2047	4.60%	4.70%	6/30/2089	6/30/2090	4.20%	4.20%
6/30/2047	6/30/2048	4.60%	4.70%	6/30/2090	6/30/2091	4.10%	4.10%
6/30/2048	6/30/2049	4.60%	4.70%	6/30/2091	6/30/2092	4.00%	4.10%
6/30/2049	6/30/2050	4.60%	4.70%	6/30/2092	6/30/2093	4.00%	4.10%
6/30/2050	6/30/2051	4.40%	4.50%	6/30/2093	6/30/2094	4.00%	4.10%
6/30/2051	6/30/2052	4.30%	4.30%	6/30/2094	6/30/2095	4.00%	4.10%
6/30/2052	6/30/2053	4.30%	4.30%	6/30/2095	6/30/2096	4.00%	4.10%
6/30/2053	6/30/2054	4.30%	4.30%	6/30/2096	6/30/2097	4.00%	4.10%
6/30/2054	6/30/2055	4.30%	4.30%	6/30/2097	6/30/2098	4.00%	4.10%
6/30/2055	6/30/2056	4.30%	4.30%	6/30/2098	6/30/2099	4.00%	4.10%
6/30/2056	6/30/2057	4.30%	4.30%	6/30/2099	6/30/2100	4.00%	4.10%
6/30/2057	6/30/2058	4.30%	4.30%	6/30/2100	6/30/2101	4.00%	4.10%
6/30/2058	6/30/2059	4.30%	4.30%	6/30/2101	6/30/2102	4.00%	4.10%
6/30/2059	6/30/2060	4.30%	4.30%	6/30/2102	6/30/2103	4.00%	4.10%
6/30/2060	6/30/2061	4.20%	4.30%	6/30/2103	6/30/2104	4.00%	4.10%
6/30/2061	6/30/2062	4.20%	4.20%	6/30/2104	6/30/2105	4.00%	4.10%
6/30/2062	6/30/2063	4.20%	4.20%	6/30/2105	6/30/2106	4.00%	4.10%
6/30/2063	6/30/2064	4.20%	4.20%	6/30/2106	6/30/2107	4.00%	4.10%
6/30/2064	6/30/2065	4.20%	4.20%	6/30/2107	6/30/2108	4.00%	4.10%
6/30/2065	6/30/2066	4.20%	4.20%	6/30/2108	6/30/2109	4.00%	4.10%
6/30/2066	6/30/2067	4.20%	4.20%	6/30/2109	6/30/2110	4.00%	4.10%

Exhibit 7-7
Dental/Vision Trend



**Exhibit 7-8
 Dental/Vision Trend – Percentage Table**

Fiscal Year Ending		Current	Proposed	Fiscal Year Ending		Current	Proposed
From	To			From	To		
6/30/2024	6/30/2025	2.90%	3.00%	6/30/2067	6/30/2068	2.60%	2.70%
6/30/2025	6/30/2026	2.90%	3.00%	6/30/2068	6/30/2069	2.60%	2.80%
6/30/2026	6/30/2027	2.90%	3.00%	6/30/2069	6/30/2070	2.60%	2.80%
6/30/2027	6/30/2028	2.90%	3.00%	6/30/2070	6/30/2071	2.70%	2.80%
6/30/2028	6/30/2029	2.90%	3.00%	6/30/2071	6/30/2072	2.70%	2.80%
6/30/2029	6/30/2030	2.90%	3.00%	6/30/2072	6/30/2073	2.70%	2.90%
6/30/2030	6/30/2031	2.80%	3.00%	6/30/2073	6/30/2074	2.80%	2.90%
6/30/2031	6/30/2032	2.80%	2.90%	6/30/2074	6/30/2075	2.80%	2.90%
6/30/2032	6/30/2033	2.80%	2.90%	6/30/2075	6/30/2076	2.80%	2.90%
6/30/2033	6/30/2034	2.80%	2.90%	6/30/2076	6/30/2077	2.80%	2.90%
6/30/2034	6/30/2035	2.80%	2.90%	6/30/2077	6/30/2078	2.90%	3.00%
6/30/2035	6/30/2036	2.80%	2.90%	6/30/2078	6/30/2079	2.90%	3.00%
6/30/2036	6/30/2037	2.80%	2.90%	6/30/2079	6/30/2080	2.90%	3.00%
6/30/2037	6/30/2038	2.80%	2.90%	6/30/2080	6/30/2081	2.90%	3.00%
6/30/2038	6/30/2039	2.80%	2.80%	6/30/2081	6/30/2082	3.00%	3.10%
6/30/2039	6/30/2040	2.80%	2.80%	6/30/2082	6/30/2083	3.00%	3.10%
6/30/2040	6/30/2041	2.80%	2.80%	6/30/2083	6/30/2084	3.00%	3.10%
6/30/2041	6/30/2042	2.70%	2.80%	6/30/2084	6/30/2085	3.10%	3.10%
6/30/2042	6/30/2043	2.70%	2.80%	6/30/2085	6/30/2086	3.10%	3.10%
6/30/2043	6/30/2044	2.70%	2.80%	6/30/2086	6/30/2087	3.10%	3.20%
6/30/2044	6/30/2045	2.70%	2.70%	6/30/2087	6/30/2088	3.10%	3.20%
6/30/2045	6/30/2046	2.70%	2.70%	6/30/2088	6/30/2089	3.20%	3.30%
6/30/2046	6/30/2047	2.70%	2.70%	6/30/2089	6/30/2090	3.20%	3.30%
6/30/2047	6/30/2048	2.70%	2.70%	6/30/2090	6/30/2091	3.20%	3.30%
6/30/2048	6/30/2049	2.70%	2.70%	6/30/2091	6/30/2092	3.30%	3.40%
6/30/2049	6/30/2050	2.70%	2.70%	6/30/2092	6/30/2093	3.30%	3.40%
6/30/2050	6/30/2051	2.70%	2.70%	6/30/2093	6/30/2094	3.30%	3.50%
6/30/2051	6/30/2052	2.70%	2.60%	6/30/2094	6/30/2095	3.40%	3.50%
6/30/2052	6/30/2053	2.60%	2.60%	6/30/2095	6/30/2096	3.40%	3.50%
6/30/2053	6/30/2054	2.60%	2.60%	6/30/2096	6/30/2097	3.40%	3.50%
6/30/2054	6/30/2055	2.60%	2.60%	6/30/2097	6/30/2098	3.40%	3.50%
6/30/2055	6/30/2056	2.60%	2.60%	6/30/2098	6/30/2099	3.50%	3.60%
6/30/2056	6/30/2057	2.60%	2.60%	6/30/2099	6/30/2100	3.50%	3.60%
6/30/2057	6/30/2058	2.50%	2.60%	6/30/2100	6/30/2101	3.50%	3.60%
6/30/2058	6/30/2059	2.50%	2.50%	6/30/2101	6/30/2102	3.50%	3.60%
6/30/2059	6/30/2060	2.50%	2.60%	6/30/2102	6/30/2103	3.60%	3.60%
6/30/2060	6/30/2061	2.50%	2.60%	6/30/2103	6/30/2104	3.60%	3.60%
6/30/2061	6/30/2062	2.50%	2.60%	6/30/2104	6/30/2105	3.60%	3.70%
6/30/2062	6/30/2063	2.50%	2.60%	6/30/2105	6/30/2106	3.60%	3.70%
6/30/2063	6/30/2064	2.50%	2.70%	6/30/2106	6/30/2107	3.70%	3.70%
6/30/2064	6/30/2065	2.50%	2.70%	6/30/2107	6/30/2108	3.70%	3.70%
6/30/2065	6/30/2066	2.50%	2.70%	6/30/2108	6/30/2109	3.70%	3.70%
6/30/2066	6/30/2067	2.60%	2.70%	6/30/2109	6/30/2110	3.70%	3.70%

Note: The OPEB specific assumptions shown in this appendix are Milliman's proposed assumptions that have not yet been adopted by the Board of Retirement July 2024 meeting. Recommended OPEB related changes from the prior assumptions have been shaded in yellow.

Appendix A: Actuarial Procedures and Assumptions

The actuarial procedures and assumptions used in this valuation are described in this section. Where applicable, the same assumptions are used for the LACERA postemployment health and death benefit program as for the LACERA retirement benefits. The assumptions that overlap with the LACERA retirement benefits plan assumptions were reviewed and changed June 30, 2022, as a result of the 2022 triennial Retirement Benefit Investigation of Experience Study, approved by the Board of Investments in December 2022. These assumptions are consistent with the June 30, 2023 retirement funding valuation. The investment earnings assumptions are OPEB-specific and were reviewed and changed June 30, 2023 as a result of the 2023 OPEB Experience Study. For agents that are prefunding into LACERA's OPEB Trust, the expected return of the assets of the OPEB Trust is based on the asset allocation approved in the April 2024 Board of Investments meeting, which is a different asset allocation from the one used for the retirement benefits plan. The investment earnings assumption for agents that are not prefunding into LACERA's OPEB Trust is based on the expected return from the County's general assets in the 2023 OPEB Experience Study. The OPEB-specific assumptions other than premiums, claim costs, aging, and trend were changed as a result of the 2023 OPEB Investigation of Experience Study were approved in the April 2023 Board of Retirement meeting. The premiums, claim costs, aging, and trend are updated with the 2024-2025 annual medical and dental plan rate renewals in the July 1, 2023 OPEB funding valuation report Appendix A.

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

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

Retirement Benefit Assumptions

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

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

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

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

OPEB Assumptions

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

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

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

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

Actuarial Cost Method

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

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

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

Records and Data

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

Growth in Membership

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

Valuation of Assets

The asset valuation method is fair value.

Investment Earnings and Expenses

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

The investment earnings assumption for agents that are prefunding through the OPEB Trust is the OPEB Trust expected return of 6.25% as of the July 1, 2023 OPEB valuation. The investment earnings assumption for agents that are not prefunding through the OPEB Trust is the County's general funds expected return of 3.50%. These rates were adopted from the 2023 OPEB Investigation of Experience Study.

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

Health Cost Trend

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

Future Salaries

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

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

Retirement

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

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

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

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

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

Disability

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

Postretirement Mortality – Other Than Disabled Members

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

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

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

Postretirement Mortality – Disabled Members

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

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

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

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

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

Mortality While in Active Status

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

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

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

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

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

Other Employment Terminations

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

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

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

Future Transfers

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

Retiree Medical and Dental/Vision Eligibility and Enrollment Assumptions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Annual Projected Mortality Improvement

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

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

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

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

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

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

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

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

Table A-5
Annual Increase in Salary

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

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

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

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

Service Retirement:	Member retires after meeting age and service requirements for reasons other than disability.
Other Terminations:	Member terminates and elects a refund of member contributions or a deferred vested retirement benefit.
Service Disability:	Member receives disability retirement; disability is service related.
Ordinary Disability:	Member receives disability retirement; disability is not service related.
Service Death:	Member dies before retirement; death is service related.
Ordinary Death:	Member dies before retirement; death is not service related.

Each of these represents the probability that a member will separate from service at each age due to the particular cause. For example, a probability of 0.0300 for a member's service retirement at age 50 means we assume that 30 out of 1,000 members who are age 50 will retire at that age.

Each table represents the detailed probabilities needed for each LACERA plan by gender:

Table A-6: General Plans A, B, & C Males	A-10: General Plan E Males
A-7: General Plans A, B, & C Females	A-11: General Plan E Females
A-8: General Plans D & G Males	A-12: Safety Plans A, B, & C Males
A-9: General Plans D & G Females	A-13: Safety Plans A, B, & C Females

Table A-6
Probability of Separation from Active Service for General Members
Plans A, B, & C – Male

Age	Service Retirement	Other Terminations	Service Disability	Ordinary Disability	Service Death	Ordinary Death
18	0.00000	0.00500	0.00010	0.00010	N/A	0.00043
19	0.00000	0.00500	0.00010	0.00010	N/A	0.00046
20	0.00000	0.00500	0.00010	0.00010	N/A	0.00044
21	0.00000	0.00500	0.00010	0.00010	N/A	0.00043
22	0.00000	0.00500	0.00010	0.00010	N/A	0.00040
23	0.00000	0.00500	0.00010	0.00010	N/A	0.00037
24	0.00000	0.00500	0.00010	0.00010	N/A	0.00035
25	0.00000	0.00500	0.00010	0.00010	N/A	0.00034
26	0.00000	0.00500	0.00010	0.00010	N/A	0.00036
27	0.00000	0.00500	0.00010	0.00010	N/A	0.00037
28	0.00000	0.00500	0.00010	0.00010	N/A	0.00040
29	0.00000	0.00500	0.00010	0.00010	N/A	0.00041
30	0.00000	0.00500	0.00010	0.00020	N/A	0.00043
31	0.00000	0.00500	0.00010	0.00020	N/A	0.00046
32	0.00000	0.00500	0.00010	0.00020	N/A	0.00048
33	0.00000	0.00500	0.00016	0.00020	N/A	0.00050
34	0.00000	0.00500	0.00022	0.00020	N/A	0.00053
35	0.00000	0.00500	0.00028	0.00020	N/A	0.00056
36	0.00000	0.00500	0.00034	0.00020	N/A	0.00060
37	0.00000	0.00500	0.00040	0.00020	N/A	0.00064
38	0.00000	0.00500	0.00048	0.00020	N/A	0.00068
39	0.00000	0.00500	0.00056	0.00020	N/A	0.00073
40	0.03000	0.00500	0.00064	0.00020	N/A	0.00079
41	0.03000	0.00500	0.00072	0.00020	N/A	0.00085
42	0.03000	0.00500	0.00080	0.00020	N/A	0.00092
43	0.03000	0.00500	0.00084	0.00024	N/A	0.00100
44	0.03000	0.00500	0.00088	0.00028	N/A	0.00108
45	0.03000	0.00500	0.00092	0.00032	N/A	0.00118
46	0.03000	0.00500	0.00096	0.00036	N/A	0.00128
47	0.03000	0.00500	0.00100	0.00040	N/A	0.00139
48	0.03000	0.00500	0.00104	0.00044	N/A	0.00152
49	0.03000	0.00500	0.00108	0.00048	N/A	0.00166
50	0.03000	0.00500	0.00112	0.00052	N/A	0.00179
51	0.03000	0.00500	0.00116	0.00056	N/A	0.00194
52	0.03000	0.00500	0.00120	0.00060	N/A	0.00210
53	0.03000	0.00500	0.00156	0.00064	N/A	0.00227
54	0.06000	0.00500	0.00192	0.00068	N/A	0.00244
55	0.10000	0.00500	0.00228	0.00072	N/A	0.00263
56	0.12000	0.00500	0.00264	0.00076	N/A	0.00283
57	0.17000	0.00500	0.00300	0.00080	N/A	0.00306
58	0.26000	0.00500	0.00330	0.00084	N/A	0.00330
59	0.26000	0.00500	0.00360	0.00088	N/A	0.00355
60	0.30000	0.00500	0.00390	0.00092	N/A	0.00383
61	0.30000	0.00500	0.00420	0.00096	N/A	0.00413
62	0.30000	0.00500	0.00450	0.00100	N/A	0.00445
63	0.30000	0.00500	0.00450	0.00104	N/A	0.00481
64	0.30000	0.00500	0.00450	0.00108	N/A	0.00520
65	0.30000	0.00500	0.00450	0.00112	N/A	0.00562
66	0.22000	0.00500	0.00450	0.00116	N/A	0.00607
67	0.22000	0.00500	0.00450	0.00120	N/A	0.00658
68	0.22000	0.00500	0.00450	0.00124	N/A	0.00713
69	0.22000	0.00500	0.00450	0.00128	N/A	0.00775
70	0.22000	0.00500	0.00450	0.00132	N/A	0.00844
71	0.22000	0.00500	0.00450	0.00136	N/A	0.00920
72	0.22000	0.00500	0.00450	0.00140	N/A	0.01004
73	0.22000	0.00500	0.00450	0.00144	N/A	0.01098
74	0.22000	0.00500	0.00450	0.00148	N/A	0.01201
75	1.00000	0.00000	0.00000	0.00000	N/A	0.01315

Table A-7
Probability of Separation from Active Service for General Members
Plans A, B, & C – Female

Age	Service Retirement	Other Terminations	Service Disability	Ordinary Disability	Service Death	Ordinary Death
18	0.00000	0.00500	0.00015	0.00010	N/A	0.00017
19	0.00000	0.00500	0.00015	0.00010	N/A	0.00017
20	0.00000	0.00500	0.00015	0.00010	N/A	0.00017
21	0.00000	0.00500	0.00015	0.00010	N/A	0.00016
22	0.00000	0.00500	0.00015	0.00010	N/A	0.00014
23	0.00000	0.00500	0.00015	0.00010	N/A	0.00013
24	0.00000	0.00500	0.00015	0.00010	N/A	0.00012
25	0.00000	0.00500	0.00015	0.00010	N/A	0.00012
26	0.00000	0.00500	0.00015	0.00010	N/A	0.00013
27	0.00000	0.00500	0.00015	0.00010	N/A	0.00014
28	0.00000	0.00500	0.00015	0.00010	N/A	0.00016
29	0.00000	0.00500	0.00015	0.00010	N/A	0.00017
30	0.00000	0.00500	0.00015	0.00010	N/A	0.00020
31	0.00000	0.00500	0.00015	0.00010	N/A	0.00021
32	0.00000	0.00500	0.00015	0.00010	N/A	0.00023
33	0.00000	0.00500	0.00020	0.00010	N/A	0.00025
34	0.00000	0.00500	0.00025	0.00010	N/A	0.00027
35	0.00000	0.00500	0.00030	0.00010	N/A	0.00030
36	0.00000	0.00500	0.00035	0.00010	N/A	0.00033
37	0.00000	0.00500	0.00040	0.00010	N/A	0.00036
38	0.00000	0.00500	0.00042	0.00014	N/A	0.00039
39	0.00000	0.00500	0.00044	0.00018	N/A	0.00043
40	0.03000	0.00500	0.00046	0.00022	N/A	0.00047
41	0.03000	0.00500	0.00048	0.00026	N/A	0.00052
42	0.03000	0.00500	0.00050	0.00030	N/A	0.00056
43	0.03000	0.00500	0.00060	0.00032	N/A	0.00061
44	0.03000	0.00500	0.00070	0.00034	N/A	0.00066
45	0.03000	0.00500	0.00080	0.00036	N/A	0.00073
46	0.03000	0.00500	0.00090	0.00038	N/A	0.00079
47	0.03000	0.00500	0.00100	0.00040	N/A	0.00086
48	0.03000	0.00500	0.00110	0.00042	N/A	0.00092
49	0.03000	0.00500	0.00120	0.00044	N/A	0.00100
50	0.03000	0.00500	0.00130	0.00046	N/A	0.00108
51	0.03000	0.00500	0.00140	0.00048	N/A	0.00117
52	0.03000	0.00500	0.00150	0.00050	N/A	0.00126
53	0.03000	0.00500	0.00156	0.00052	N/A	0.00137
54	0.06000	0.00500	0.00162	0.00054	N/A	0.00147
55	0.10000	0.00500	0.00168	0.00056	N/A	0.00160
56	0.12000	0.00500	0.00174	0.00058	N/A	0.00173
57	0.17000	0.00500	0.00180	0.00060	N/A	0.00187
58	0.26000	0.00500	0.00194	0.00064	N/A	0.00203
59	0.26000	0.00500	0.00208	0.00068	N/A	0.00221
60	0.30000	0.00500	0.00222	0.00072	N/A	0.00242
61	0.30000	0.00500	0.00236	0.00076	N/A	0.00264
62	0.30000	0.00500	0.00250	0.00080	N/A	0.00289
63	0.30000	0.00500	0.00250	0.00084	N/A	0.00317
64	0.30000	0.00500	0.00250	0.00088	N/A	0.00350
65	0.30000	0.00500	0.00250	0.00092	N/A	0.00385
66	0.22000	0.00500	0.00250	0.00096	N/A	0.00425
67	0.22000	0.00500	0.00250	0.00100	N/A	0.00471
68	0.22000	0.00500	0.00250	0.00104	N/A	0.00520
69	0.22000	0.00500	0.00250	0.00108	N/A	0.00575
70	0.22000	0.00500	0.00250	0.00112	N/A	0.00636
71	0.22000	0.00500	0.00250	0.00116	N/A	0.00703
72	0.22000	0.00500	0.00250	0.00120	N/A	0.00777
73	0.22000	0.00500	0.00250	0.00124	N/A	0.00859
74	0.22000	0.00500	0.00250	0.00128	N/A	0.00950
75	1.00000	0.00000	0.00000	0.00000	N/A	0.01050

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

Table A-8
Probability of Separation from Active Service for General Members
Plan D & G – Male

Age	Service Retirement ⁽¹⁾		Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations	Retirement Rate Loading ⁽²⁾
	Plan D	Plan G							
18	0.00000	0.00000	0.00010	0.00010	N/A	0.00043	0	0.08000	80%
19	0.00000	0.00000	0.00010	0.00010	N/A	0.00046	1	0.06500	80%
20	0.00000	0.00000	0.00010	0.00010	N/A	0.00044	2	0.05000	80%
21	0.00000	0.00000	0.00010	0.00010	N/A	0.00043	3	0.04250	80%
22	0.00000	0.00000	0.00010	0.00010	N/A	0.00040	4	0.03500	80%
23	0.00000	0.00000	0.00010	0.00010	N/A	0.00037	5	0.03100	80%
24	0.00000	0.00000	0.00010	0.00010	N/A	0.00035	6	0.02900	80%
25	0.00000	0.00000	0.00010	0.00010	N/A	0.00034	7	0.02700	80%
26	0.00000	0.00000	0.00010	0.00010	N/A	0.00036	8	0.02500	80%
27	0.00000	0.00000	0.00010	0.00010	N/A	0.00037	9	0.02000	80%
28	0.00000	0.00000	0.00010	0.00010	N/A	0.00040	10	0.01700	80%
29	0.00000	0.00000	0.00010	0.00010	N/A	0.00041	11	0.01500	80%
30	0.00000	0.00000	0.00010	0.00020	N/A	0.00043	12	0.01350	80%
31	0.00000	0.00000	0.00010	0.00020	N/A	0.00046	13	0.01200	80%
32	0.00000	0.00000	0.00010	0.00020	N/A	0.00048	14	0.01100	80%
33	0.00000	0.00000	0.00016	0.00020	N/A	0.00050	15	0.01000	80%
34	0.00000	0.00000	0.00022	0.00020	N/A	0.00053	16	0.00950	80%
35	0.00000	0.00000	0.00028	0.00020	N/A	0.00056	17	0.00900	80%
36	0.00000	0.00000	0.00034	0.00020	N/A	0.00060	18	0.00850	80%
37	0.00000	0.00000	0.00040	0.00020	N/A	0.00064	19	0.00800	80%
38	0.00000	0.00000	0.00048	0.00020	N/A	0.00068	20	0.00750	90%
39	0.00000	0.00000	0.00056	0.00020	N/A	0.00073	21	0.00700	90%
40	0.01500	0.00000	0.00064	0.00020	N/A	0.00079	22	0.00650	90%
41	0.01500	0.00000	0.00072	0.00020	N/A	0.00085	23	0.00600	90%
42	0.01500	0.00000	0.00080	0.00020	N/A	0.00092	24	0.00550	90%
43	0.01500	0.00000	0.00084	0.00024	N/A	0.00100	25	0.00500	110%
44	0.01500	0.00000	0.00088	0.00028	N/A	0.00108	26	0.00450	110%
45	0.01500	0.00000	0.00092	0.00032	N/A	0.00118	27	0.00400	110%
46	0.01500	0.00000	0.00096	0.00036	N/A	0.00128	28	0.00400	110%
47	0.01500	0.00000	0.00100	0.00040	N/A	0.00139	29	0.00400	110%
48	0.01500	0.00000	0.00104	0.00044	N/A	0.00152	30 & Above	0.00000	160%
49	0.01500	0.00000	0.00108	0.00048	N/A	0.00166			
50	0.01500	0.01200	0.00112	0.00052	N/A	0.00179			
51	0.01200	0.00960	0.00116	0.00056	N/A	0.00194			
52	0.01200	0.00960	0.00120	0.00060	N/A	0.00210			
53	0.01500	0.01200	0.00156	0.00064	N/A	0.00227			
54	0.02000	0.01600	0.00192	0.00068	N/A	0.00244			
55	0.03000	0.02400	0.00228	0.00072	N/A	0.00263			
56	0.03000	0.02400	0.00264	0.00076	N/A	0.00283			
57	0.03000	0.02400	0.00300	0.00080	N/A	0.00306			
58	0.04000	0.03200	0.00330	0.00084	N/A	0.00330			
59	0.05000	0.04000	0.00360	0.00088	N/A	0.00355			
60	0.07000	0.05600	0.00390	0.00092	N/A	0.00383			
61	0.07000	0.05600	0.00420	0.00096	N/A	0.00413			
62	0.10000	0.10000	0.00450	0.00100	N/A	0.00445			
63	0.12000	0.12000	0.00450	0.00104	N/A	0.00481			
64	0.17000	0.17000	0.00450	0.00108	N/A	0.00520			
65	0.23000	0.18400	0.00450	0.00112	N/A	0.00562			
66	0.19000	0.15200	0.00450	0.00116	N/A	0.00607			
67	0.19000	0.30000	0.00450	0.00120	N/A	0.00658			
68	0.19000	0.19000	0.00450	0.00124	N/A	0.00713			
69	0.19000	0.19000	0.00450	0.00128	N/A	0.00775			
70	0.24000	0.24000	0.00450	0.00132	N/A	0.00844			
71	0.19000	0.19000	0.00450	0.00136	N/A	0.00920			
72	0.19000	0.19000	0.00450	0.00140	N/A	0.01004			
73	0.19000	0.19000	0.00450	0.00144	N/A	0.01098			
74	0.19000	0.19000	0.00450	0.00148	N/A	0.01201			
75	1.00000	1.00000	0.00000	0.00000	N/A	0.01315			

1. Service retirement probabilities vary by years of service. The applicable retirement probability loading that varies by years of service is shown on this page in a separate column.
2. The retirement probability loading is applied to the service retirement probability at each member's applicable age and years of service.

Table A-9
Probability of Separation from Active Service for General Members
Plan D & G – Female

Age	Service Retirement ⁽¹⁾		Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations	Retirement Rate Loading ⁽²⁾
	Plan D	Plan G							
18	0.00000	0.00000	0.00015	0.00010	N/A	0.00017	0	0.08000	80%
19	0.00000	0.00000	0.00015	0.00010	N/A	0.00017	1	0.06500	80%
20	0.00000	0.00000	0.00015	0.00010	N/A	0.00017	2	0.05000	80%
21	0.00000	0.00000	0.00015	0.00010	N/A	0.00016	3	0.04250	80%
22	0.00000	0.00000	0.00015	0.00010	N/A	0.00014	4	0.03500	80%
23	0.00000	0.00000	0.00015	0.00010	N/A	0.00013	5	0.03100	80%
24	0.00000	0.00000	0.00015	0.00010	N/A	0.00012	6	0.02900	80%
25	0.00000	0.00000	0.00015	0.00010	N/A	0.00012	7	0.02700	80%
26	0.00000	0.00000	0.00015	0.00010	N/A	0.00013	8	0.02500	80%
27	0.00000	0.00000	0.00015	0.00010	N/A	0.00014	9	0.02000	80%
28	0.00000	0.00000	0.00015	0.00010	N/A	0.00016	10	0.01700	80%
29	0.00000	0.00000	0.00015	0.00010	N/A	0.00017	11	0.01500	80%
30	0.00000	0.00000	0.00015	0.00010	N/A	0.00020	12	0.01350	80%
31	0.00000	0.00000	0.00015	0.00010	N/A	0.00021	13	0.01200	80%
32	0.00000	0.00000	0.00015	0.00010	N/A	0.00023	14	0.01100	80%
33	0.00000	0.00000	0.00020	0.00010	N/A	0.00025	15	0.01000	80%
34	0.00000	0.00000	0.00025	0.00010	N/A	0.00027	16	0.00950	80%
35	0.00000	0.00000	0.00030	0.00010	N/A	0.00030	17	0.00900	80%
36	0.00000	0.00000	0.00035	0.00010	N/A	0.00033	18	0.00850	80%
37	0.00000	0.00000	0.00040	0.00010	N/A	0.00036	19	0.00800	80%
38	0.00000	0.00000	0.00042	0.00014	N/A	0.00039	20	0.00750	90%
39	0.00000	0.00000	0.00044	0.00018	N/A	0.00043	21	0.00700	90%
40	0.01500	0.00000	0.00046	0.00022	N/A	0.00047	22	0.00650	90%
41	0.01500	0.00000	0.00048	0.00026	N/A	0.00052	23	0.00600	90%
42	0.01500	0.00000	0.00050	0.00030	N/A	0.00056	24	0.00550	90%
43	0.01500	0.00000	0.00060	0.00032	N/A	0.00061	25	0.00500	110%
44	0.01500	0.00000	0.00070	0.00034	N/A	0.00066	26	0.00450	110%
45	0.01500	0.00000	0.00080	0.00036	N/A	0.00073	27	0.00400	110%
46	0.01500	0.00000	0.00090	0.00038	N/A	0.00079	28	0.00400	110%
47	0.01500	0.00000	0.00100	0.00040	N/A	0.00086	29	0.00400	110%
48	0.01500	0.00000	0.00110	0.00042	N/A	0.00092	30 & Above	0.00000	160%
49	0.01500	0.00000	0.00120	0.00044	N/A	0.00100			
50	0.01500	0.01200	0.00130	0.00046	N/A	0.00108			
51	0.01200	0.00960	0.00140	0.00048	N/A	0.00117			
52	0.01200	0.00960	0.00150	0.00050	N/A	0.00126			
53	0.01500	0.01200	0.00156	0.00052	N/A	0.00137			
54	0.02000	0.01600	0.00162	0.00054	N/A	0.00147			
55	0.03000	0.02400	0.00168	0.00056	N/A	0.00160			
56	0.03000	0.02400	0.00174	0.00058	N/A	0.00173			
57	0.03000	0.02400	0.00180	0.00060	N/A	0.00187			
58	0.04000	0.03200	0.00194	0.00064	N/A	0.00203			
59	0.05000	0.04000	0.00208	0.00068	N/A	0.00221			
60	0.07000	0.05600	0.00222	0.00072	N/A	0.00242			
61	0.07000	0.05600	0.00236	0.00076	N/A	0.00264			
62	0.10000	0.10000	0.00250	0.00080	N/A	0.00289			
63	0.12000	0.12000	0.00250	0.00084	N/A	0.00317			
64	0.17000	0.17000	0.00250	0.00088	N/A	0.00350			
65	0.23000	0.18400	0.00250	0.00092	N/A	0.00385			
66	0.19000	0.15200	0.00250	0.00096	N/A	0.00425			
67	0.19000	0.30000	0.00250	0.00100	N/A	0.00471			
68	0.19000	0.19000	0.00250	0.00104	N/A	0.00520			
69	0.19000	0.19000	0.00250	0.00108	N/A	0.00575			
70	0.24000	0.24000	0.00250	0.00112	N/A	0.00636			
71	0.19000	0.19000	0.00250	0.00116	N/A	0.00703			
72	0.19000	0.19000	0.00250	0.00120	N/A	0.00777			
73	0.19000	0.19000	0.00250	0.00124	N/A	0.00859			
74	0.19000	0.19000	0.00250	0.00128	N/A	0.00950			
75	1.00000	1.00000	0.00000	0.00000	N/A	0.01050			

1. Service retirement probabilities vary by years of service. The applicable retirement probability loading that varies by years of service is shown on this page in a separate column.
2. The retirement probability loading is applied to the service retirement probability at each member's applicable age and years of service.

Table A-10
Probability of Separation from Active Service for General Members
Plan E – Male

Age	Service Retirement ⁽¹⁾	Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations	Retirement Rate Loading ⁽²⁾
18	0.00000	N/A	N/A	N/A	0.00043	0	0.08000	70%
19	0.00000	N/A	N/A	N/A	0.00046	1	0.06500	70%
20	0.00000	N/A	N/A	N/A	0.00044	2	0.05000	70%
21	0.00000	N/A	N/A	N/A	0.00043	3	0.04250	70%
22	0.00000	N/A	N/A	N/A	0.00040	4	0.03500	70%
23	0.00000	N/A	N/A	N/A	0.00037	5	0.03100	70%
24	0.00000	N/A	N/A	N/A	0.00035	6	0.02700	70%
25	0.00000	N/A	N/A	N/A	0.00034	7	0.02300	70%
26	0.00000	N/A	N/A	N/A	0.00036	8	0.02300	70%
27	0.00000	N/A	N/A	N/A	0.00037	9	0.02300	70%
28	0.00000	N/A	N/A	N/A	0.00040	10	0.02300	70%
29	0.00000	N/A	N/A	N/A	0.00041	11	0.01900	70%
30	0.00000	N/A	N/A	N/A	0.00043	12	0.01800	70%
31	0.00000	N/A	N/A	N/A	0.00046	13	0.01680	70%
32	0.00000	N/A	N/A	N/A	0.00048	14	0.01560	70%
33	0.00000	N/A	N/A	N/A	0.00050	15	0.01440	70%
34	0.00000	N/A	N/A	N/A	0.00053	16	0.01320	70%
35	0.00000	N/A	N/A	N/A	0.00056	17	0.01200	70%
36	0.00000	N/A	N/A	N/A	0.00060	18	0.01160	70%
37	0.00000	N/A	N/A	N/A	0.00064	19	0.01120	70%
38	0.00000	N/A	N/A	N/A	0.00068	20	0.01080	70%
39	0.00000	N/A	N/A	N/A	0.00073	21	0.01040	70%
40	0.00000	N/A	N/A	N/A	0.00079	22	0.01000	70%
41	0.00000	N/A	N/A	N/A	0.00085	23	0.01000	70%
42	0.00000	N/A	N/A	N/A	0.00092	24	0.01000	70%
43	0.00000	N/A	N/A	N/A	0.00100	25	0.01000	100%
44	0.00000	N/A	N/A	N/A	0.00108	26	0.01000	100%
45	0.00000	N/A	N/A	N/A	0.00118	27	0.01000	100%
46	0.00000	N/A	N/A	N/A	0.00128	28	0.01000	100%
47	0.00000	N/A	N/A	N/A	0.00139	29	0.01000	100%
48	0.00000	N/A	N/A	N/A	0.00152	30 & Above	0.01000	130%
49	0.00000	N/A	N/A	N/A	0.00166			
50	0.00000	N/A	N/A	N/A	0.00179			
51	0.00000	N/A	N/A	N/A	0.00194			
52	0.00000	N/A	N/A	N/A	0.00210			
53	0.00000	N/A	N/A	N/A	0.00227			
54	0.00000	N/A	N/A	N/A	0.00244			
55	0.02000	N/A	N/A	N/A	0.00263			
56	0.02000	N/A	N/A	N/A	0.00283			
57	0.02500	N/A	N/A	N/A	0.00306			
58	0.02500	N/A	N/A	N/A	0.00330			
59	0.03000	N/A	N/A	N/A	0.00355			
60	0.04000	N/A	N/A	N/A	0.00383			
61	0.06000	N/A	N/A	N/A	0.00413			
62	0.09000	N/A	N/A	N/A	0.00445			
63	0.09000	N/A	N/A	N/A	0.00481			
64	0.19000	N/A	N/A	N/A	0.00520			
65	0.27000	N/A	N/A	N/A	0.00562			
66	0.20000	N/A	N/A	N/A	0.00607			
67	0.20000	N/A	N/A	N/A	0.00658			
68	0.20000	N/A	N/A	N/A	0.00713			
69	0.20000	N/A	N/A	N/A	0.00775			
70	0.20000	N/A	N/A	N/A	0.00844			
71	0.20000	N/A	N/A	N/A	0.00920			
72	0.20000	N/A	N/A	N/A	0.01004			
73	0.20000	N/A	N/A	N/A	0.01098			
74	0.20000	N/A	N/A	N/A	0.01201			
75	1.00000	N/A	N/A	N/A	0.01315			

1. Service retirement probabilities vary by years of service. The applicable retirement probability loading that varies by years of service is shown on this page in a separate column.
2. The retirement probability loading is applied to the service retirement probability at each member's applicable age and years of service.

Table A-11
Probability of Separation from Active Service for General Members
Plan E – Female

Age	Service Retirement ⁽¹⁾	Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations	Retirement Rate Loading ⁽²⁾
18	0.00000	N/A	N/A	N/A	0.00017	0	0.08000	70%
19	0.00000	N/A	N/A	N/A	0.00017	1	0.06500	70%
20	0.00000	N/A	N/A	N/A	0.00017	2	0.05000	70%
21	0.00000	N/A	N/A	N/A	0.00016	3	0.04250	70%
22	0.00000	N/A	N/A	N/A	0.00014	4	0.03500	70%
23	0.00000	N/A	N/A	N/A	0.00013	5	0.03100	70%
24	0.00000	N/A	N/A	N/A	0.00012	6	0.02700	70%
25	0.00000	N/A	N/A	N/A	0.00012	7	0.02300	70%
26	0.00000	N/A	N/A	N/A	0.00013	8	0.02300	70%
27	0.00000	N/A	N/A	N/A	0.00014	9	0.02300	70%
28	0.00000	N/A	N/A	N/A	0.00016	10	0.02300	70%
29	0.00000	N/A	N/A	N/A	0.00017	11	0.01900	70%
30	0.00000	N/A	N/A	N/A	0.00020	12	0.01800	70%
31	0.00000	N/A	N/A	N/A	0.00021	13	0.01680	70%
32	0.00000	N/A	N/A	N/A	0.00023	14	0.01560	70%
33	0.00000	N/A	N/A	N/A	0.00025	15	0.01440	70%
34	0.00000	N/A	N/A	N/A	0.00027	16	0.01320	70%
35	0.00000	N/A	N/A	N/A	0.00030	17	0.01200	70%
36	0.00000	N/A	N/A	N/A	0.00033	18	0.01160	70%
37	0.00000	N/A	N/A	N/A	0.00036	19	0.01120	70%
38	0.00000	N/A	N/A	N/A	0.00039	20	0.01080	70%
39	0.00000	N/A	N/A	N/A	0.00043	21	0.01040	70%
40	0.00000	N/A	N/A	N/A	0.00047	22	0.01000	70%
41	0.00000	N/A	N/A	N/A	0.00052	23	0.01000	70%
42	0.00000	N/A	N/A	N/A	0.00056	24	0.01000	70%
43	0.00000	N/A	N/A	N/A	0.00061	25	0.01000	100%
44	0.00000	N/A	N/A	N/A	0.00066	26	0.01000	100%
45	0.00000	N/A	N/A	N/A	0.00073	27	0.01000	100%
46	0.00000	N/A	N/A	N/A	0.00079	28	0.01000	100%
47	0.00000	N/A	N/A	N/A	0.00086	29	0.01000	100%
48	0.00000	N/A	N/A	N/A	0.00092	30 & Above	0.01000	130%
49	0.00000	N/A	N/A	N/A	0.00100			
50	0.00000	N/A	N/A	N/A	0.00108			
51	0.00000	N/A	N/A	N/A	0.00117			
52	0.00000	N/A	N/A	N/A	0.00126			
53	0.00000	N/A	N/A	N/A	0.00137			
54	0.00000	N/A	N/A	N/A	0.00147			
55	0.02000	N/A	N/A	N/A	0.00160			
56	0.02000	N/A	N/A	N/A	0.00173			
57	0.02500	N/A	N/A	N/A	0.00187			
58	0.02500	N/A	N/A	N/A	0.00203			
59	0.03000	N/A	N/A	N/A	0.00221			
60	0.04000	N/A	N/A	N/A	0.00242			
61	0.06000	N/A	N/A	N/A	0.00264			
62	0.09000	N/A	N/A	N/A	0.00289			
63	0.09000	N/A	N/A	N/A	0.00317			
64	0.19000	N/A	N/A	N/A	0.00350			
65	0.27000	N/A	N/A	N/A	0.00385			
66	0.20000	N/A	N/A	N/A	0.00425			
67	0.20000	N/A	N/A	N/A	0.00471			
68	0.20000	N/A	N/A	N/A	0.00520			
69	0.20000	N/A	N/A	N/A	0.00575			
70	0.20000	N/A	N/A	N/A	0.00636			
71	0.20000	N/A	N/A	N/A	0.00703			
72	0.20000	N/A	N/A	N/A	0.00777			
73	0.20000	N/A	N/A	N/A	0.00859			
74	0.20000	N/A	N/A	N/A	0.00950			
75	1.00000	N/A	N/A	N/A	0.01050			

1. Service retirement probabilities vary by years of service. The applicable retirement probability loading that varies by years of service is shown on this page in a separate column.
2. The retirement probability loading is applied to the service retirement probability at each member's applicable age and years of service.

Table A-12
Probability of Separation from Active Service for Safety Members
Plans A, B, & C – Male

Age	Service Retirement ⁽¹⁾		Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations	Retirement Rate Loading ⁽²⁾
	Plans A & B	Plan C							
18	0.00000	0.00000	0.00200	0.00000	0.00010	0.00037	0	0.05000	30%
19	0.00000	0.00000	0.00200	0.00000	0.00010	0.00040	1	0.03750	30%
20	0.00000	0.00000	0.00200	0.00000	0.00010	0.00041	2	0.02000	30%
21	0.00000	0.00000	0.00200	0.00000	0.00010	0.00041	3	0.01500	30%
22	0.00000	0.00000	0.00200	0.00000	0.00010	0.00040	4	0.01200	30%
23	0.00000	0.00000	0.00200	0.00000	0.00010	0.00039	5	0.01130	30%
24	0.00000	0.00000	0.00200	0.00000	0.00010	0.00038	6	0.01070	30%
25	0.00000	0.00000	0.00200	0.00000	0.00010	0.00037	7	0.01000	30%
26	0.00000	0.00000	0.00200	0.00000	0.00010	0.00038	8	0.00920	30%
27	0.00000	0.00000	0.00200	0.00000	0.00010	0.00039	9	0.00840	30%
28	0.00000	0.00000	0.00200	0.00000	0.00010	0.00040	10	0.00760	30%
29	0.00000	0.00000	0.00200	0.00000	0.00010	0.00041	11	0.00680	30%
30	0.00000	0.00000	0.00200	0.00000	0.00010	0.00041	12	0.00600	30%
31	0.00000	0.00000	0.00200	0.00000	0.00010	0.00042	13	0.00560	30%
32	0.00000	0.00000	0.00200	0.00000	0.00010	0.00043	14	0.00520	30%
33	0.00000	0.00000	0.00210	0.00000	0.00010	0.00044	15	0.00480	40%
34	0.00000	0.00000	0.00220	0.00000	0.00010	0.00045	16	0.00440	40%
35	0.00000	0.00000	0.00230	0.00000	0.00010	0.00047	17	0.00400	40%
36	0.00000	0.00000	0.00240	0.00000	0.00010	0.00049	18	0.00360	40%
37	0.00000	0.00000	0.00250	0.00000	0.00010	0.00050	19	0.00320	40%
38	0.00000	0.00000	0.00260	0.00000	0.00010	0.00053	20	0.00280	70%
39	0.00000	0.00000	0.00270	0.00000	0.00010	0.00056	21	0.00240	70%
40	0.00750	0.00000	0.00280	0.00000	0.00010	0.00059	22	0.00200	70%
41	0.00750	0.00000	0.00290	0.00000	0.00010	0.00062	23	0.00200	70%
42	0.00750	0.00000	0.00300	0.00000	0.00010	0.00067	24	0.00200	70%
43	0.00750	0.00000	0.00310	0.00000	0.00010	0.00071	25	0.00200	110%
44	0.00750	0.00000	0.00320	0.00000	0.00010	0.00076	26	0.00200	110%
45	0.00750	0.00000	0.00330	0.00000	0.00010	0.00082	27	0.00200	110%
46	0.00750	0.00000	0.00340	0.00000	0.00010	0.00088	28	0.00200	110%
47	0.00750	0.00000	0.00350	0.00000	0.00010	0.00095	29	0.00200	110%
48	0.00750	0.00000	0.00400	0.00000	0.00010	0.00102	30 & Above	0.00000	170%
49	0.00750	0.00000	0.00500	0.00000	0.00010	0.00111			
50	0.02000	0.02000	0.00750	0.00000	0.00010	0.00120			
51	0.02000	0.02000	0.00750	0.00000	0.00010	0.00129			
52	0.02000	0.02000	0.00750	0.00000	0.00010	0.00140			
53	0.03000	0.03000	0.02000	0.00000	0.00010	0.00151			
54	0.12000	0.08000	0.02000	0.00000	0.00010	0.00162			
55	0.22000	0.15000	0.07500	0.00000	0.00010	0.00175			
56	0.18000	0.15000	0.07500	0.00000	0.00010	0.00190			
57	0.14000	0.23000	0.10000	0.00000	0.00010	0.00205			
58	0.15000	0.15000	0.10000	0.00000	0.00010	0.00223			
59	0.22000	0.22000	0.10000	0.00000	0.00010	0.00243			
60	0.21000	0.21000	0.10000	0.00000	0.00010	0.00264			
61	0.20000	0.20000	0.05000	0.00000	0.00010	0.00288			
62	0.20000	0.20000	0.05000	0.00000	0.00010	0.00315			
63	0.20000	0.20000	0.05000	0.00000	0.00010	0.00344			
64	0.23000	0.23000	0.05000	0.00000	0.00010	0.00375			
65	1.00000	1.00000	0.00000	0.00000	0.00000	0.00410			

1. Service retirement probabilities vary by years of service. The applicable retirement probability loading that varies by years of service is shown on this page in a separate column.
2. The retirement probability loading is applied to the service retirement probability at each member's applicable age and years of service.

Table A-13
Probability of Separation from Active Service for Safety Members
Plans A, B, & C – Female

Age	Service Retirement ⁽¹⁾		Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations	Retirement Rate Loading ⁽²⁾
	Plans A & B	Plan C							
18	0.00000	0.00000	0.00300	0.00000	0.00010	0.00014	0	0.05000	30%
19	0.00000	0.00000	0.00300	0.00000	0.00010	0.00015	1	0.03750	30%
20	0.00000	0.00000	0.00300	0.00000	0.00010	0.00016	2	0.02000	30%
21	0.00000	0.00000	0.00300	0.00000	0.00010	0.00017	3	0.01500	30%
22	0.00000	0.00000	0.00300	0.00000	0.00010	0.00017	4	0.01200	30%
23	0.00000	0.00000	0.00300	0.00000	0.00010	0.00018	5	0.01130	30%
24	0.00000	0.00000	0.00300	0.00000	0.00010	0.00019	6	0.01070	30%
25	0.00000	0.00000	0.00300	0.00000	0.00010	0.00020	7	0.01000	30%
26	0.00000	0.00000	0.00300	0.00000	0.00010	0.00021	8	0.00920	30%
27	0.00000	0.00000	0.00300	0.00000	0.00010	0.00022	9	0.00840	30%
28	0.00000	0.00000	0.00340	0.00000	0.00010	0.00024	10	0.00760	30%
29	0.00000	0.00000	0.00380	0.00000	0.00010	0.00025	11	0.00680	30%
30	0.00000	0.00000	0.00420	0.00000	0.00010	0.00027	12	0.00600	30%
31	0.00000	0.00000	0.00460	0.00000	0.00010	0.00028	13	0.00560	30%
32	0.00000	0.00000	0.00500	0.00000	0.00010	0.00030	14	0.00520	30%
33	0.00000	0.00000	0.00560	0.00000	0.00010	0.00032	15	0.00480	40%
34	0.00000	0.00000	0.00620	0.00000	0.00010	0.00034	16	0.00440	40%
35	0.00000	0.00000	0.00680	0.00000	0.00010	0.00036	17	0.00400	40%
36	0.00000	0.00000	0.00740	0.00000	0.00010	0.00038	18	0.00360	40%
37	0.00000	0.00000	0.00800	0.00000	0.00010	0.00041	19	0.00320	40%
38	0.00000	0.00000	0.00840	0.00000	0.00010	0.00043	20	0.00280	70%
39	0.00000	0.00000	0.00880	0.00000	0.00010	0.00046	21	0.00240	70%
40	0.00750	0.00000	0.00920	0.00000	0.00010	0.00049	22	0.00200	70%
41	0.00750	0.00000	0.00960	0.00000	0.00010	0.00052	23	0.00200	70%
42	0.00750	0.00000	0.01000	0.00000	0.00010	0.00056	24	0.00200	70%
43	0.00750	0.00000	0.01040	0.00000	0.00010	0.00059	25	0.00200	110%
44	0.00750	0.00000	0.01080	0.00000	0.00010	0.00063	26	0.00200	110%
45	0.00750	0.00000	0.01120	0.00000	0.00010	0.00067	27	0.00200	110%
46	0.00750	0.00000	0.01160	0.00000	0.00010	0.00071	28	0.00200	110%
47	0.00750	0.00000	0.01200	0.00000	0.00010	0.00076	29	0.00200	110%
48	0.00750	0.00000	0.01300	0.00000	0.00010	0.00080	30 & Above	0.00000	170%
49	0.00750	0.00000	0.01500	0.00000	0.00010	0.00085			
50	0.02000	0.02000	0.01800	0.00000	0.00010	0.00091			
51	0.02000	0.02000	0.02000	0.00000	0.00010	0.00097			
52	0.02000	0.02000	0.02400	0.00000	0.00010	0.00103			
53	0.03000	0.03000	0.02800	0.00000	0.00010	0.00109			
54	0.12000	0.08000	0.03200	0.00000	0.00010	0.00116			
55	0.22000	0.15000	0.11000	0.00000	0.00010	0.00123			
56	0.18000	0.15000	0.06000	0.00000	0.00010	0.00131			
57	0.14000	0.23000	0.06000	0.00000	0.00010	0.00140			
58	0.15000	0.15000	0.06000	0.00000	0.00010	0.00148			
59	0.22000	0.22000	0.06000	0.00000	0.00010	0.00158			
60	0.21000	0.21000	0.06000	0.00000	0.00010	0.00168			
61	0.20000	0.20000	0.06000	0.00000	0.00010	0.00178			
62	0.20000	0.20000	0.06000	0.00000	0.00010	0.00190			
63	0.20000	0.20000	0.06000	0.00000	0.00010	0.00202			
64	0.23000	0.23000	0.06000	0.00000	0.00010	0.00215			
65	1.00000	1.00000	0.00000	0.00000	0.00000	0.00228			

1. Service retirement probabilities vary by years of service. The applicable retirement probability loading that varies by years of service is shown on this page in a separate column.
2. The retirement probability loading is applied to the service retirement probability at each member's applicable age and years of service.

Table A-14
Probability of Initial Medical Enrollment

Males and Females:

<u>Years of Service</u>	<u>Assumed Enrollment %</u>
< 10	7%
10-14	43%
15-19	64%
20-24	77%
25+	94%
Disabled	95%

This applies to the medical and Medicare Part B premium reimbursement benefits.

Table A-15A
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 1

Non-Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only	0.6%	0.6%	0.2%	0.1%
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse	0.6%	0.3%	0.2%	0.1%
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family	1.2%	0.3%		
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children	0.1%	0.1%		
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor				
211	Anthem Blue Cross I	Retiree Only	0.6%	0.7%	0.3%	0.5%
212	Anthem Blue Cross I	Retiree and Spouse	0.5%	0.5%	0.3%	0.1%
213	Anthem Blue Cross I	Retiree, Spouse and Children	0.9%	0.2%		
214	Anthem Blue Cross I	Retiree and Children		0.2%		
215	Anthem Blue Cross I	Minor Survivor				
221	Anthem Blue Cross II	Retiree Only	4.8%	8.1%	1.1%	1.5%
222	Anthem Blue Cross II	Retiree and Spouse	11.4%	6.1%	2.3%	0.7%
223	Anthem Blue Cross II	Retiree, Spouse and Children	17.2%	2.8%	0.9%	
224	Anthem Blue Cross II	Retiree and Children	1.3%	1.5%	0.2%	0.1%
225	Anthem Blue Cross II	Minor Survivor				
240	Anthem Blue Cross III	One Medicare		0.2%	7.3%	11.3%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare		0.1%	0.4%	0.1%
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare			4.5%	1.2%
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare		0.1%	7.9%	5.4%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare				0.1%
245	Anthem Blue Cross III	Retiree and Children 1 Medicare			0.3%	0.2%
246	Anthem Blue Cross III	Retiree and Family 1 Medicare				
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	0.1%	0.4%	1.3%	0.2%
248	Anthem Blue Cross III	Retiree and Family 2 Medicare				
249	Anthem Blue Cross III	Retiree and Family 2 Medicare			0.3%	0.2%
250	Anthem Blue Cross III	Retiree and Family 3 Medicare			0.2%	
301	Cigna Network Model Plan	Retiree Only	0.1%		0.2%	0.1%
302	Cigna Network Model Plan	Retiree and Spouse			0.1%	
303	Cigna Network Model Plan	Retiree and Family	0.1%			
304	Cigna Network Model Plan	Retiree and Children				
305	Cigna Network Model Plan	Minor Survivor				
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only				
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse				
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children				
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)				
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)				
393	Kaiser (WA)	Retiree and Family				
394	Kaiser (WA)	Retiree and Family				
395	Kaiser (WA)	Retiree and Family				
396	Kaiser (WA)	Retiree and Family				
397	Kaiser (WA)	Retiree and Family				
398	Kaiser (WA)	Retiree and Family				
399	Kaiser (WA)	Retiree and Family				
400	Kaiser (WA)	Retiree and Family				
401	Kaiser (CA)	Retiree Basic (Under 65)	10.2%	26.3%		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)		0.6%	17.4%	36.0%
404	Kaiser (CA)	Retiree Excess I			0.2%	0.8%
405	Kaiser (CA)	Retiree Excess II - Part B			1.4%	3.4%
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)				
411	Kaiser (CA)	Family Basic	30.8%	31.1%		
413	Kaiser (CA)	One Advantage, Others Basic			19.5%	4.8%
414	Kaiser (CA)	One Excess I, Others Basic			0.3%	
418	Kaiser (CA)	Two+ Advantage			16.2%	15.9%
419	Kaiser (CA)	One Excess I, One Advantage			0.1%	
420	Kaiser (CA)	Two+ Excess I				
421	Kaiser (CA)	Survivor				
422	Kaiser (CA)	One Excess II - Part B, One Basic			1.3%	0.5%
423	Kaiser (CA)	One Excess III (MNP), One Basic				
426	Kaiser (CA)	One Risk, One Excess II - Part B			0.1%	0.4%
427	Kaiser (CA)	One Risk, One Excess III (MNP)				
428	Kaiser (CA)	One Excess I, One Excess II - Part B				
429	Kaiser (CA)	One Excess I, One Excess III (MNP)				
430	Kaiser (CA)	Two Excess II - Part B			0.2%	0.1%
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)				
432	Kaiser (CA)	Two Excess III - Both (MNP)				

Table A-15A
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 1
(continued)

Non-Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
450	Kaiser - Colorado Basic	Retiree Basic				
451	Kaiser - Colorado	Retiree Risk				
453	Kaiser - Colorado	Retiree Basic (Two Party)				
454	Kaiser - Colorado	Retiree Basic Family				
455	Kaiser - Colorado	One Risk, One Basic				
457	Kaiser - Colorado	Two Retiree Risk				
458	Kaiser - Colorado	One Risk, Two or More Dependents				
459	Kaiser - Colorado	Two Risk, Two or More Dependents				
440	Kaiser - Georgia	One Medicare Member with Part B only				
441	Kaiser - Georgia	One Medicare Member with Part A only				
442	Kaiser - Georgia	One Member without Medicare Part A&B				
443	Kaiser - Georgia	One Medicare Member (Renal Failure)				
444	Kaiser - Georgia	One Medicare Member + One Medicare with Part B only				
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only				
446	Kaiser - Georgia	One Medicare Member + One Medicare without Part A&B				
461	Kaiser - Georgia Basic	Basic				
462	Kaiser - Georgia	Retiree Risk				
463	Kaiser - Georgia	Retiree (Two Party)				
464	Kaiser - Georgia	Retiree Basic Family				
465	Kaiser - Georgia	One Retiree Risk, One Basic				
466	Kaiser - Georgia	Two Retiree Risk				
467	Kaiser - Georgia	One Retiree Risk, Two Retiree Basic				
468	Kaiser - Georgia	Two Retiree Risk, One Basic				
469	Kaiser - Georgia	Three Retiree Risk, One Basic				
470	Kaiser - Georgia	Any other Family, at least one Retiree Risk				
471	Kaiser - Hawaii	Retiree Basic (Under 65)				
472	Kaiser - Hawaii	Retiree Risk				
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B				
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)				
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)				
476	Kaiser - Hawaii	One Retiree Risk, One Basic				
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic				
478	Kaiser - Hawaii	Two Retiree Risk				
479	Kaiser - Hawaii	One Risk, One Over 65 without Medicare A&B				
481	Kaiser - Oregon	Retiree Basic (Under 65)				
482	Kaiser - Oregon	Retiree Risk				
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B				
484	Kaiser - Oregon	Retiree Basic (Two Party)				
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)				
486	Kaiser - Oregon	One Retiree Risk, One Basic				
488	Kaiser - Oregon	Two Retiree Risk				
489	Kaiser - Oregon	Retiree w/ Part A only				
490	Kaiser - Oregon	Retiree w/ Part B only				
491	Kaiser - Oregon	One Risk, One Medicare Part A only				
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare				
493	Kaiser - Oregon	One Risk, Two Basic				
494	Kaiser - Oregon	Two Risk, One Basic				
495	Kaiser - Oregon	Two Over 65 unassigned Medicare				
496	Kaiser - Oregon	Two Medicare Part A only				
497	Kaiser - Oregon	One Basic, One Medicare Part A only				
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B				
611	SCAN Health Plan	Retiree Only			0.4%	0.8%
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)			0.5%	0.4%
620	SCAN Health Plan (AZ)	Arizona - Retiree Only				
621	SCAN Health Plan (AZ)	Arizona - Retiree & 1 Dependent (2 Medicare)				
622	SCAN Health Plan (NV)	Nevada - Retiree Only				
623	SCAN Health Plan (NV)	Nevada - Retiree & 1 Dependent (2 Medicare)				
701	United Healthcare Medicare Advantage	Retiree Only		0.2%	4.2%	9.0%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	0.5%	2.3%	3.9%	1.1%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)			4.4%	4.4%
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)		0.5%	1.6%	0.3%
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)			0.3%	0.2%
706	United Healthcare Medicare Advantage	Minor Survivor				
707	United Healthcare	Single	3.8%	8.5%		
708	United Healthcare	Two-Party	6.7%	5.5%		
709	United Healthcare	Family	8.3%	2.8%		
Total			100.0%	100.0%	100.0%	100.0%
Probability of enrolling at least one dependent			79.9%	54.8%	67.3%	36.5%

Table A-15A
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 1
(continued)

Firefighters Local 1014 Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
801	Firefighters Local 1014	Med-Member under 65	7.2%	7.2%		
802	Firefighters Local 1014	Med-Member +1 under 65	30.8%	30.8%		
803	Firefighters Local 1014	Med-Member +2 under 65	62.0%	62.0%		
804	Firefighters Local 1014	Med-Member with Medicare			6.0%	6.0%
805	Firefighters Local 1014	Med-Member +1; 1 MDC				
806	Firefighters Local 1014	Med-Member +1; 2 MDC			44.0%	44.0%
807	Firefighters Local 1014	Med-Member +2; 1 MDC				
808	Firefighters Local 1014	Med-Member +2; 2 MDC			50.0%	50.0%
809	Firefighters Local 1014	Med-Surv. Sp. Under 65				
810	Firefighters Local 1014	Med-Surv. Sp. +1 Under 65				
811	Firefighters Local 1014	Med-Surv. Sp. +2 Under 65				
812	Firefighters Local 1014	Med-Surv. Sp. With MDC				
813	Firefighters Local 1014	Med-Surv. Sp. +1 1 MDC				
814	Firefighters Local 1014	Med-Surv. Sp. +2; 1 MDC				
815	Firefighters Local 1014	Med-Surv. Sp. +1; 2 MDC				
Total			100.0%	100.0%	100.0%	100.0%
Probability of enrolling at least one dependent			92.8%	92.8%	94.0%	94.0%

Table A-15B
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 2

Non-Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only	0.6%	0.6%		
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse	0.6%	0.3%		
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family	1.2%	0.3%		
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children	0.1%	0.1%		
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor				
211	Anthem Blue Cross I	Retiree Only	0.6%	0.7%		
212	Anthem Blue Cross I	Retiree and Spouse	0.5%	0.5%		
213	Anthem Blue Cross I	Retiree, Spouse and Children	0.9%	0.2%		
214	Anthem Blue Cross I	Retiree and Children		0.2%		
215	Anthem Blue Cross I	Minor Survivor				
221	Anthem Blue Cross II	Retiree Only	4.8%	8.1%		
222	Anthem Blue Cross II	Retiree and Spouse	11.4%	6.1%		
223	Anthem Blue Cross II	Retiree, Spouse and Children	17.2%	2.8%		
224	Anthem Blue Cross II	Retiree and Children	1.3%	1.5%		
225	Anthem Blue Cross II	Minor Survivor				
240	Anthem Blue Cross III	One Medicare		0.2%	8.9%	13.5%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare		0.1%	0.4%	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare			7.3%	2.1%
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare		0.1%	7.9%	5.4%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare				0.2%
245	Anthem Blue Cross III	Retiree and Children 1 Medicare			0.5%	0.2%
246	Anthem Blue Cross III	Retiree and Family 1 Medicare				
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	0.1%	0.4%	2.2%	0.2%
248	Anthem Blue Cross III	Retiree and Family 2 Medicare				
249	Anthem Blue Cross III	Retiree and Family 2 Medicare			0.3%	0.2%
250	Anthem Blue Cross III	Retiree and Family 3 Medicare			0.2%	
301	Cigna Network Model Plan	Retiree Only	0.1%		0.2%	0.1%
302	Cigna Network Model Plan	Retiree and Spouse	0.2%		0.1%	
303	Cigna Network Model Plan	Retiree and Family				
304	Cigna Network Model Plan	Retiree and Children	0.1%			
305	Cigna Network Model Plan	Minor Survivor				
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only				
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse				
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children				
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)				
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)				
393	Kaiser (WA)	Retiree and Family				
394	Kaiser (WA)	Retiree and Family				
395	Kaiser (WA)	Retiree and Family				
396	Kaiser (WA)	Retiree and Family				
397	Kaiser (WA)	Retiree and Family				
398	Kaiser (WA)	Retiree and Family				
399	Kaiser (WA)	Retiree and Family				
400	Kaiser (WA)	Retiree and Family				
401	Kaiser (CA)	Retiree Basic (Under 65)	10.2%	26.3%		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)		0.6%	19.0%	40.2%
404	Kaiser (CA)	Retiree Excess I				
405	Kaiser (CA)	Retiree Excess II - Part B				
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)				
411	Kaiser (CA)	Family Basic	30.8%	31.1%		
413	Kaiser (CA)	One Advantage, Others Basic			21.1%	5.3%
414	Kaiser (CA)	One Excess I, Others Basic				
418	Kaiser (CA)	Two+ Advantage			16.6%	16.4%
419	Kaiser (CA)	One Excess I, One Advantage				
420	Kaiser (CA)	Two+ Excess I				
421	Kaiser (CA)	Survivor				
422	Kaiser (CA)	One Excess II - Part B, One Basic				
423	Kaiser (CA)	One Excess III (MNP), One Basic				
426	Kaiser (CA)	One Risk, One Excess II - Part B				
427	Kaiser (CA)	One Risk, One Excess III (MNP)				
428	Kaiser (CA)	One Excess I, One Excess II - Part B				
429	Kaiser (CA)	One Excess I, One Excess III (MNP)				
430	Kaiser (CA)	Two Excess II - Part B				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)				
432	Kaiser (CA)	Two Excess III - Both (MNP)				

Table A-15B
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 2
(continued)

Non-Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
450	Kaiser - Colorado Basic	Retiree Basic				
451	Kaiser - Colorado	Retiree Risk				
453	Kaiser - Colorado	Retiree Basic (Two Party)				
454	Kaiser - Colorado	Retiree Basic Family				
455	Kaiser - Colorado	One Risk, One Basic				
457	Kaiser - Colorado	Two Retiree Risk				
458	Kaiser - Colorado	One Risk, Two or More Dependents				
459	Kaiser - Colorado	Two Risk, Two or More Dependents				
440	Kaiser - Georgia	One Medicare Member with Part B only				
441	Kaiser - Georgia	One Medicare Member with Part A only				
442	Kaiser - Georgia	One Member without Medicare Part A&B				
443	Kaiser - Georgia	One Medicare Member (Renal Failure)				
444	Kaiser - Georgia	One Medicare Member + One Medicare with Part B only				
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only				
446	Kaiser - Georgia	One Medicare Member + One Medicare without Part A&B				
461	Kaiser - Georgia Basic	Basic				
462	Kaiser - Georgia	Retiree Risk				
463	Kaiser - Georgia	Retiree (Two Party)				
464	Kaiser - Georgia	Retiree Basic Family				
465	Kaiser - Georgia	One Retiree Risk, One Basic				
466	Kaiser - Georgia	Two Retiree Risk				
467	Kaiser - Georgia	One Retiree Risk, Two Retiree Basic				
468	Kaiser - Georgia	Two Retiree Risk, One Basic				
469	Kaiser - Georgia	Three Retiree Risk, One Basic				
470	Kaiser - Georgia	Any other Family, at least one Retiree Risk				
471	Kaiser - Hawaii	Retiree Basic (Under 65)				
472	Kaiser - Hawaii	Retiree Risk				
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B				
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)				
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)				
476	Kaiser - Hawaii	One Retiree Risk, One Basic				
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic				
478	Kaiser - Hawaii	Two Retiree Risk				
479	Kaiser - Hawaii	One Risk, One Over 65 without Medicare A&B				
481	Kaiser - Oregon	Retiree Basic (Under 65)				
482	Kaiser - Oregon	Retiree Risk				
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B				
484	Kaiser - Oregon	Retiree Basic (Two Party)				
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)				
486	Kaiser - Oregon	One Retiree Risk, One Basic				
488	Kaiser - Oregon	Two Retiree Risk				
489	Kaiser - Oregon	Retiree w/ Part A only				
490	Kaiser - Oregon	Retiree w/ Part B only				
491	Kaiser - Oregon	One Risk, One Medicare Part A only				
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare				
493	Kaiser - Oregon	One Risk, Two Basic				
494	Kaiser - Oregon	Two Risk, One Basic				
495	Kaiser - Oregon	Two Over 65 unassigned Medicare				
496	Kaiser - Oregon	Two Medicare Part A only				
497	Kaiser - Oregon	One Basic, One Medicare Part A only				
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B				
611	SCAN Health Plan	Retiree Only			0.4%	0.8%
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)			0.5%	0.4%
620	SCAN Health Plan (AZ)	Arizona - Retiree Only				
621	SCAN Health Plan (AZ)	Arizona - Retiree & 1 Dependent (2 Medicare)				
622	SCAN Health Plan (NV)	Nevada - Retiree Only				
623	SCAN Health Plan (NV)	Nevada - Retiree & 1 Dependent (2 Medicare)				
701	United Healthcare Medicare Advantage	Retiree Only		0.2%	4.2%	9.0%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	0.5%	2.3%	3.9%	1.1%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)			4.4%	4.4%
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)		0.5%	1.6%	0.3%
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)			0.3%	0.2%
706	United Healthcare Medicare Advantage	Minor Survivor				
707	United Healthcare	Single	3.8%	8.5%		
708	United Healthcare	Two-Party	6.7%	5.5%		
709	United Healthcare	Family	8.3%	2.8%		
Total			100.0%	100.0%	100.0%	100.0%
Probability of enrolling at least one dependent			79.9%	54.8%	67.3%	36.4%

Table A-15B
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 2
(continued)

Firefighters Local 1014 Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
801	Firefighters Local 1014	Med-Member under 65	7.2%	7.2%		
802	Firefighters Local 1014	Med-Member +1 under 65	30.8%	30.8%		
803	Firefighters Local 1014	Med-Member +2 under 65	62.0%	62.0%		
804	Firefighters Local 1014	Med-Member with Medicare			6.0%	6.0%
805	Firefighters Local 1014	Med-Member +1; 1 MDC				
806	Firefighters Local 1014	Med-Member +1; 2 MDC			44.0%	44.0%
807	Firefighters Local 1014	Med-Member +2; 1 MDC				
808	Firefighters Local 1014	Med-Member +2; 2 MDC			50.0%	50.0%
809	Firefighters Local 1014	Med-Surv. Sp. Under 65				
810	Firefighters Local 1014	Med-Surv. Sp. +1 Under 65				
811	Firefighters Local 1014	Med-Surv. Sp. +2 Under 65				
812	Firefighters Local 1014	Med-Surv. Sp. With MDC				
813	Firefighters Local 1014	Med-Surv. Sp. +1 1 MDC				
814	Firefighters Local 1014	Med-Surv. Sp. +2; 1 MDC				
815	Firefighters Local 1014	Med-Surv. Sp. +1; 2 MDC				
Total			100.0%	100.0%	100.0%	100.0%
Probability of enrolling at least one dependent			92.8%	92.8%	94.0%	94.0%

Table A-16
Probability of Medical Plan and Coverage Tier Selection for Pre 65 Retirees
Who Become Eligible for a Post 65 Plan

We assume that Pre 65 retirees and dependents will choose Post 65 plans at age 65 according to the following table:

From Pre Age 65 Eligible Plan	To Post Age 65 Eligible Plan	Tier 1	Tier 2
Anthem Blue Cross I	Anthem Blue Cross I	49.00%	0.00%
	Anthem Blue Cross III	51.00%	100.00%
Anthem Blue Cross II	Anthem Blue Cross II	45.00%	0.00%
	Anthem Blue Cross III	55.00%	100.00%
Anthem Blue Cross Prudent Buyer	Anthem Blue Cross Prudent Buyer	46.00%	0.00%
	Anthem Blue Cross II	4.00%	0.00%
	Anthem Blue Cross III	50.00%	100.00%
Cigna Network Model	Cigna Network Model Plan	55.00%	0.00%
	Cigna Healthcare for Seniors	3.00%	0.00%
	Anthem Blue Cross II	1.00%	0.00%
	Anthem Blue Cross III	15.00%	25.00%
	UnitedHealthcare Medicare Advantage	14.00%	75.00%
	Senior Advantage	4.00%	0.00%
	SCAN Health Plan	8.00%	0.00%
UnitedHealthcare	UnitedHealthcare Medicare Advantage	80.00%	81.00%
	Cigna Network Model Plan	1.00%	0.00%
	Anthem Blue Cross II	3.00%	0.00%
	Anthem Blue Cross III	9.00%	12.00%
	SCAN Health Plan	1.00%	1.00%
	Senior Advantage	2.00%	6.00%
	Excess II	3.00%	0.00%
	One Excess II, One Basic	1.00%	0.00%
Kaiser Retiree Basic	Senior Advantage	76.00%	98.00%
	Retiree Excess I	2.00%	0.00%
	Retiree Excess II	20.00%	0.00%
	Anthem Blue Cross III	2.00%	2.00%
Kaiser Family Basic	2+ Advantage	85.00%	98.00%
	One Excess I, One Advantage	2.00%	0.00%
	One Excess II, One Advantage	11.00%	0.00%
	One Excess III (MNP), One Advantage	0.00%	0.00%
	Two+ Excess II - Part B	0.00%	0.00%
	Anthem Blue Cross III	2.00%	2.00%
	UnitedHealthcare Medicare Advantage	0.00%	0.00%
	Senior Advantage	0.00%	0.00%
Firefighters Local 1014	Firefighters Local 1014	100.00%	100.00%

We assume that 100% of the retirees are eligible for Medicare with Part B Premium Reimbursement for the plans listed below. We assume these Post Medicare Only Plans are for enrollees who are entitled for Medicare Parts A and B:

- Anthem Blue Cross III
- Cigna Medicare Select Plus Rx (AZ)
- Firefighters Local 1014 Post Medicare Plan
- Kaiser Senior Advantage
- SCAN
- UnitedHealthcare – Medicare Advantage

We assume all other plans' retirees do not receive Part B Premium Reimbursement.

The Part B reimbursement for Tier 1 is for retirees and any spouse or child(ren), while the Part B reimbursement for Tier 2 is only for retirees and surviving spouses. Tier 2 retirees are required to enroll in Medicare when eligible.

Effective January 1, 2007, Medicare Part B premiums vary depending on income status. The County places a cap on the per member monthly Part B reimbursement amount at the standard amount (e.g., \$164.90 for calendar year 2023 and \$174.70 for calendar year 2024).

For purposes of this valuation, we assume the average Medicare Part B premium reimbursement from July 1, 2023 through July 1, 2024 is \$162.47 per member per month. This is based on our average of 2023 calendar year Medicare Part B premium rates provided in the census from LACERA of \$150.24 per member per month and the 2024 calendar year Medicare Part B standard premium rate of \$174.70.

Table A-17 Survivor and New Dependent Enrollment

Beginning with this July 1, 2023 valuation, we apply the following loads to the valuation results rather than use our remarriage assumptions from the 2020 experience study below. This approach is more commensurate with the impact of results.

Active and Vested Terminated Members increase of 0.38%
Retired Members increase of 0.52%

These percentages are applied as loads to the valuation results, including the Actuarial Accrued Liability (AAL), Normal Cost (NC) and benefit payments. These loads will be periodically reviewed in future OPEB Investigations of Experience.

2020 experience study remarriage assumptions

Scenario I

If a dependent or spouse dies, the retiree may enroll a new spouse/domestic partner and/or a new dependent.

- We assume 1.0% will enroll a new spouse/domestic partner.
- We assume 2.5% of the retirees will enroll a new dependent.

Scenario II

If a retiree who has a retirement plan option which qualifies as eligible for continuing retirement benefits to the survivor dies and the spouse has retiree medical, Part B, or dental/vision coverage, the existing spouse or dependent may continue to be enrolled and may also enroll a new spouse/domestic partner and/or a new dependent.

- We assume 90% of the retirees with spouses have a spouse continuance option.
- We assume 2.2% of the surviving spouse/domestic partners with a continuance option will enroll a new spouse.
- Therefore, we assume 2.0% (or 90% of the 2.2%) of the surviving spouses' new spouses will enroll and receive the County subsidy.
- We assume 2.5% of the surviving spouse/domestic partners will enroll a new dependent.

Scenario III

If a retiree who has a retirement plan option which qualifies as eligible for continuing retirement benefits to the survivor dies and the spouse does NOT have retiree medical coverage, we assume no additional spouse/domestic partner or dependent will be enrolled.

Table A-18
Probability of Initial Dental/Vision Enrollment

Males and Females

<u>Years of Service</u>	<u>Assumed Enrollment %</u>
< 10	9%
10-14	48%
15-19	70%
20-24	77%
25+	94%
Disabled	93%

Table A-19
Probability of Dental/Vision Plan and Coverage Tier Selection Upon Dental/Vision Retirement Enrollment

Tier	<u>Cigna Indemnity Dental/Vision</u>			<u>Cigna HMO Dental/Vision</u>		
	<u>Retiree Only</u>	<u>Retiree and Dependents</u>	<u>Minor Survivor</u>	<u>Retiree Only</u>	<u>Retiree and Dependents</u>	<u>Minor Survivor</u>
Deduction Code	501	502	503	901	902	903
Percentage						
Male	17.3%	64.9%	0%	4.9%	12.9%	0%
Female	41.6%	39.8%	0%	11.0%	7.6%	0%

**Table A-20
 Premium Information**

This section is from the July 1, 2022 OPEB valuation. The July 1, 2024 information will be displayed with the July 1, 2023 OPEB valuation.

The following premium information is for retirees living in California who have less than 10 years of service and must pay the full amount. Members who have more than 10 years of service receive a subsidy from the County. Details can be found in the table below. The premium rates in Table A-20 include the carriers' administration fees and LACERA's per contract monthly administration fee. The per contract monthly administration fee was \$10.00 effective July 1, 2022 and \$8.00 effective July 1, 2023 and is included in the premium rates.

**Pre and Post Age 65 Monthly Rates Effective July 1, 2022
 Cigna and UnitedHealthcare are Pre Age 65 Only**

Tier	Anthem Blue Cross - Plan I	Anthem Blue Cross - Plan II	Anthem Blue Cross - Prudent Buyer	Cigna	United Healthcare
Retiree Only	\$ 1,275.39	\$ 1,275.39	\$ 902.57	\$ 1,657.81	
Retiree & Spouse	\$ 2,297.06	\$ 2,297.06	\$ 1,772.82	\$ 2,991.10	
Retiree & Family	\$ 2,709.06	\$ 2,709.06	\$ 2,000.33	\$ 3,531.49	
Retiree & Children	\$ 1,686.53	\$ 1,686.53	\$ 1,159.16	\$ 2,198.42	
Minor Survivor	\$ 424.51	\$ 432.89	\$ 248.48	\$ 525.62	\$ 372.13
UnitedHealthcare Single					\$ 1,295.66
UnitedHealthcare Two-Party					\$ 2,364.24
UnitedHealthcare Family					\$ 2,802.79

**Pre and Post Age 65 Monthly Rates Effective July 1, 2023
 Cigna and UnitedHealthcare are Pre Age 65 Only**

Tier	Anthem Blue Cross - Plan I	Anthem Blue Cross - Plan II	Anthem Blue Cross - Prudent Buyer	Cigna	United Healthcare
Retiree Only	\$ 1,374.62	\$ 1,374.62	\$ 951.76	\$ 1,787.58	
Retiree & Spouse	\$ 2,478.02	\$ 2,478.02	\$ 1,871.92	\$ 3,227.48	
Retiree & Family	\$ 2,922.98	\$ 2,922.98	\$ 2,112.48	\$ 3,810.99	
Retiree & Children	\$ 1,818.65	\$ 1,818.65	\$ 1,223.07	\$ 2,371.89	
Minor Survivor	\$ 455.67	\$ 464.72	\$ 260.15	\$ 564.82	\$ 394.87
UnitedHealthcare Single					\$ 1,381.50
UnitedHealthcare Two-Party					\$ 2,523.09
UnitedHealthcare Family					\$ 2,991.61

Post Age 65 Monthly Rates Effective July 1, 2022

Tier	Anthem Blue Cross - Plan III	SCAN	Cigna	United Healthcare Medicare Advantage
One Medicare	\$ 521.08		\$ 386.49	
Retiree & Spouse- 1 Medicare	\$ 1,659.63		\$ 1,719.78	
Retiree & Spouse- 2 Medicare	\$ 1,034.26		\$ 762.98	
Retiree & Children- 1 Medicare	\$ 930.76		\$ 928.28	
Retiree & Family- 1 Medicare	\$ 2,069.18		\$ 2,260.85	
Retiree & Family- 2 Medicare	\$ 1,443.73		\$ 1,344.91	
Retiree & Family- 3 Medicare	\$ 1,617.64			
Retiree Only		\$ 285.60		\$ 338.45
Retiree & 1 Dependent (1 Medicare)				\$ 1,624.11
Retiree & 1 Dependent (2 Medicare)		\$ 561.20		\$ 666.90
Retiree & 2 + Deps. (1 Medicare)				\$ 1,845.58
Retiree & 2 + Deps. (2 Medicare)				\$ 888.37

Post Age 65 Monthly Rates Effective July 1, 2023

Tier	Anthem Blue Cross - Plan III	SCAN	Cigna	United Healthcare Medicare Advantage
One Medicare	\$ 559.97		\$ 346.86	
Retiree & Spouse- 1 Medicare	\$ 1,789.60		\$ 1,786.76	
Retiree & Spouse- 2 Medicare	\$ 1,114.20		\$ 685.72	
Retiree & Children- 1 Medicare	\$ 1,002.42		\$ 931.85	
Retiree & Family- 1 Medicare	\$ 2,231.91		\$ 2,730.95	
Retiree & Family- 2 Medicare	\$ 1,556.43		\$ 1,325.84	
Retiree & Family- 3 Medicare	\$ 1,744.25			
Retiree Only		\$ 248.59		\$ 323.31
Retiree & 1 Dependent (1 Medicare)				\$ 1,696.81
Retiree & 1 Dependent (2 Medicare)		\$ 489.18		\$ 638.62
Retiree & 2 + Deps. (1 Medicare)				\$ 1,933.42
Retiree & 2 + Deps. (2 Medicare)				\$ 875.23

Kaiser California Monthly Rates

Effective Date	July 1, 2022	July 1, 2023
Retiree Basic (Under 65)	\$ 1,143.57	\$ 1,265.81
Retiree Risk (Senior Advantage)	\$ 263.09	\$ 250.28
Retiree Excess I	\$ 1,178.97	\$ 1,186.60
Retiree Excess II - Part B	\$ 1,148.18	\$ 1,268.44
Excess III - Medicare Not Provided (MNP)	\$ 1,178.97	N/A
Family Basic	\$ 2,277.14	\$ 2,523.62
One Advantage, One Basic	\$ 1,396.66	\$ 1,508.09
One Excess I, One Basic	\$ 2,312.54	\$ 2,444.41
One Excess II - Part B, One Basic	\$ 2,281.75	\$ 2,526.25
One Excess III (MNP), One Basic	\$ 2,312.54	N/A
Two+ Advantage	\$ 516.18	\$ 492.56
One Excess I, One Advantage	\$ 1,432.06	\$ 1,428.88
One Advantage, One Excess II - Part B	\$ 1,401.27	\$ 1,510.72
One Advantage, One Excess III (MNP)	\$ 1,432.06	N/A
Two+ Excess I	\$ 2,347.94	\$ 2,365.20
One Excess I, One Excess II - Part B	\$ 2,317.15	\$ 2,447.04
One Excess I, One Excess III (MNP)	\$ 2,347.94	N/A
Two Excess II - Part B	\$ 2,286.36	\$ 2,528.88
One Excess II - Part B, One Excess III (MNP)	\$ 2,317.15	N/A
Two Excess III - Both (MNP)	\$ 2,347.94	N/A
Survivor	\$ 1,143.57	\$ 1,265.81

Firefighters Local 1014 Monthly Rates

Effective Date	July 1, 2022
Medical Member Under 65	\$ 1,259.51
Medical Member + 1 Under 65	\$ 2,270.98
Medical Member + 2 Under 65	\$ 2,678.84
Medical Member with Medicare	\$ 1,259.51
Medical Member + 1: 1 Medicare (MDC)	\$ 2,270.98
Medical Member + 1; 2 MDC	\$ 2,270.98
Medical Member + 2; 1 MDC	\$ 2,678.84
Medical Member + 2; 2 MDC	\$ 2,678.84
Medical Surviving Spouse Under 65	\$ 1,259.51
Medical Surviving Spouse + 1 Under 65	\$ 2,270.98
Medical Surviving Spouse + 2 Under 65	\$ 2,678.84
Medical Surviving Spouse with MDC	\$ 1,259.51
Medical Surviving Spouse + 1; 1 MDC	\$ 2,270.98
Medical Surviving Spouse + 2; 1 MDC	\$ 2,678.84
Medical Surviving Spouse + 1; 2 MDC	\$ 2,270.98

July 1, 2023 Firefighter Local 1014 rates were not available in time to include in the valuation.

Dental/Vision Monthly Rates

<u>Effective Date</u>	July 1, 2022		July 1, 2023	
<u>Tier</u>	<u>Cigna Dental HMO/Vision</u>	<u>Cigna Indemnity Dental/Vision</u>	<u>Cigna Dental HMO/Vision</u>	<u>Cigna Indemnity Dental/Vision</u>
Retiree Only	\$ 48.43	\$ 51.42	\$ 46.52	\$ 52.68
Retiree & Dependents	\$ 97.09	\$ 104.33	\$ 95.28	\$ 109.81
Minor Survivor	\$ 48.99	\$ 62.67	\$ 47.11	\$ 64.82

COUNTY CONTRIBUTIONS TOWARDS RETIREE HEALTH BENEFITS

Medical

Tier 1 is for employees who are hired before July 1, 2014 and are eligible for LACERA membership. If a retiree has 10 years of retirement service credit, the County contributes 40% of the health care plan premium or 40% of the benchmark plan rate, whichever is less. For each year of retirement service credit beyond 10 years, the County contributes an additional 4% per year, up to a maximum of 100% for a member with 25 years of service credit.

Tier 2 is for employees who are hired on or after June 30, 2014 and are eligible for LACERA membership. The Tier 2 subsidy is the same as Tier 1 except that the benchmark plan is different. The table below shows the benchmark plans for Tier 1 and Tier 2.

<u>Tier</u>	<u>Pre / Post Medicare</u>	<u>Benchmark Plan</u>	<u>Benchmark Amount</u>
1	Pre	Anthem Blue Cross I & II	Same tier that member selects
1	Post	Anthem Blue Cross I & II	Same tier that member selects
2	Pre	Anthem Blue Cross I & II	Retiree-only tier
2	Post	Anthem Blue Cross III	Retiree-only tier

If a Tier 2 retiree selects a family tier for a plan where the premium for the retiree-only tier is less than the Tier 2 benchmark, there is a spouse subsidy equal to the Tier 2 benchmark less the premium for the retiree-only tier. The Tier 2 non Local 1014 spouse subsidy varies depending on the plan selected and the retiree’s years of service, so we developed weighted average factors of the County’s contribution for the spouse’s portion. On average, we assume that if the retiree has 10 years of service, the County will contribute 8% of the spouse’s portion. This assumption grades linearly to 20% of the spouse’s portion for a retiree with 25+ years of service. These assumptions are from the July 1, 2022 OPEB valuation and will be reviewed with the July 1, 2023 OPEB valuation.

The pre 65 and post 65 retirees of Local 1014 are on the same plan and pay the same rates. The pre 65 premium for the retiree-only tier is approximately equal to the Tier 2 benchmark so we valued no spouse subsidy. Since the post 65 premium for the retiree-only tier is greater than the Tier 2 benchmark, we assume the County contribution is 15% with 10 years of service grading linearly to 40% with 25+ years of service. Post 65 spouses are assumed to receive no subsidy. These assumptions are from the July 1, 2022 OPEB valuation and will be reviewed with the July 1, 2023 OPEB valuation.

The County contribution can never exceed the premium of the benchmark plan; this means that if the premium for the chosen plan and coverage option exceeds the benchmark premium, the retiree is required to pay the difference, even if the retiree has 25 years of service. We adjust the retiree’s contributions by the difference between the premium of the chosen deduction code and the benchmark plan. Likewise, if the retiree has 25 years of service and the plan premium is less than the benchmark rate, the County contributes 100% of the plan premium only, not the benchmark plan rate. Reciprocal service is not included in contribution calculations.

Dental/Vision

The contribution percentages follow the same contribution proportions based on years of service (excluding reciprocal service) as the medical plans. The Tier 1 benchmark is the indemnity plan premium for the tier that the member selects. The Tier 2 benchmark is the indemnity plan premium for the retiree-only tier.

Service-Connected Disability

Any retiree with a service-connected disability retirement with less than 13 years of service will receive a different County contribution for both medical and dental/vision plans. The County contributes 50% of the lesser of the benchmark plan rate or the premium of the plan the retiree is enrolled in. If a retiree with service-connected disability retirement has 13 or more years of service, the County subsidy is the same as a retiree with service retirement. Reciprocal service is not included in contribution calculations.

FIREFIGHTERS LOCAL 1014 CONTRIBUTIONS TOWARDS RETIREE HEALTH BENEFITS

Medical, Dental/Vision, and Service-Connected Disability

Contributions are the same as for the County employees.

Table A-21 Claim Cost Analysis

This section is from the July 1, 2022 OPEB valuation. The July 1, 2023 information will be updated with the July 1, 2023 OPEB valuation.

All of the plans' premium rates have been determined based on retiree only information. Active premium rates are established independently. Therefore, no implicit subsidy exists between active and retiree rates. However, some plans pooled the Medicare enrolled and non-Medicare enrolled retirees to determine the rates. The following plans did not pool Medicare and non-Medicare retirees (or have an insignificant Medicare enrollment), so we can assume the premium rates are representative of the average claim costs used to develop the age and gender adjusted claim costs:

- Anthem Blue Cross I and II (Combined)
- Anthem Blue Cross III
- Anthem Blue Cross Prudent Buyer
- Cigna Network Model Plan
- Cigna Medicare Select Plus Rx (AZ)
- UnitedHealthcare
- UnitedHealthcare Medicare Advantage
- SCAN Health Plan
- Kaiser and Kaiser Interregional
 - Basic
 - Senior Advantage
 - Medicare Cost Supplement
 - Excess I
 - Excess II
 - Excess III
- Cigna Indemnity Dental/Vision
- Cigna HMO Dental/Vision

The Firefighters Local 1014 Plan pooled Medicare and non-Medicare retirees to determine premium rates. Therefore, we adjusted the premium rates to compensate for the coordination with Medicare in making our claim cost assumption.

For current active members projected to retire in the future, we used the enrollment assumptions in Table A-15A (Tier 1), Table A-15B (Tier 2), and Table A-16 (pre 65 to post 65 election) to develop weighted average claim costs as of July 1, 2022. The monthly weighted average claim costs used for future retirees and dependents are shown in the following tables.

The medical claim costs for pre 65 retirees are different than for post 65 retirees due to different plan selection assumptions. At age 65 there are two numbers. The Pre 65 amount is illustrative. The Post 65 is used in our valuation as the cost beginning at age 65. The tables with "Male Retirees" include male spouses and male children. The tables with "Female Retirees" include female spouses and female children.

Current vested terminated members post 65 claim costs are based on their earliest retirement eligibility age. The claim cost assumptions were age and gender adjusted based on the Milliman Health Cost Guidelines™.

In the following tables, when shown, child costs are at age 65. The costs for children are assumed to be 28% of the age 65 child costs for males and 22% of the age 65 child costs for females.

Tier 1

A. Future Retirees Retiring Before Age 65

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 398.84	\$ 644.16	\$ 433.01	\$ 331.33
30	\$ 491.37	\$ 788.48	\$ 397.38	\$ 741.90
35	\$ 609.59	\$ 848.45	\$ 492.99	\$ 737.83
40	\$ 747.48	\$ 1,077.18	\$ 590.78	\$ 803.55
45	\$ 852.21	\$ 1,299.15	\$ 689.06	\$ 913.73
50	\$ 969.54	\$ 1,236.27	\$ 831.96	\$ 1,032.09
55	\$ 1,103.00	\$ 1,196.29	\$ 1,006.74	\$ 1,142.73
60	\$ 1,147.67	\$ 1,174.14	\$ 1,254.51	\$ 1,296.64
65 (Pre 65)	\$ 1,284.25	\$ 1,260.08	\$ 1,555.93	\$ 1,512.01
65 (Post 65)	\$ 473.27	\$ 402.05	\$ 368.48	\$ 444.13
70	\$ 573.87	\$ 467.46	\$ 446.81	\$ 516.38
75	\$ 658.03	\$ 514.03	\$ 512.33	\$ 567.83
80	\$ 706.55	\$ 538.82	\$ 550.11	\$ 595.20
85	\$ 725.40	\$ 547.67	\$ 564.78	\$ 604.96
90	\$ 730.69	\$ 547.91	\$ 568.90	\$ 605.20
95	\$ 730.69	\$ 547.91	\$ 568.90	\$ 605.20

B. Future Retirees Retiring After Age 65

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	N/A	N/A	\$ 434.00	\$ 332.80
30	N/A	N/A	\$ 398.30	\$ 745.19
35	N/A	N/A	\$ 494.12	\$ 741.12
40	N/A	N/A	\$ 592.13	\$ 807.13
45	N/A	N/A	\$ 690.65	\$ 917.80
50	N/A	N/A	\$ 833.89	\$ 1,036.68
55	N/A	N/A	\$ 1,009.06	\$ 1,147.81
60	N/A	N/A	\$ 1,257.38	\$ 1,302.41
65 (Pre 65)	N/A	N/A	\$ 1,559.50	\$ 1,518.73
65 (Post 65)	\$ 335.53	\$ 301.46	\$ 291.81	\$ 322.80
70	\$ 406.86	\$ 350.50	\$ 353.85	\$ 375.30
75	\$ 466.53	\$ 385.42	\$ 405.74	\$ 412.69
80	\$ 500.93	\$ 403.99	\$ 435.66	\$ 432.58
85	\$ 514.29	\$ 410.61	\$ 447.28	\$ 439.70
90	\$ 518.04	\$ 410.77	\$ 450.54	\$ 439.90
95	\$ 518.04	\$ 410.77	\$ 450.54	\$ 439.90

The Firefighters Local 1014 and dental/vision claim costs are shown in the tables on the following page.

Tier 1

Firefighters Local 1014 Plan Monthly Medical Claim Costs

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 639.73	\$ 1,023.04	\$ 653.93	\$ 500.26
30	\$ 788.12	\$ 1,252.24	\$ 600.13	\$ 1,120.16
35	\$ 977.74	\$ 1,347.49	\$ 744.52	\$ 1,114.02
40	\$ 1,198.90	\$ 1,710.75	\$ 892.20	\$ 1,213.24
45	\$ 1,366.90	\$ 2,063.25	\$ 1,040.64	\$ 1,379.57
50	\$ 1,555.12	\$ 1,963.40	\$ 1,256.48	\$ 1,558.28
55	\$ 1,769.19	\$ 1,899.89	\$ 1,520.44	\$ 1,725.31
60	\$ 1,840.84	\$ 1,864.72	\$ 1,894.61	\$ 1,957.68
65 (Pre 65)	\$ 2,059.92	\$ 2,001.20	\$ 2,349.83	\$ 2,282.85
65 (Post 65)	\$ 554.50	\$ 538.70	\$ 554.50	\$ 538.70
70	\$ 672.39	\$ 626.33	\$ 672.39	\$ 626.33
75	\$ 771.00	\$ 688.71	\$ 771.00	\$ 688.71
80	\$ 827.85	\$ 721.91	\$ 827.85	\$ 721.91
85	\$ 849.94	\$ 733.77	\$ 849.94	\$ 733.77
90	\$ 856.13	\$ 734.09	\$ 856.13	\$ 734.09
95	\$ 856.13	\$ 734.09	\$ 856.13	\$ 734.09

Future Retirees Monthly Dental/Vision Claim Costs

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 22.04	\$ 27.43	\$ 24.79	\$ 25.04
30	\$ 25.13	\$ 29.65	\$ 27.63	\$ 32.63
35	\$ 27.20	\$ 31.55	\$ 29.91	\$ 34.72
40	\$ 28.74	\$ 33.51	\$ 31.61	\$ 36.88
45	\$ 30.67	\$ 35.59	\$ 33.73	\$ 39.16
50	\$ 33.38	\$ 38.19	\$ 36.71	\$ 42.03
55	\$ 37.59	\$ 41.73	\$ 41.33	\$ 45.92
60	\$ 43.51	\$ 46.38	\$ 47.85	\$ 51.04
65	\$ 50.46	\$ 50.08	\$ 55.49	\$ 55.10
70	\$ 56.66	\$ 52.29	\$ 62.30	\$ 57.54
75	\$ 56.66	\$ 52.29	\$ 62.30	\$ 57.54
80	\$ 56.66	\$ 52.29	\$ 62.30	\$ 57.54
85	\$ 56.66	\$ 52.29	\$ 62.30	\$ 57.54
90	\$ 56.66	\$ 52.29	\$ 62.30	\$ 57.54
95	\$ 56.66	\$ 52.29	\$ 62.30	\$ 57.54

For current retired members, spouses, and dependents, the claim costs are based on the actual premiums by deduction code, adjusted for age and gender. The tables that follow show the age 65 adjusted monthly claim costs. Adjustments by age and gender are based on the same methodology used in the tables above.

Tier 1

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
201	Anthem Blue Cross Prudent Buyer	Retiree Only	\$ 772.14				\$ 772.14			\$ 615.41		
202	Anthem Blue Cross Prudent Buyer	Retiree and Spouse	\$ 772.14	\$ 772.14	\$ 595.39		\$ 772.14	\$ 772.14		\$ 615.41	\$ 615.41	
203	Anthem Blue Cross Prudent Buyer	Retiree and Family	\$ 772.14	\$ 772.14	\$ 595.39		\$ 772.14	\$ 772.14		\$ 615.41	\$ 615.41	
204	Anthem Blue Cross Prudent Buyer	Retiree and Children	\$ 772.14	\$ 772.14	\$ 595.39		\$ 772.14			\$ 615.41		
205	Anthem Blue Cross Prudent Buyer	Minor Survivor				\$ 595.39			\$ 595.39			
211	Anthem Blue Cross I	Retiree Only	\$ 634.59				\$ 634.59			\$ 514.36		
212	Anthem Blue Cross I	Retiree and Spouse	\$ 634.59	\$ 634.59	\$ 489.32		\$ 634.59	\$ 634.59		\$ 514.36	\$ 514.36	
213	Anthem Blue Cross I	Retiree, Spouse and Children	\$ 634.59	\$ 634.59	\$ 489.32		\$ 634.59	\$ 634.59		\$ 514.36	\$ 514.36	
214	Anthem Blue Cross I	Retiree and Children	\$ 634.59	\$ 634.59	\$ 489.32		\$ 634.59			\$ 514.36		
215	Anthem Blue Cross I	Minor Survivor				\$ 489.32			\$ 489.32			\$ 489.32
221	Anthem Blue Cross II	Retiree Only	\$ 1,216.88				\$ 1,216.88			\$ 768.38		
222	Anthem Blue Cross II	Retiree and Spouse	\$ 1,216.88	\$ 1,216.88	\$ 938.32		\$ 1,216.88	\$ 1,216.88		\$ 768.38	\$ 768.38	
223	Anthem Blue Cross II	Retiree, Spouse and Children	\$ 1,216.88	\$ 1,216.88	\$ 938.32		\$ 1,216.88	\$ 1,216.88		\$ 768.38	\$ 768.38	
224	Anthem Blue Cross II	Retiree and Children	\$ 1,216.88	\$ 1,216.88	\$ 938.32		\$ 1,216.88			\$ 768.38		
225	Anthem Blue Cross II	Minor Survivor				\$ 938.32			\$ 938.32			\$ 938.32
240	Anthem Blue Cross III	One Medicare					\$ 415.98			\$ 415.98		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,292.50	\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,292.50	\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare					\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,292.50	\$ 996.63		\$ 415.98			\$ 415.98	\$ 415.98	
245	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,292.50	\$ 996.63		\$ 415.98			\$ 415.98	\$ 415.98	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,292.50	\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,292.50	\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
249	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare		\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
301	Cigna Network Model Plan	Retiree Only	\$ 1,266.98				\$ 1,266.98			\$ 693.78		
302	Cigna Network Model Plan	Retiree and Spouse	\$ 1,266.98	\$ 1,266.98	\$ 976.95		\$ 1,266.98	\$ 1,266.98		\$ 693.78	\$ 693.60	
303	Cigna Network Model Plan	Retiree and Family	\$ 1,266.98	\$ 1,266.98	\$ 976.95		\$ 1,266.98	\$ 1,266.98		\$ 693.78	\$ 693.60	
304	Cigna Network Model Plan	Retiree and Children	\$ 1,266.98	\$ 1,266.98	\$ 976.95		\$ 1,266.98			\$ 693.78		
305	Cigna Network Model Plan	Minor Survivor				\$ 976.95			\$ 976.95			
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only					\$ 323.37					
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse					\$ 323.37	\$ 323.37		\$ 323.37	\$ 323.37	
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)					\$ 323.37	\$ 323.37				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children					\$ 323.37	\$ 323.37		\$ 323.37	\$ 323.37	
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)					\$ 323.37	\$ 323.37		\$ 323.37	\$ 323.37	
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)					\$ 323.37	\$ 323.37				
401	Kaiser (CA)	Retiree Basic (Under 65)	\$ 1,300.67							\$ 359.45		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)					\$ 209.42					
404	Kaiser (CA)	Retiree Excess I					\$ 938.47					
405	Kaiser (CA)	Retiree Excess II - Part B					\$ 913.96					
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)					\$ 938.47					
411	Kaiser (CA)	Family Basic	\$ 1,300.67	\$ 1,300.67	\$ 1,002.93					\$ 274.35	\$ 262.41	

Tier 1

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
413	Kaiser (CA)	One Advantage, One Basic	\$ 1,300.67	\$ 1,300.67	\$ 1,002.93		\$ 209.42	\$ 200.59		\$ 209.42	\$ 262.41	
414	Kaiser (CA)	One Excess I, One Basic	\$ 1,300.67	\$ 1,300.67	\$ 1,002.93		\$ 938.47	\$ 926.49		\$ 938.47	\$ 262.41	
418	Kaiser (CA)	Two+ Advantage					\$ 209.42	\$ 200.59				
419	Kaiser (CA)	One Excess I, One Advantage					\$ 573.95	\$ 563.54				
420	Kaiser (CA)	Two+ Excess I					\$ 938.47	\$ 926.49				
421	Kaiser (CA)	Survivor				\$ 1,002.93			\$ 1,002.93			\$ 1,002.93
422	Kaiser (CA)	One Excess II - Part B, One Basic	\$ 1,300.67	\$ 1,300.67	\$ 1,002.93		\$ 913.96	\$ 902.09		\$ 913.96	\$ 262.41	
423	Kaiser (CA)	One Excess III (MNP), One Basic	\$ 1,300.67	\$ 1,300.67	\$ 1,002.93		\$ 938.47	\$ 926.49		\$ 938.47	\$ 262.41	
426	Kaiser (CA)	One Advantage, One Excess II - Part B					\$ 561.69	\$ 551.34				
427	Kaiser (CA)	One Advantage, One Excess III (MNP)					\$ 573.95	\$ 563.54				
428	Kaiser (CA)	One Excess, One Excess II - Part B					\$ 926.22	\$ 914.29				
429	Kaiser (CA)	One Excess, One Excess III (MNP)					\$ 938.47	\$ 926.49				
430	Kaiser (CA)	Two Excess II - Part B					\$ 913.96	\$ 902.09				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					\$ 926.22	\$ 914.29				
432	Kaiser (CA)	Two Excess III - Both (MNP)					\$ 938.47	\$ 926.49				
450	Kaiser - Colorado Basic	Retiree Basic	\$ 1,178.87							\$ 232.54		
451	Kaiser - Colorado	Retiree Risk					\$ 232.54					
453	Kaiser - Colorado	Retiree Basic (Two Party)	\$ 1,178.87	\$ 1,550.61						\$ 232.54	\$ 230.03	
454	Kaiser - Colorado	Retiree Basic Family	\$ 1,178.87	\$ 1,550.61	\$ 2,946.68					\$ 232.54	\$ 230.03	
455	Kaiser - Colorado	One Risk, One Basic	\$ 1,178.87	\$ 1,270.89			\$ 232.54	\$ 230.03		\$ 232.54	\$ 230.03	
457	Kaiser - Colorado	Two Retiree Risk					\$ 232.54	\$ 230.03				
458	Kaiser - Colorado	One Risk, Two or More Dependents	\$ 1,178.87	\$ 1,270.89	\$ 3,558.09		\$ 232.54	\$ 230.03		\$ 232.54	\$ 230.03	
459	Kaiser - Colorado	Two Risk, Two or More Dependents			\$ 3,777.83		\$ 232.54	\$ 230.03		\$ 232.54	\$ 230.03	
440	Kaiser - Georgia	One Medicare Member with Part B only					\$ 903.53					
441	Kaiser - Georgia	One Medicare Member with Part A only					\$ 903.53					
442	Kaiser - Georgia	One Member without Medicare Part A&B					\$ 903.53					
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only					\$ 903.53	\$ 329.67				
461	Kaiser - Georgia Basic	Basic	\$ 1,294.28							\$ 329.91		
462	Kaiser - Georgia	Retiree Risk					\$ 329.91					
463	Kaiser - Georgia	Retiree (Two Party)	\$ 1,294.28	\$ 1,396.51	\$ 4,151.25		\$ 329.91	\$ 329.67		\$ 329.91	\$ 329.67	
464	Kaiser - Georgia	Retiree Basic Family	\$ 1,294.28	\$ 1,396.51	\$ 4,151.22					\$ 329.91	\$ 329.67	
465	Kaiser - Georgia	One Retiree Risk, One Basic	\$ 472.59	\$ 1,396.50	\$ 4,151.22		\$ 329.91	\$ 329.67		\$ 329.91	\$ 329.67	
466	Kaiser - Georgia	Two Retiree Risk					\$ 329.91	\$ 329.67				
471	Kaiser - Hawaii	Retiree Basic (Under 65)	\$ 1,023.58							\$ 348.49		
472	Kaiser - Hawaii	Retiree Risk					\$ 348.49					
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B					\$ 1,436.65					
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)	\$ 1,023.58	\$ 1,101.88						\$ 348.49	\$ 348.69	
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)	\$ 1,023.58	\$ 1,101.88	\$ 3,275.47					\$ 348.49	\$ 348.69	
476	Kaiser - Hawaii	One Retiree Risk, One Basic	\$ 1,023.58	\$ 1,101.89	\$ 3,275.47		\$ 348.49	\$ 348.69		\$ 348.49	\$ 348.69	
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic	\$ 1,023.58	\$ 1,101.88	\$ 3,275.47		\$ 1,436.65	\$ 1,462.24		\$ 1,436.65	\$ 1,462.24	
478	Kaiser - Hawaii	Two Retiree Risk					\$ 348.49	\$ 348.69				

Tier 1

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees			
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv	
481	Kaiser - Oregon	Retiree Basic (Under 65)	\$ 1,256.45								\$ 373.68		
482	Kaiser - Oregon	Retiree Risk					\$ 373.68						
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B					\$ 1,072.47						
484	Kaiser - Oregon	Retiree Basic (Two Party)	\$ 1,256.45	\$ 1,355.32							\$ 373.68	\$ 374.47	
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)	\$ 1,256.45	\$ 1,355.32	\$ 4,028.82						\$ 373.68	\$ 374.47	
486	Kaiser - Oregon	One Retiree Risk, One Basic	\$ 1,256.45	\$ 1,355.32	\$ 4,028.82		\$ 373.68	\$ 374.47			\$ 373.68	\$ 374.47	
488	Kaiser - Oregon	Two Retiree Risk					\$ 373.68	\$ 374.47					
489	Kaiser - Oregon	Retiree w/ Part A only					\$ 878.24						
491	Kaiser - Oregon	One Risk, One Medicare Part A only					\$ 878.24	\$ 374.47					
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare	\$ 1,536.29	\$ 570.47			\$ 1,072.47	\$ 374.47			\$ 373.68	\$ 374.47	
493	Kaiser - Oregon	One Risk, Two Basic	\$ 1,256.45	\$ 1,355.32			\$ 373.68	\$ 374.47			\$ 373.68	\$ 374.47	
494	Kaiser - Oregon	Two Risk, One Basic	\$ 1,256.45	\$ 1,355.32	\$ 4,028.82		\$ 373.68	\$ 374.47			\$ 373.68	\$ 374.47	
495	Kaiser - Oregon	Two Over 65 unassigned Medicare					\$ 1,072.47	\$ 1,089.56					
496	Kaiser - Oregon	Two Medicare Part A only					\$ 878.24	\$ 890.79					
497	Kaiser - Oregon	One Basic, One Medicare Part A only	\$ 1,256.45	\$ 1,355.32			\$ 878.24	\$ 890.79			\$ 878.24	\$ 890.79	
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B	\$ 1,256.45	\$ 1,355.32			\$ 1,072.47	\$ 1,089.56			\$ 1,072.47	\$ 1,089.56	
393	Kaiser - Washington	Retiree Basic	\$ 1,587.80			\$ 1,587.80					\$ 348.51		\$ 348.51
394	Kaiser - Washington	Retiree Risk (Senior Advantage)					\$ 348.51		\$ 348.51				
395	Kaiser - Washington	Retiree Basic (Two Party)	\$ 1,587.80	\$ 1,488.39							\$ 348.51	\$ 348.71	
396	Kaiser - Washington	Retiree Basic Family	\$ 1,587.80	\$ 1,488.39	\$ 6,424.42						\$ 348.51	\$ 348.71	
397	Kaiser - Washington	One Risk, One Basic	\$ 1,587.80	\$ 1,488.39	\$ 4,424.38		\$ 348.51	\$ 348.71			\$ 348.51	\$ 348.71	
398	Kaiser - Washington	Two Retiree Risk					\$ 348.51	\$ 348.71					
399	Kaiser - Washington	One Risk, Two or More Dependents	\$ 1,587.80	\$ 1,488.39	\$ 5,748.04		\$ 348.51	\$ 348.71			\$ 348.51	\$ 348.71	
400	Kaiser - Washington	Two Risk, Two or More Dependents			\$ 6,424.42		\$ 348.51	\$ 348.71			\$ 348.51	\$ 348.71	
611	SCAN Health Plan	Retiree Only					\$ 219.57						
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)					\$ 219.57	\$ 219.57					
620	SCAN Health Plan AZ	Retiree Only					\$ 219.57						
621	SCAN Health Plan AZ	Retiree & 1 Dependent (2 Medicare)					\$ 219.57	\$ 219.57					
622	SCAN Health Plan NV	Retiree Only					\$ 219.57						
623	SCAN Health Plan NV	Retiree & 1 Dependent (2 Medicare)					\$ 219.57	\$ 219.57					
701	United Healthcare	Retiree Only	\$ 1,439.64				\$ 285.35				\$ 285.35		
702	United Healthcare	Retiree & 1 Dependent (1 Medicare)	\$ 1,439.64	\$ 1,439.64	\$ 1,110.09		\$ 285.35	\$ 285.35			\$ 285.35	\$ 285.35	
703	United Healthcare	Retiree & 1 Dependent (2 Medicare)					\$ 285.35	\$ 285.35			\$ 285.35	\$ 285.35	
704	United Healthcare	Retiree & 2 + Deps. (1 Medicare)	\$ 1,439.64	\$ 1,439.64	\$ 1,110.09		\$ 285.35	\$ 285.35			\$ 285.35	\$ 285.35	
705	United Healthcare	Retiree & 2 + Deps. (2 Medicare)	\$ 1,439.64	\$ 1,439.64	\$ 1,110.09		\$ 285.35	\$ 285.35			\$ 285.35	\$ 285.35	
706	United Healthcare	Minor Survivor				\$ 1,110.09			\$ 1,110.09				
707	United Healthcare	Single	\$ 1,439.64								\$ 347.86		
708	United Healthcare	Two-Party	\$ 1,439.64	\$ 1,439.64	\$ 1,110.09						\$ 347.86	\$ 347.21	
709	United Healthcare	Family	\$ 1,439.64	\$ 1,439.64	\$ 1,110.09						\$ 347.86	\$ 347.21	

Tier 1

Fire Fighters Local 1014 Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
801	Firefighters' Local 1014	Med-Member under 65	\$ 2,059.92				\$ 554.50			\$ 554.50		
802	Firefighters' Local 1014	Med-Member +1 under 65	\$ 2,059.92	\$ 2,059.92	\$ 1,588.38		\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50
803	Firefighters' Local 1014	Med-Member +2 under 65	\$ 2,059.92	\$ 2,059.92	\$ 1,588.38		\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50
804	Firefighters' Local 1014	Med-Member or Surviving Sp with Medicare					\$ 554.50		\$ 554.50	\$ 554.50		\$ 554.50
805	Firefighters' Local 1014	Med-Member +1; 1 MDC		\$ 2,059.92	\$ 1,588.38		\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50
806	Firefighters' Local 1014	Med-Member +1; 2 MDC					\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50
807	Firefighters' Local 1014	Med-Member +2; 1 MDC		\$ 2,059.92	\$ 1,588.38		\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50
808	Firefighters' Local 1014	Med-Member +2; 2 MDC					\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50
809	Firefighters' Local 1014	Med-Surv. Sp. Under 65				\$ 2,059.92		\$ 554.50	\$ 554.50		\$ 554.50	\$ 554.50
810	Firefighters' Local 1014	Med-Surv. Sp. +1 Under 65		\$ 2,059.92	\$ 1,588.38	\$ 2,059.92		\$ 554.50	\$ 554.50		\$ 554.50	\$ 554.50
811	Firefighters' Local 1014	Med-Surv. Sp. +2 Under 65		\$ 2,059.92	\$ 1,588.38	\$ 2,059.92		\$ 554.50	\$ 554.50		\$ 554.50	\$ 554.50
812	Firefighters' Local 1014	Med-Surv. Sp. With MDC						\$ 554.50	\$ 554.50		\$ 554.50	\$ 554.50
813	Firefighters' Local 1014	Med-Surv. Sp. +1; 1 MDC		\$ 2,059.92	\$ 1,588.38	\$ 2,059.92		\$ 554.50	\$ 554.50		\$ 554.50	\$ 554.50
814	Firefighters' Local 1014	Med-Surv. Sp. +2; 1 MDC		\$ 2,059.92	\$ 1,588.38	\$ 2,059.92		\$ 554.50	\$ 554.50		\$ 554.50	\$ 554.50
815	Firefighters' Local 1014	Med-Surv. Sp. +1; 2 MDC						\$ 554.50	\$ 554.50		\$ 554.50	\$ 554.50

Dental/Vision Male Retirees

Deduction Code	Plan	Tier	Age 65 Adjusted Claim Costs		
			Retiree	Sp/Dep	Surv
501	Cigna Indemnity Dental/Vision	Retiree Only	\$ 50.77		
502	Cigna Indemnity Dental/Vision	Family	\$ 50.77	\$ 55.35	
503	Cigna Indemnity Dental/Vision	Minor Survivor			\$ 52.54
901	Cigna Dental HMO/Vision	Retiree Only	\$ 47.98		
902	Cigna Dental HMO/Vision	Family	\$ 47.98	\$ 56.74	
903	Cigna Dental HMO/Vision	Minor Survivor			\$ 49.65

Tier 1

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
201	Anthem Blue Cross Prudent Buyer	Retiree Only	\$ 750.13				\$ 750.13			\$ 597.87		
202	Anthem Blue Cross Prudent Buyer	Retiree and Spouse	\$ 750.13	\$ 750.13	\$ 756.11		\$ 750.13	\$ 750.13		\$ 597.87	\$ 597.87	
203	Anthem Blue Cross Prudent Buyer	Retiree and Family	\$ 750.13	\$ 750.13	\$ 756.11		\$ 750.13	\$ 750.13		\$ 597.87	\$ 597.87	
204	Anthem Blue Cross Prudent Buyer	Retiree and Children	\$ 750.13	\$ 750.13	\$ 756.11		\$ 750.13			\$ 597.87		
205	Anthem Blue Cross Prudent Buyer	Minor Survivor				\$ 756.11			\$ 756.11			
211	Anthem Blue Cross I	Retiree Only	\$ 616.50				\$ 616.50			\$ 499.69		
212	Anthem Blue Cross I	Retiree and Spouse	\$ 616.50	\$ 616.50	\$ 621.41		\$ 616.50	\$ 616.50		\$ 499.69	\$ 499.69	
213	Anthem Blue Cross I	Retiree, Spouse and Children	\$ 616.50	\$ 616.50	\$ 621.41		\$ 616.50	\$ 616.50		\$ 499.69	\$ 499.69	
214	Anthem Blue Cross I	Retiree and Children	\$ 616.50	\$ 616.50	\$ 621.41		\$ 616.50			\$ 499.69		
215	Anthem Blue Cross I	Minor Survivor				\$ 621.41			\$ 621.41			\$ 621.41
221	Anthem Blue Cross II	Retiree Only	\$ 1,182.19				\$ 1,182.19			\$ 746.47		
222	Anthem Blue Cross II	Retiree and Spouse	\$ 1,182.19	\$ 1,182.19	\$ 1,191.61		\$ 1,182.19	\$ 1,182.19		\$ 746.47	\$ 746.47	
223	Anthem Blue Cross II	Retiree, Spouse and Children	\$ 1,182.19	\$ 1,182.19	\$ 1,191.61		\$ 1,182.19	\$ 1,182.19		\$ 746.47	\$ 746.47	
224	Anthem Blue Cross II	Retiree and Children	\$ 1,182.19	\$ 1,182.19	\$ 1,191.61		\$ 1,182.19			\$ 746.47		
225	Anthem Blue Cross II	Minor Survivor				\$ 1,191.61			\$ 1,191.61			\$ 1,191.61
240	Anthem Blue Cross III	One Medicare					\$ 404.12			\$ 404.12		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,255.66	\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,255.66	\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare					\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,255.66	\$ 1,265.66		\$ 404.12			\$ 404.12	\$ 404.12	
245	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,255.66	\$ 1,265.66		\$ 404.12			\$ 404.12	\$ 404.12	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,255.66	\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,255.66	\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
249	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare		\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
301	Cigna Network Model Plan	Retiree Only	\$ 1,230.86				\$ 1,230.86			\$ 674.00		
302	Cigna Network Model Plan	Retiree and Spouse	\$ 1,230.86	\$ 1,230.86	\$ 1,240.67		\$ 1,230.86	\$ 1,230.86		\$ 674.00	\$ 673.83	
303	Cigna Network Model Plan	Retiree and Family	\$ 1,230.86	\$ 1,230.86	\$ 1,240.67		\$ 1,230.86	\$ 1,230.86		\$ 674.00	\$ 673.83	
304	Cigna Network Model Plan	Retiree and Children	\$ 1,230.86	\$ 1,230.86	\$ 1,240.67		\$ 1,230.86			\$ 674.00		
305	Cigna Network Model Plan	Minor Survivor				\$ 1,240.67			\$ 1,240.67			
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only					\$ 314.15					
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse					\$ 314.15	\$ 314.15		\$ 314.15	\$ 314.15	
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)					\$ 314.15	\$ 314.15		\$ 314.15	\$ 314.15	
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children					\$ 314.15	\$ 314.15		\$ 314.15	\$ 314.15	
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)					\$ 314.15	\$ 314.15		\$ 314.15	\$ 314.15	
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)					\$ 314.15	\$ 314.15		\$ 314.15	\$ 314.15	
401	Kaiser (CA)	Retiree Basic (Under 65)	\$ 1,263.60							\$ 349.21		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)					\$ 203.45					
404	Kaiser (CA)	Retiree Excess I					\$ 911.72					
405	Kaiser (CA)	Retiree Excess II - Part B					\$ 887.91					
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)					\$ 911.72					
411	Kaiser (CA)	Family Basic	\$ 1,263.60	\$ 1,263.60	\$ 1,273.67					\$ 266.53	\$ 254.93	

Tier 1

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
413	Kaiser (CA)	One Advantage, One Basic	\$ 1,263.60	\$ 1,263.60	\$ 1,273.67		\$ 203.45	\$ 194.87		\$ 203.45	\$ 254.93	
414	Kaiser (CA)	One Excess I, One Basic	\$ 1,263.60	\$ 1,263.60	\$ 1,273.67		\$ 911.72	\$ 900.08		\$ 911.72	\$ 254.93	
418	Kaiser (CA)	Two+ Advantage					\$ 203.45	\$ 194.87				
419	Kaiser (CA)	One Excess I, One Advantage					\$ 557.58	\$ 547.48				
420	Kaiser (CA)	Two+ Excess I					\$ 911.72	\$ 900.08				
421	Kaiser (CA)	Survivor				\$ 1,273.67			\$ 1,273.67			\$ 1,273.67
422	Kaiser (CA)	One Excess II - Part B, One Basic	\$ 1,263.60	\$ 1,263.60	\$ 1,273.67		\$ 887.91	\$ 876.37		\$ 887.91	\$ 254.93	
423	Kaiser (CA)	One Excess III (MNP), One Basic	\$ 1,263.60	\$ 1,263.60	\$ 1,273.67		\$ 911.72	\$ 900.08		\$ 911.72	\$ 254.93	
426	Kaiser (CA)	One Advantage, One Excess II - Part B					\$ 545.68	\$ 535.62				
427	Kaiser (CA)	One Advantage, One Excess III (MNP)					\$ 557.58	\$ 547.48				
428	Kaiser (CA)	One Excess, One Excess II - Part B					\$ 899.81	\$ 888.22				
429	Kaiser (CA)	One Excess, One Excess III (MNP)					\$ 911.72	\$ 900.08				
430	Kaiser (CA)	Two Excess II - Part B					\$ 887.91	\$ 876.37				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					\$ 899.81	\$ 888.22				
432	Kaiser (CA)	Two Excess III - Both (MNP)					\$ 911.72	\$ 900.08				
450	Kaiser - Colorado Basic	Retiree Basic	\$ 1,145.26							\$ 225.91		
451	Kaiser - Colorado	Retiree Risk					\$ 225.91					
453	Kaiser - Colorado	Retiree Basic (Two Party)	\$ 1,145.26	\$ 1,506.40						\$ 225.91	\$ 223.48	
454	Kaiser - Colorado	Retiree Basic Family	\$ 1,145.26	\$ 1,506.40	\$ 3,742.11					\$ 225.91	\$ 223.48	
455	Kaiser - Colorado	One Risk, One Basic	\$ 1,145.26	\$ 1,234.65			\$ 225.91	\$ 223.48		\$ 225.91	\$ 223.48	
457	Kaiser - Colorado	Two Retiree Risk					\$ 225.91	\$ 223.48				
458	Kaiser - Colorado	One Risk, Two or More Dependents	\$ 1,145.26	\$ 1,234.65	\$ 4,518.57		\$ 225.91	\$ 223.48		\$ 225.91	\$ 223.48	
459	Kaiser - Colorado	Two Risk, Two or More Dependents			\$ 4,797.62		\$ 225.91	\$ 223.48		\$ 225.91	\$ 223.48	
440	Kaiser - Georgia	One Medicare Member with Part B only					\$ 877.77					
441	Kaiser - Georgia	One Medicare Member with Part A only					\$ 877.77					
442	Kaiser - Georgia	One Member without Medicare Part A&B					\$ 877.77					
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only					\$ 877.77	\$ 320.28				
461	Kaiser - Georgia Basic	Basic	\$ 1,257.39							\$ 320.51		
462	Kaiser - Georgia	Retiree Risk					\$ 320.51					
463	Kaiser - Georgia	Retiree (Two Party)	\$ 1,257.39	\$ 1,356.70	\$ 5,271.85		\$ 320.51	\$ 320.28		\$ 320.51	\$ 320.28	
464	Kaiser - Georgia	Retiree Basic Family	\$ 1,257.39	\$ 1,356.70	\$ 5,271.81					\$ 320.51	\$ 320.28	
465	Kaiser - Georgia	One Retiree Risk, One Basic	\$ 459.12	\$ 1,356.68	\$ 5,271.81		\$ 320.51	\$ 320.28		\$ 320.51	\$ 320.28	
466	Kaiser - Georgia	Two Retiree Risk					\$ 320.51	\$ 320.28				
471	Kaiser - Hawaii	Retiree Basic (Under 65)	\$ 994.40							\$ 338.55		
472	Kaiser - Hawaii	Retiree Risk					\$ 338.55					
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B					\$ 1,395.69					
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)	\$ 994.40	\$ 1,070.47						\$ 338.55	\$ 338.75	
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)	\$ 994.40	\$ 1,070.47	\$ 4,159.66					\$ 338.55	\$ 338.75	
476	Kaiser - Hawaii	One Retiree Risk, One Basic	\$ 994.40	\$ 1,070.48	\$ 4,159.66		\$ 338.55	\$ 338.75		\$ 338.55	\$ 338.75	
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic	\$ 994.40	\$ 1,070.47	\$ 4,159.66		\$ 1,395.69	\$ 1,420.55		\$ 1,395.69	\$ 1,420.55	
478	Kaiser - Hawaii	Two Retiree Risk					\$ 338.55	\$ 338.75				

Tier 1

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees			
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv	
481	Kaiser - Oregon	Retiree Basic (Under 65)	\$ 1,220.63								\$ 363.03		
482	Kaiser - Oregon	Retiree Risk					\$ 363.03						
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B					\$ 1,041.90						
484	Kaiser - Oregon	Retiree Basic (Two Party)	\$ 1,220.63	\$ 1,316.68							\$ 363.03	\$ 363.79	
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)	\$ 1,220.63	\$ 1,316.68	\$ 5,116.38						\$ 363.03	\$ 363.79	
486	Kaiser - Oregon	One Retiree Risk, One Basic	\$ 1,220.63	\$ 1,316.68	\$ 5,116.38		\$ 363.03	\$ 363.79			\$ 363.03	\$ 363.79	
488	Kaiser - Oregon	Two Retiree Risk					\$ 363.03	\$ 363.79					
489	Kaiser - Oregon	Retiree w/ Part A only					\$ 853.20						
491	Kaiser - Oregon	One Risk, One Medicare Part A only					\$ 853.20	\$ 363.79					
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare	\$ 1,492.50	\$ 554.21			\$ 1,041.90	\$ 363.79			\$ 363.03	\$ 363.79	
493	Kaiser - Oregon	One Risk, Two Basic	\$ 1,220.63	\$ 1,316.68			\$ 363.03	\$ 363.79			\$ 363.03	\$ 363.79	
494	Kaiser - Oregon	Two Risk, One Basic	\$ 1,220.63	\$ 1,316.68	\$ 5,116.38		\$ 363.03	\$ 363.79			\$ 363.03	\$ 363.79	
495	Kaiser - Oregon	Two Over 65 unassigned Medicare					\$ 1,041.90	\$ 1,058.50					
496	Kaiser - Oregon	Two Medicare Part A only					\$ 853.20	\$ 865.40					
497	Kaiser - Oregon	One Basic, One Medicare Part A only	\$ 1,220.63	\$ 1,316.68			\$ 853.20	\$ 865.40			\$ 853.20	\$ 865.40	
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B	\$ 1,220.63	\$ 1,316.68			\$ 1,041.90	\$ 1,058.50			\$ 1,041.90	\$ 1,058.50	
393	Kaiser - Washington	Retiree Basic	\$ 1,542.53			\$ 1,542.53					\$ 338.58		\$ 338.58
394	Kaiser - Washington	Retiree Risk (Senior Advantage)					\$ 338.58		\$ 338.58				
395	Kaiser - Washington	Retiree Basic (Two Party)	\$ 1,542.53	\$ 1,445.96							\$ 338.58	\$ 338.77	
396	Kaiser - Washington	Retiree Basic Family	\$ 1,542.53	\$ 1,445.96	\$ 8,158.65						\$ 338.58	\$ 338.77	
397	Kaiser - Washington	One Risk, One Basic	\$ 1,542.53	\$ 1,445.96	\$ 5,618.71		\$ 338.58	\$ 338.77			\$ 338.58	\$ 338.77	
398	Kaiser - Washington	Two Retiree Risk					\$ 338.58	\$ 338.77					
399	Kaiser - Washington	One Risk, Two or More Dependents	\$ 1,542.53	\$ 1,445.96	\$ 7,299.68		\$ 338.58	\$ 338.77			\$ 338.58	\$ 338.77	
400	Kaiser - Washington	Two Risk, Two or More Dependents			\$ 8,158.65		\$ 338.58	\$ 338.77			\$ 338.58	\$ 338.77	
611	SCAN Health Plan	Retiree Only					\$ 213.31						
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)					\$ 213.31	\$ 213.31					
620	SCAN Health Plan AZ	Retiree Only					\$ 213.31						
621	SCAN Health Plan AZ	Retiree & 1 Dependent (2 Medicare)					\$ 213.31	\$ 213.31					
622	SCAN Health Plan NV	Retiree Only					\$ 213.31						
623	SCAN Health Plan NV	Retiree & 1 Dependent (2 Medicare)					\$ 213.31	\$ 213.31					
701	United Healthcare	Retiree Only	\$ 1,398.60				\$ 277.21				\$ 277.21		
702	United Healthcare	Retiree & 1 Dependent (1 Medicare)	\$ 1,398.60	\$ 1,398.60	\$ 1,409.75		\$ 277.21	\$ 277.21			\$ 277.21	\$ 277.21	
703	United Healthcare	Retiree & 1 Dependent (2 Medicare)					\$ 277.21	\$ 277.21			\$ 277.21	\$ 277.21	
704	United Healthcare	Retiree & 2 + Deps. (1 Medicare)	\$ 1,398.60	\$ 1,398.60	\$ 1,409.75		\$ 277.21	\$ 277.21			\$ 277.21	\$ 277.21	
705	United Healthcare	Retiree & 2 + Deps. (2 Medicare)	\$ 1,398.60	\$ 1,398.60	\$ 1,409.75		\$ 277.21	\$ 277.21			\$ 277.21	\$ 277.21	
706	United Healthcare	Minor Survivor				\$ 1,409.75			\$ 1,409.75				
707	United Healthcare	Single	\$ 1,398.60								\$ 337.95		
708	United Healthcare	Two-Party	\$ 1,398.60	\$ 1,398.60	\$ 1,409.75						\$ 337.95	\$ 337.31	
709	United Healthcare	Family	\$ 1,398.60	\$ 1,398.60	\$ 1,409.75						\$ 337.95	\$ 337.31	

Tier 1

Fire Fighters Local 1014 Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
801	Firefighters' Local 1014	Med-Member under 65	\$ 2,001.20				\$ 538.70			\$ 538.70		
802	Firefighters' Local 1014	Med-Member +1 under 65	\$ 2,001.20	\$ 2,001.20	\$ 2,017.15		\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
803	Firefighters' Local 1014	Med-Member +2 under 65	\$ 2,001.20	\$ 2,001.20	\$ 2,017.15		\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
804	Firefighters' Local 1014	Med-Member or Surviving Sp with Medicare					\$ 538.70		\$ 538.70	\$ 538.70		\$ 538.70
805	Firefighters' Local 1014	Med-Member +1; 1 MDC		\$ 2,001.20	\$ 2,017.15		\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
806	Firefighters' Local 1014	Med-Member +1; 2 MDC					\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
807	Firefighters' Local 1014	Med-Member +2; 1 MDC		\$ 2,001.20	\$ 2,017.15		\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
808	Firefighters' Local 1014	Med-Member +2; 2 MDC					\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
809	Firefighters' Local 1014	Med-Surv. Sp. Under 65				\$ 2,001.20		\$ 538.70	\$ 538.70		\$ 538.70	\$ 538.70
810	Firefighters' Local 1014	Med-Surv. Sp. +1 Under 65		\$ 2,001.20	\$ 2,017.15	\$ 2,001.20		\$ 538.70	\$ 538.70		\$ 538.70	\$ 538.70
811	Firefighters' Local 1014	Med-Surv. Sp. +2 Under 65		\$ 2,001.20	\$ 2,017.15	\$ 2,001.20		\$ 538.70	\$ 538.70		\$ 538.70	\$ 538.70
812	Firefighters' Local 1014	Med-Surv. Sp. With MDC						\$ 538.70	\$ 538.70		\$ 538.70	\$ 538.70
813	Firefighters' Local 1014	Med-Surv. Sp. +1; 1 MDC		\$ 2,001.20	\$ 2,017.15	\$ 2,001.20		\$ 538.70	\$ 538.70		\$ 538.70	\$ 538.70
814	Firefighters' Local 1014	Med-Surv. Sp. +2; 1 MDC		\$ 2,001.20	\$ 2,017.15	\$ 2,001.20		\$ 538.70	\$ 538.70		\$ 538.70	\$ 538.70
815	Firefighters' Local 1014	Med-Surv. Sp. +1; 2 MDC						\$ 538.70	\$ 538.70		\$ 538.70	\$ 538.70

Dental/Vision Female Retirees

Deduction Code	Plan	Tier	Age 65 Adjusted Claim Costs		
			Retiree	Sp/Dep	Surv
501	Cigna Indemnity Dental/Vision	Retiree Only	\$ 50.42		
502	Cigna Indemnity Dental/Vision	Family	\$ 50.42	\$ 54.96	
503	Cigna Indemnity Dental/Vision	Minor Survivor			\$ 51.65
901	Cigna Dental HMO/Vision	Retiree Only	\$ 47.64		
902	Cigna Dental HMO/Vision	Family	\$ 47.64	\$ 56.35	
903	Cigna Dental HMO/Vision	Minor Survivor			\$ 48.81

Tier 2

A. Future Retirees Retiring Before Age 65

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 398.84	\$ 644.16	\$ 433.01	\$ 331.33
30	\$ 491.37	\$ 788.48	\$ 397.38	\$ 741.90
35	\$ 609.59	\$ 848.45	\$ 492.99	\$ 737.83
40	\$ 747.48	\$ 1,077.18	\$ 590.78	\$ 803.55
45	\$ 852.21	\$ 1,299.15	\$ 689.06	\$ 913.73
50	\$ 969.54	\$ 1,236.27	\$ 831.96	\$ 1,032.09
55	\$ 1,103.00	\$ 1,196.29	\$ 1,006.74	\$ 1,142.73
60	\$ 1,147.67	\$ 1,174.14	\$ 1,254.51	\$ 1,296.64
65 (Pre 65)	\$ 1,284.25	\$ 1,260.08	\$ 1,555.93	\$ 1,512.01
65 (Post 65)	\$ 301.83	\$ 263.17	\$ 254.66	\$ 286.77
70	\$ 366.00	\$ 305.99	\$ 308.80	\$ 333.41
75	\$ 419.67	\$ 336.47	\$ 354.08	\$ 366.62
80	\$ 450.61	\$ 352.68	\$ 380.19	\$ 384.29
85	\$ 462.64	\$ 358.48	\$ 390.34	\$ 390.60
90	\$ 466.01	\$ 358.64	\$ 393.18	\$ 390.76
95	\$ 466.01	\$ 358.64	\$ 393.18	\$ 390.76

B. Future Retirees Retiring After Age 65

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	N/A	N/A	\$ 434.01	\$ 332.81
30	N/A	N/A	\$ 398.32	\$ 745.21
35	N/A	N/A	\$ 494.15	\$ 741.14
40	N/A	N/A	\$ 592.16	\$ 807.15
45	N/A	N/A	\$ 690.68	\$ 917.82
50	N/A	N/A	\$ 833.92	\$ 1,036.70
55	N/A	N/A	\$ 1,009.11	\$ 1,147.84
60	N/A	N/A	\$ 1,257.47	\$ 1,302.44
65 (Pre 65)	N/A	N/A	\$ 1,559.60	\$ 1,518.77
65 (Post 65)	\$ 275.62	\$ 254.93	\$ 257.38	\$ 263.48
70	\$ 334.21	\$ 296.40	\$ 312.10	\$ 306.34
75	\$ 383.22	\$ 325.93	\$ 357.87	\$ 336.86
80	\$ 411.48	\$ 341.64	\$ 384.26	\$ 353.10
85	\$ 422.45	\$ 347.26	\$ 394.51	\$ 358.90
90	\$ 425.53	\$ 347.42	\$ 397.39	\$ 359.06
95	\$ 425.53	\$ 347.42	\$ 397.39	\$ 359.06

The Firefighters Local 1014 and dental/vision monthly claim costs are shown in the tables on the following page.

Tier 2

Firefighters Local 1014 Plan Monthly Medical Claim Costs

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 639.73	\$ 1,023.04	\$ 653.93	\$ 500.26
30	\$ 788.12	\$ 1,252.24	\$ 600.13	\$ 1,120.16
35	\$ 977.74	\$ 1,347.49	\$ 744.52	\$ 1,114.02
40	\$ 1,198.90	\$ 1,710.75	\$ 892.20	\$ 1,213.24
45	\$ 1,366.90	\$ 2,063.25	\$ 1,040.64	\$ 1,379.57
50	\$ 1,555.12	\$ 1,963.40	\$ 1,256.48	\$ 1,558.28
55	\$ 1,769.19	\$ 1,899.89	\$ 1,520.44	\$ 1,725.31
60	\$ 1,840.84	\$ 1,864.72	\$ 1,894.61	\$ 1,957.68
65 (Pre 65)	\$ 2,059.92	\$ 2,001.20	\$ 2,349.83	\$ 2,282.85
65 (Post 65)	\$ 554.50	\$ 538.70	\$ 554.50	\$ 538.70
70	\$ 672.39	\$ 626.33	\$ 672.39	\$ 626.33
75	\$ 771.00	\$ 688.71	\$ 771.00	\$ 688.71
80	\$ 827.85	\$ 721.91	\$ 827.85	\$ 721.91
85	\$ 849.94	\$ 733.77	\$ 849.94	\$ 733.77
90	\$ 856.13	\$ 734.09	\$ 856.13	\$ 734.09
95	\$ 856.13	\$ 734.09	\$ 856.13	\$ 734.09

Future Retirees Monthly Dental/Vision Claim Costs

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 22.04	\$ 27.43	\$ 24.79	\$ 25.04
30	\$ 25.13	\$ 29.65	\$ 27.63	\$ 32.63
35	\$ 27.20	\$ 31.55	\$ 29.91	\$ 34.72
40	\$ 28.74	\$ 33.51	\$ 31.61	\$ 36.88
45	\$ 30.67	\$ 35.59	\$ 33.73	\$ 39.16
50	\$ 33.38	\$ 38.19	\$ 36.71	\$ 42.03
55	\$ 37.59	\$ 41.73	\$ 41.33	\$ 45.92
60	\$ 43.51	\$ 46.38	\$ 47.85	\$ 51.04
65	\$ 50.46	\$ 50.08	\$ 55.49	\$ 55.10
70	\$ 56.66	\$ 52.29	\$ 62.30	\$ 57.54
75	\$ 56.66	\$ 52.29	\$ 62.30	\$ 57.54
80	\$ 56.66	\$ 52.29	\$ 62.30	\$ 57.54
85	\$ 56.66	\$ 52.29	\$ 62.30	\$ 57.54
90	\$ 56.66	\$ 52.29	\$ 62.30	\$ 57.54
95	\$ 56.66	\$ 52.29	\$ 62.30	\$ 57.54

For current retired members, spouses, and dependents, the claim costs are based on the actual premiums by deduction code, adjusted for age and gender. The tables that follow show the age 65 adjusted monthly claim costs. Adjustments by age and gender are based on the same methodology used in the tables above.

Tier 2

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
201	Anthem Blue Cross Prudent Buyer	Retiree Only	\$ 772.14				\$ 772.14			\$ 415.98		
202	Anthem Blue Cross Prudent Buyer	Retiree and Spouse	\$ 772.14	\$ 772.14	\$ 595.39		\$ 772.14	\$ 772.14		\$ 415.98	\$ 415.98	
203	Anthem Blue Cross Prudent Buyer	Retiree and Family	\$ 772.14	\$ 772.14	\$ 595.39		\$ 772.14	\$ 772.14		\$ 415.98	\$ 415.98	
204	Anthem Blue Cross Prudent Buyer	Retiree and Children	\$ 772.14	\$ 772.14	\$ 595.39		\$ 772.14			\$ 415.98		
205	Anthem Blue Cross Prudent Buyer	Minor Survivor				\$ 595.39			\$ 595.39			
211	Anthem Blue Cross I	Retiree Only	\$ 634.59				\$ 634.59			\$ 415.98		
212	Anthem Blue Cross I	Retiree and Spouse	\$ 634.59	\$ 634.59	\$ 489.32		\$ 634.59	\$ 634.59		\$ 415.98	\$ 415.98	
213	Anthem Blue Cross I	Retiree, Spouse and Children	\$ 634.59	\$ 634.59	\$ 489.32		\$ 634.59	\$ 634.59		\$ 415.98	\$ 415.98	
214	Anthem Blue Cross I	Retiree and Children	\$ 634.59	\$ 634.59	\$ 489.32		\$ 634.59			\$ 415.98		
215	Anthem Blue Cross I	Minor Survivor				\$ 489.32			\$ 489.32			\$ 489.32
221	Anthem Blue Cross II	Retiree Only	\$ 1,216.88				\$ 1,216.88			\$ 415.98		
222	Anthem Blue Cross II	Retiree and Spouse	\$ 1,216.88	\$ 1,216.88	\$ 938.32		\$ 1,216.88	\$ 1,216.88		\$ 415.98	\$ 415.98	
223	Anthem Blue Cross II	Retiree, Spouse and Children	\$ 1,216.88	\$ 1,216.88	\$ 938.32		\$ 1,216.88	\$ 1,216.88		\$ 415.98	\$ 415.98	
224	Anthem Blue Cross II	Retiree and Children	\$ 1,216.88	\$ 1,216.88	\$ 938.32		\$ 1,216.88			\$ 415.98		
225	Anthem Blue Cross II	Minor Survivor				\$ 938.32			\$ 938.32			\$ 938.32
240	Anthem Blue Cross III	One Medicare					\$ 415.98			\$ 415.98		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,292.50	\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,292.50	\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare					\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,292.50	\$ 996.63		\$ 415.98			\$ 415.98	\$ 415.98	
245	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,292.50	\$ 996.63		\$ 415.98			\$ 415.98	\$ 415.98	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,292.50	\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,292.50	\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
249	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare		\$ 1,292.50	\$ 996.63		\$ 415.98	\$ 415.98		\$ 415.98	\$ 415.98	
301	Cigna Network Model Plan	Retiree Only	\$ 1,266.98				\$ 1,266.98			\$ 318.01		
302	Cigna Network Model Plan	Retiree and Spouse	\$ 1,266.98	\$ 1,266.98	\$ 976.95		\$ 1,266.98	\$ 1,266.98		\$ 318.01	\$ 318.01	
303	Cigna Network Model Plan	Retiree and Family	\$ 1,266.98	\$ 1,266.98	\$ 976.95		\$ 1,266.98	\$ 1,266.98		\$ 318.01	\$ 318.01	
304	Cigna Network Model Plan	Retiree and Children	\$ 1,266.98	\$ 1,266.98	\$ 976.95		\$ 1,266.98			\$ 318.01		
305	Cigna Network Model Plan	Minor Survivor				\$ 976.95			\$ 976.95			
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only					\$ 323.37					
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse					\$ 323.37	\$ 323.37		\$ 323.37	\$ 323.37	
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)					\$ 323.37	\$ 323.37		\$ 323.37	\$ 323.37	
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children					\$ 323.37	\$ 323.37		\$ 323.37	\$ 323.37	
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)					\$ 323.37	\$ 323.37		\$ 323.37	\$ 323.37	
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)					\$ 323.37	\$ 323.37		\$ 323.37	\$ 323.37	
401	Kaiser (CA)	Retiree Basic (Under 65)	\$ 1,300.67							\$ 213.55		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)					\$ 209.42					
404	Kaiser (CA)	Retiree Excess I					\$ 938.47					
405	Kaiser (CA)	Retiree Excess II - Part B					\$ 913.96					
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)					\$ 938.47					
411	Kaiser (CA)	Family Basic	\$ 1,300.67	\$ 1,300.67	\$ 1,002.93					\$ 211.49	\$ 202.75	

Tier 2

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
413	Kaiser (CA)	One Advantage, One Basic	\$ 1,300.67	\$ 1,300.67	\$ 1,002.93		\$ 209.42	\$ 200.59		\$ 209.42	\$ 202.75	
414	Kaiser (CA)	One Excess I, One Basic	\$ 1,300.67	\$ 1,300.67	\$ 1,002.93		\$ 938.47	\$ 926.49		\$ 938.47	\$ 202.75	
418	Kaiser (CA)	Two+ Advantage					\$ 209.42	\$ 200.59				
419	Kaiser (CA)	One Excess I, One Advantage					\$ 573.95	\$ 563.54				
420	Kaiser (CA)	Two+ Excess I					\$ 938.47	\$ 926.49				
421	Kaiser (CA)	Survivor				\$ 1,002.93			\$ 1,002.93			\$ 1,002.93
422	Kaiser (CA)	One Excess II - Part B, One Basic	\$ 1,300.67	\$ 1,300.67	\$ 1,002.93		\$ 913.96	\$ 902.09		\$ 913.96	\$ 202.75	
423	Kaiser (CA)	One Excess III (MNP), One Basic	\$ 1,300.67	\$ 1,300.67	\$ 1,002.93		\$ 938.47	\$ 926.49		\$ 938.47	\$ 202.75	
426	Kaiser (CA)	One Advantage, One Excess II - Part B					\$ 561.69	\$ 551.34				
427	Kaiser (CA)	One Advantage, One Excess III (MNP)					\$ 573.95	\$ 563.54				
428	Kaiser (CA)	One Excess, One Excess II - Part B					\$ 926.22	\$ 914.29				
429	Kaiser (CA)	One Excess, One Excess III (MNP)					\$ 938.47	\$ 926.49				
430	Kaiser (CA)	Two Excess II - Part B					\$ 913.96	\$ 902.09				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					\$ 926.22	\$ 914.29				
432	Kaiser (CA)	Two Excess III - Both (MNP)					\$ 938.47	\$ 926.49				
450	Kaiser - Colorado Basic	Retiree Basic	\$ 1,178.87							\$ 232.54		
451	Kaiser - Colorado	Retiree Risk					\$ 232.54					
453	Kaiser - Colorado	Retiree Basic (Two Party)	\$ 1,178.87	\$ 1,550.61						\$ 232.54	\$ 230.03	
454	Kaiser - Colorado	Retiree Basic Family	\$ 1,178.87	\$ 1,550.61	\$ 2,946.68					\$ 232.54	\$ 230.03	
455	Kaiser - Colorado	One Risk, One Basic	\$ 1,178.87	\$ 1,270.89			\$ 232.54	\$ 230.03		\$ 232.54	\$ 230.03	
457	Kaiser - Colorado	Two Retiree Risk					\$ 232.54	\$ 230.03				
458	Kaiser - Colorado	One Risk, Two or More Dependents	\$ 1,178.87	\$ 1,270.89	\$ 3,558.09		\$ 232.54	\$ 230.03		\$ 232.54	\$ 230.03	
459	Kaiser - Colorado	Two Risk, Two or More Dependents			\$ 3,777.83		\$ 232.54	\$ 230.03		\$ 232.54	\$ 230.03	
440	Kaiser - Georgia	One Medicare Member with Part B only					\$ 903.53					
441	Kaiser - Georgia	One Medicare Member with Part A only					\$ 903.53					
442	Kaiser - Georgia	One Member without Medicare Part A&B					\$ 903.53					
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only					\$ 903.53	\$ 329.67				
461	Kaiser - Georgia Basic	Basic	\$ 1,294.28							\$ 329.91		
462	Kaiser - Georgia	Retiree Risk					\$ 329.91					
463	Kaiser - Georgia	Retiree (Two Party)	\$ 1,294.28	\$ 1,396.51	\$ 4,151.25		\$ 329.91	\$ 329.67		\$ 329.91	\$ 329.67	
464	Kaiser - Georgia	Retiree Basic Family	\$ 1,294.28	\$ 1,396.51	\$ 4,151.22					\$ 329.91	\$ 329.67	
465	Kaiser - Georgia	One Retiree Risk, One Basic	\$ 472.59	\$ 1,396.50	\$ 4,151.22		\$ 329.91	\$ 329.67		\$ 329.91	\$ 329.67	
466	Kaiser - Georgia	Two Retiree Risk					\$ 329.91	\$ 329.67				
471	Kaiser - Hawaii	Retiree Basic (Under 65)	\$ 1,023.58							\$ 348.49		
472	Kaiser - Hawaii	Retiree Risk					\$ 348.49					
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B					\$ 1,436.65					
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)	\$ 1,023.58	\$ 1,101.88						\$ 348.49	\$ 348.69	
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)	\$ 1,023.58	\$ 1,101.88	\$ 3,275.47					\$ 348.49	\$ 348.69	
476	Kaiser - Hawaii	One Retiree Risk, One Basic	\$ 1,023.58	\$ 1,101.89	\$ 3,275.47		\$ 348.49	\$ 348.69		\$ 348.49	\$ 348.69	
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic	\$ 1,023.58	\$ 1,101.88	\$ 3,275.47		\$ 1,436.65	\$ 1,462.24		\$ 1,436.65	\$ 1,462.24	
478	Kaiser - Hawaii	Two Retiree Risk					\$ 348.49	\$ 348.69				

Tier 2

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees				
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv		
481	Kaiser - Oregon	Retiree Basic (Under 65)	\$ 1,256.45									\$ 373.68		
482	Kaiser - Oregon	Retiree Risk					\$ 373.68							
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B					\$ 1,072.47							
484	Kaiser - Oregon	Retiree Basic (Two Party)	\$ 1,256.45	\$ 1,355.32								\$ 373.68	\$ 374.47	
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)	\$ 1,256.45	\$ 1,355.32	\$ 4,028.82							\$ 373.68	\$ 374.47	
486	Kaiser - Oregon	One Retiree Risk, One Basic	\$ 1,256.45	\$ 1,355.32	\$ 4,028.82		\$ 373.68	\$ 374.47				\$ 373.68	\$ 374.47	
488	Kaiser - Oregon	Two Retiree Risk					\$ 373.68	\$ 374.47						
489	Kaiser - Oregon	Retiree w/ Part A only					\$ 878.24							
491	Kaiser - Oregon	One Risk, One Medicare Part A only					\$ 878.24	\$ 374.47						
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare	\$ 1,536.29	\$ 570.47			\$ 1,072.47	\$ 374.47				\$ 373.68	\$ 374.47	
493	Kaiser - Oregon	One Risk, Two Basic	\$ 1,256.45	\$ 1,355.32			\$ 373.68	\$ 374.47				\$ 373.68	\$ 374.47	
494	Kaiser - Oregon	Two Risk, One Basic	\$ 1,256.45	\$ 1,355.32	\$ 4,028.82		\$ 373.68	\$ 374.47				\$ 373.68	\$ 374.47	
495	Kaiser - Oregon	Two Over 65 unassigned Medicare					\$ 1,072.47	\$ 1,089.56						
496	Kaiser - Oregon	Two Medicare Part A only					\$ 878.24	\$ 890.79						
497	Kaiser - Oregon	One Basic, One Medicare Part A only	\$ 1,256.45	\$ 1,355.32			\$ 878.24	\$ 890.79				\$ 878.24	\$ 890.79	
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B	\$ 1,256.45	\$ 1,355.32			\$ 1,072.47	\$ 1,089.56				\$ 1,072.47	\$ 1,089.56	
393	Kaiser - Washington	Retiree Basic	\$ 1,587.80			\$ 1,587.80						\$ 348.51		\$ 348.51
394	Kaiser - Washington	Retiree Risk (Senior Advantage)					\$ 348.51		\$ 348.51					
395	Kaiser - Washington	Retiree Basic (Two Party)	\$ 1,587.80	\$ 1,488.39								\$ 348.51	\$ 348.71	
396	Kaiser - Washington	Retiree Basic Family	\$ 1,587.80	\$ 1,488.39	\$ 6,424.42							\$ 348.51	\$ 348.71	
397	Kaiser - Washington	One Risk, One Basic	\$ 1,587.80	\$ 1,488.39	\$ 4,424.38		\$ 348.51	\$ 348.71				\$ 348.51	\$ 348.71	
398	Kaiser - Washington	Two Retiree Risk					\$ 348.51	\$ 348.71						
399	Kaiser - Washington	One Risk, Two or More Dependents	\$ 1,587.80	\$ 1,488.39	\$ 5,748.04		\$ 348.51	\$ 348.71				\$ 348.51	\$ 348.71	
400	Kaiser - Washington	Two Risk, Two or More Dependents			\$ 6,424.42		\$ 348.51	\$ 348.71				\$ 348.51	\$ 348.71	
611	SCAN Health Plan	Retiree Only					\$ 219.57							
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)					\$ 219.57	\$ 219.57						
620	SCAN Health Plan AZ	Retiree Only					\$ 219.57							
621	SCAN Health Plan AZ	Retiree & 1 Dependent (2 Medicare)					\$ 219.57	\$ 219.57						
622	SCAN Health Plan NV	Retiree Only					\$ 219.57							
623	SCAN Health Plan NV	Retiree & 1 Dependent (2 Medicare)					\$ 219.57	\$ 219.57						
701	United Healthcare	Retiree Only	\$ 1,439.64				\$ 285.35					\$ 285.35		
702	United Healthcare	Retiree & 1 Dependent (1 Medicare)	\$ 1,439.64	\$ 1,439.64	\$ 1,110.09		\$ 285.35	\$ 285.35				\$ 285.35	\$ 285.35	
703	United Healthcare	Retiree & 1 Dependent (2 Medicare)					\$ 285.35	\$ 285.35				\$ 285.35	\$ 285.35	
704	United Healthcare	Retiree & 2 + Deps. (1 Medicare)	\$ 1,439.64	\$ 1,439.64	\$ 1,110.09		\$ 285.35	\$ 285.35				\$ 285.35	\$ 285.35	
705	United Healthcare	Retiree & 2 + Deps. (2 Medicare)	\$ 1,439.64	\$ 1,439.64	\$ 1,110.09		\$ 285.35	\$ 285.35				\$ 285.35	\$ 285.35	
706	United Healthcare	Minor Survivor				\$ 1,110.09			\$ 1,110.09					
707	United Healthcare	Single	\$ 1,439.64									\$ 293.85		
708	United Healthcare	Two-Party	\$ 1,439.64	\$ 1,439.64	\$ 1,110.09							\$ 293.85	\$ 293.32	
709	United Healthcare	Family	\$ 1,439.64	\$ 1,439.64	\$ 1,110.09							\$ 293.85	\$ 293.32	

Tier 2

Fire Fighters Local 1014 Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
801	Firefighters' Local 1014	Med-Member under 65	\$ 2,059.92				\$ 554.50			\$ 554.50		
802	Firefighters' Local 1014	Med-Member +1 under 65	\$ 2,059.92	\$ 2,059.92	\$ 1,588.38		\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50
803	Firefighters' Local 1014	Med-Member +2 under 65	\$ 2,059.92	\$ 2,059.92	\$ 1,588.38		\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50
804	Firefighters' Local 1014	Med-Member or Surviving Sp with Medicare					\$ 554.50		\$ 554.50	\$ 554.50		\$ 554.50
805	Firefighters' Local 1014	Med-Member +1; 1 MDC		\$ 2,059.92	\$ 1,588.38		\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50
806	Firefighters' Local 1014	Med-Member +1; 2 MDC					\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50
807	Firefighters' Local 1014	Med-Member +2; 1 MDC		\$ 2,059.92	\$ 1,588.38		\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50
808	Firefighters' Local 1014	Med-Member +2; 2 MDC					\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50	\$ 554.50
809	Firefighters' Local 1014	Med-Surv. Sp. Under 65				\$ 2,059.92	\$ 554.50		\$ 554.50		\$ 554.50	\$ 554.50
810	Firefighters' Local 1014	Med-Surv. Sp. +1 Under 65		\$ 2,059.92	\$ 1,588.38	\$ 2,059.92	\$ 554.50		\$ 554.50		\$ 554.50	\$ 554.50
811	Firefighters' Local 1014	Med-Surv. Sp. +2 Under 65		\$ 2,059.92	\$ 1,588.38	\$ 2,059.92	\$ 554.50		\$ 554.50		\$ 554.50	\$ 554.50
812	Firefighters' Local 1014	Med-Surv. Sp. With MDC					\$ 554.50		\$ 554.50		\$ 554.50	\$ 554.50
813	Firefighters' Local 1014	Med-Surv. Sp. +1; 1 MDC		\$ 2,059.92	\$ 1,588.38	\$ 2,059.92	\$ 554.50		\$ 554.50		\$ 554.50	\$ 554.50
814	Firefighters' Local 1014	Med-Surv. Sp. +2; 1 MDC		\$ 2,059.92	\$ 1,588.38	\$ 2,059.92	\$ 554.50		\$ 554.50		\$ 554.50	\$ 554.50
815	Firefighters' Local 1014	Med-Surv. Sp. +1; 2 MDC					\$ 554.50		\$ 554.50		\$ 554.50	\$ 554.50

Dental/Vision Male Retirees

Deduction Code	Plan	Tier	Age 65 Adjusted Claim Costs		
			Retiree	Sp/Dep	Surv
501	Cigna Indemnity Dental/Vision	Retiree Only	\$ 50.77		
502	Cigna Indemnity Dental/Vision	Family	\$ 50.77	\$ 55.35	
503	Cigna Indemnity Dental/Vision	Minor Survivor			\$ 52.54
901	Cigna Dental HMO/Vision	Retiree Only	\$ 47.98		
902	Cigna Dental HMO/Vision	Family	\$ 47.98	\$ 56.74	
903	Cigna Dental HMO/Vision	Minor Survivor			\$ 49.65

Tier 2

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
201	Anthem Blue Cross Prudent Buyer	Retiree Only	\$ 750.13				\$ 750.13			\$ 404.12		
202	Anthem Blue Cross Prudent Buyer	Retiree and Spouse	\$ 750.13	\$ 750.13	\$ 756.11		\$ 750.13	\$ 750.13		\$ 404.12	\$ 404.12	
203	Anthem Blue Cross Prudent Buyer	Retiree and Family	\$ 750.13	\$ 750.13	\$ 756.11		\$ 750.13	\$ 750.13		\$ 404.12	\$ 404.12	
204	Anthem Blue Cross Prudent Buyer	Retiree and Children	\$ 750.13	\$ 750.13	\$ 756.11		\$ 750.13			\$ 404.12		
205	Anthem Blue Cross Prudent Buyer	Minor Survivor				\$ 756.11			\$ 756.11			
211	Anthem Blue Cross I	Retiree Only	\$ 616.50				\$ 616.50			\$ 404.12		
212	Anthem Blue Cross I	Retiree and Spouse	\$ 616.50	\$ 616.50	\$ 621.41		\$ 616.50	\$ 616.50		\$ 404.12	\$ 404.12	
213	Anthem Blue Cross I	Retiree, Spouse and Children	\$ 616.50	\$ 616.50	\$ 621.41		\$ 616.50	\$ 616.50		\$ 404.12	\$ 404.12	
214	Anthem Blue Cross I	Retiree and Children	\$ 616.50	\$ 616.50	\$ 621.41		\$ 616.50			\$ 404.12		
215	Anthem Blue Cross I	Minor Survivor				\$ 621.41			\$ 621.41			\$ 621.41
221	Anthem Blue Cross II	Retiree Only	\$ 1,182.19				\$ 1,182.19			\$ 404.12		
222	Anthem Blue Cross II	Retiree and Spouse	\$ 1,182.19	\$ 1,182.19	\$ 1,191.61		\$ 1,182.19	\$ 1,182.19		\$ 404.12	\$ 404.12	
223	Anthem Blue Cross II	Retiree, Spouse and Children	\$ 1,182.19	\$ 1,182.19	\$ 1,191.61		\$ 1,182.19	\$ 1,182.19		\$ 404.12	\$ 404.12	
224	Anthem Blue Cross II	Retiree and Children	\$ 1,182.19	\$ 1,182.19	\$ 1,191.61		\$ 1,182.19			\$ 404.12		
225	Anthem Blue Cross II	Minor Survivor				\$ 1,191.61			\$ 1,191.61			\$ 1,191.61
240	Anthem Blue Cross III	One Medicare					\$ 404.12			\$ 404.12		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,255.66	\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,255.66	\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare					\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,255.66	\$ 1,265.66		\$ 404.12			\$ 404.12	\$ 404.12	
245	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,255.66	\$ 1,265.66		\$ 404.12			\$ 404.12	\$ 404.12	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,255.66	\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,255.66	\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
249	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare		\$ 1,255.66	\$ 1,265.66		\$ 404.12	\$ 404.12		\$ 404.12	\$ 404.12	
301	Cigna Network Model Plan	Retiree Only	\$ 1,230.86				\$ 1,230.86			\$ 308.94		
302	Cigna Network Model Plan	Retiree and Spouse	\$ 1,230.86	\$ 1,230.86	\$ 1,240.67		\$ 1,230.86	\$ 1,230.86		\$ 308.94	\$ 308.94	
303	Cigna Network Model Plan	Retiree and Family	\$ 1,230.86	\$ 1,230.86	\$ 1,240.67		\$ 1,230.86	\$ 1,230.86		\$ 308.94	\$ 308.94	
304	Cigna Network Model Plan	Retiree and Children	\$ 1,230.86	\$ 1,230.86	\$ 1,240.67		\$ 1,230.86			\$ 308.94		
305	Cigna Network Model Plan	Minor Survivor				\$ 1,240.67			\$ 1,240.67			
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only					\$ 314.15					
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse					\$ 314.15	\$ 314.15		\$ 314.15	\$ 314.15	
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)					\$ 314.15	\$ 314.15				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children					\$ 314.15	\$ 314.15		\$ 314.15	\$ 314.15	
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)					\$ 314.15	\$ 314.15		\$ 314.15	\$ 314.15	
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)					\$ 314.15	\$ 314.15				
401	Kaiser (CA)	Retiree Basic (Under 65)	\$ 1,263.60							\$ 207.47		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)					\$ 203.45					
404	Kaiser (CA)	Retiree Excess I					\$ 911.72					
405	Kaiser (CA)	Retiree Excess II - Part B					\$ 887.91					
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)					\$ 911.72					
411	Kaiser (CA)	Family Basic	\$ 1,263.60	\$ 1,263.60	\$ 1,273.67					\$ 205.46	\$ 196.97	

Tier 2

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
413	Kaiser (CA)	One Advantage, One Basic	\$ 1,263.60	\$ 1,263.60	\$ 1,273.67		\$ 203.45	\$ 194.87		\$ 203.45	\$ 196.97	
414	Kaiser (CA)	One Excess I, One Basic	\$ 1,263.60	\$ 1,263.60	\$ 1,273.67		\$ 911.72	\$ 900.08		\$ 911.72	\$ 196.97	
418	Kaiser (CA)	Two+ Advantage					\$ 203.45	\$ 194.87				
419	Kaiser (CA)	One Excess I, One Advantage					\$ 557.58	\$ 547.48				
420	Kaiser (CA)	Two+ Excess I					\$ 911.72	\$ 900.08				
421	Kaiser (CA)	Survivor				\$ 1,273.67			\$ 1,273.67			\$ 1,273.67
422	Kaiser (CA)	One Excess II - Part B, One Basic	\$ 1,263.60	\$ 1,263.60	\$ 1,273.67		\$ 887.91	\$ 876.37		\$ 887.91	\$ 196.97	
423	Kaiser (CA)	One Excess III (MNP), One Basic	\$ 1,263.60	\$ 1,263.60	\$ 1,273.67		\$ 911.72	\$ 900.08		\$ 911.72	\$ 196.97	
426	Kaiser (CA)	One Advantage, One Excess II - Part B					\$ 545.68	\$ 535.62				
427	Kaiser (CA)	One Advantage, One Excess III (MNP)					\$ 557.58	\$ 547.48				
428	Kaiser (CA)	One Excess, One Excess II - Part B					\$ 899.81	\$ 888.22				
429	Kaiser (CA)	One Excess, One Excess III (MNP)					\$ 911.72	\$ 900.08				
430	Kaiser (CA)	Two Excess II - Part B					\$ 887.91	\$ 876.37				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					\$ 899.81	\$ 888.22				
432	Kaiser (CA)	Two Excess III - Both (MNP)					\$ 911.72	\$ 900.08				
450	Kaiser - Colorado Basic	Retiree Basic	\$ 1,145.26							\$ 225.91		
451	Kaiser - Colorado	Retiree Risk					\$ 225.91					
453	Kaiser - Colorado	Retiree Basic (Two Party)	\$ 1,145.26	\$ 1,506.40						\$ 225.91	\$ 223.48	
454	Kaiser - Colorado	Retiree Basic Family	\$ 1,145.26	\$ 1,506.40	\$ 3,742.11					\$ 225.91	\$ 223.48	
455	Kaiser - Colorado	One Risk, One Basic	\$ 1,145.26	\$ 1,234.65			\$ 225.91	\$ 223.48		\$ 225.91	\$ 223.48	
457	Kaiser - Colorado	Two Retiree Risk					\$ 225.91	\$ 223.48				
458	Kaiser - Colorado	One Risk, Two or More Dependents	\$ 1,145.26	\$ 1,234.65	\$ 4,518.57		\$ 225.91	\$ 223.48		\$ 225.91	\$ 223.48	
459	Kaiser - Colorado	Two Risk, Two or More Dependents			\$ 4,797.62		\$ 225.91	\$ 223.48		\$ 225.91	\$ 223.48	
440	Kaiser - Georgia	One Medicare Member with Part B only					\$ 877.77					
441	Kaiser - Georgia	One Medicare Member with Part A only					\$ 877.77					
442	Kaiser - Georgia	One Member without Medicare Part A&B					\$ 877.77					
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only					\$ 877.77	\$ 320.28				
461	Kaiser - Georgia Basic	Basic	\$ 1,257.39							\$ 320.51		
462	Kaiser - Georgia	Retiree Risk					\$ 320.51					
463	Kaiser - Georgia	Retiree (Two Party)	\$ 1,257.39	\$ 1,356.70	\$ 5,271.85		\$ 320.51	\$ 320.28		\$ 320.51	\$ 320.28	
464	Kaiser - Georgia	Retiree Basic Family	\$ 1,257.39	\$ 1,356.70	\$ 5,271.81					\$ 320.51	\$ 320.28	
465	Kaiser - Georgia	One Retiree Risk, One Basic	\$ 459.12	\$ 1,356.68	\$ 5,271.81		\$ 320.51	\$ 320.28		\$ 320.51	\$ 320.28	
466	Kaiser - Georgia	Two Retiree Risk					\$ 320.51	\$ 320.28				
471	Kaiser - Hawaii	Retiree Basic (Under 65)	\$ 994.40							\$ 338.55		
472	Kaiser - Hawaii	Retiree Risk					\$ 338.55					
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B					\$ 1,395.69					
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)	\$ 994.40	\$ 1,070.47						\$ 338.55	\$ 338.75	
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)	\$ 994.40	\$ 1,070.47	\$ 4,159.66					\$ 338.55	\$ 338.75	
476	Kaiser - Hawaii	One Retiree Risk, One Basic	\$ 994.40	\$ 1,070.48	\$ 4,159.66		\$ 338.55	\$ 338.75		\$ 338.55	\$ 338.75	
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic	\$ 994.40	\$ 1,070.47	\$ 4,159.66		\$ 1,395.69	\$ 1,420.55		\$ 1,395.69	\$ 1,420.55	
478	Kaiser - Hawaii	Two Retiree Risk					\$ 338.55	\$ 338.75				

Tier 2

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees				
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv		
481	Kaiser - Oregon	Retiree Basic (Under 65)	\$ 1,220.63									\$ 363.03		
482	Kaiser - Oregon	Retiree Risk					\$ 363.03							
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B					\$ 1,041.90							
484	Kaiser - Oregon	Retiree Basic (Two Party)	\$ 1,220.63	\$ 1,316.68								\$ 363.03	\$ 363.79	
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)	\$ 1,220.63	\$ 1,316.68	\$ 5,116.38							\$ 363.03	\$ 363.79	
486	Kaiser - Oregon	One Retiree Risk, One Basic	\$ 1,220.63	\$ 1,316.68	\$ 5,116.38		\$ 363.03	\$ 363.79				\$ 363.03	\$ 363.79	
488	Kaiser - Oregon	Two Retiree Risk					\$ 363.03	\$ 363.79						
489	Kaiser - Oregon	Retiree w/ Part A only					\$ 853.20							
491	Kaiser - Oregon	One Risk, One Medicare Part A only					\$ 853.20	\$ 363.79						
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare	\$ 1,492.50	\$ 554.21			\$ 1,041.90	\$ 363.79				\$ 363.03	\$ 363.79	
493	Kaiser - Oregon	One Risk, Two Basic	\$ 1,220.63	\$ 1,316.68			\$ 363.03	\$ 363.79				\$ 363.03	\$ 363.79	
494	Kaiser - Oregon	Two Risk, One Basic	\$ 1,220.63	\$ 1,316.68	\$ 5,116.38		\$ 363.03	\$ 363.79				\$ 363.03	\$ 363.79	
495	Kaiser - Oregon	Two Over 65 unassigned Medicare					\$ 1,041.90	\$ 1,058.50						
496	Kaiser - Oregon	Two Medicare Part A only					\$ 853.20	\$ 865.40						
497	Kaiser - Oregon	One Basic, One Medicare Part A only	\$ 1,220.63	\$ 1,316.68			\$ 853.20	\$ 865.40				\$ 853.20	\$ 865.40	
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B	\$ 1,220.63	\$ 1,316.68			\$ 1,041.90	\$ 1,058.50				\$ 1,041.90	\$ 1,058.50	
393	Kaiser - Washington	Retiree Basic	\$ 1,542.53			\$ 1,542.53						\$ 338.58		\$ 338.58
394	Kaiser - Washington	Retiree Risk (Senior Advantage)					\$ 338.58		\$ 338.58					
395	Kaiser - Washington	Retiree Basic (Two Party)	\$ 1,542.53	\$ 1,445.96								\$ 338.58	\$ 338.77	
396	Kaiser - Washington	Retiree Basic Family	\$ 1,542.53	\$ 1,445.96	\$ 8,158.65							\$ 338.58	\$ 338.77	
397	Kaiser - Washington	One Risk, One Basic	\$ 1,542.53	\$ 1,445.96	\$ 5,618.71		\$ 338.58	\$ 338.77				\$ 338.58	\$ 338.77	
398	Kaiser - Washington	Two Retiree Risk					\$ 338.58	\$ 338.77						
399	Kaiser - Washington	One Risk, Two or More Dependents	\$ 1,542.53	\$ 1,445.96	\$ 7,299.68		\$ 338.58	\$ 338.77				\$ 338.58	\$ 338.77	
400	Kaiser - Washington	Two Risk, Two or More Dependents			\$ 8,158.65		\$ 338.58	\$ 338.77				\$ 338.58	\$ 338.77	
611	SCAN Health Plan	Retiree Only					\$ 213.31							
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)					\$ 213.31	\$ 213.31						
620	SCAN Health Plan AZ	Retiree Only					\$ 213.31							
621	SCAN Health Plan AZ	Retiree & 1 Dependent (2 Medicare)					\$ 213.31	\$ 213.31						
622	SCAN Health Plan NV	Retiree Only					\$ 213.31							
623	SCAN Health Plan NV	Retiree & 1 Dependent (2 Medicare)					\$ 213.31	\$ 213.31						
701	United Healthcare	Retiree Only	\$ 1,398.60				\$ 277.21					\$ 277.21		
702	United Healthcare	Retiree & 1 Dependent (1 Medicare)	\$ 1,398.60	\$ 1,398.60	\$ 1,409.75		\$ 277.21	\$ 277.21				\$ 277.21	\$ 277.21	
703	United Healthcare	Retiree & 1 Dependent (2 Medicare)					\$ 277.21	\$ 277.21				\$ 277.21	\$ 277.21	
704	United Healthcare	Retiree & 2 + Deps. (1 Medicare)	\$ 1,398.60	\$ 1,398.60	\$ 1,409.75		\$ 277.21	\$ 277.21				\$ 277.21	\$ 277.21	
705	United Healthcare	Retiree & 2 + Deps. (2 Medicare)	\$ 1,398.60	\$ 1,398.60	\$ 1,409.75		\$ 277.21	\$ 277.21				\$ 277.21	\$ 277.21	
706	United Healthcare	Minor Survivor				\$ 1,409.75			\$ 1,409.75					
707	United Healthcare	Single	\$ 1,398.60									\$ 285.47		
708	United Healthcare	Two-Party	\$ 1,398.60	\$ 1,398.60	\$ 1,409.75							\$ 285.47	\$ 284.96	
709	United Healthcare	Family	\$ 1,398.60	\$ 1,398.60	\$ 1,409.75							\$ 285.47	\$ 284.96	

Tier 2

Fire Fighters Local 1014 Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
801	Firefighters' Local 1014	Med-Member under 65	\$ 2,001.20				\$ 538.70			\$ 538.70		
802	Firefighters' Local 1014	Med-Member +1 under 65	\$ 2,001.20	\$ 2,001.20	\$ 2,017.15		\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
803	Firefighters' Local 1014	Med-Member +2 under 65	\$ 2,001.20	\$ 2,001.20	\$ 2,017.15		\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
804	Firefighters' Local 1014	Med-Member or Surviving Sp with Medicare					\$ 538.70		\$ 538.70	\$ 538.70		\$ 538.70
805	Firefighters' Local 1014	Med-Member +1; 1 MDC		\$ 2,001.20	\$ 2,017.15		\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
806	Firefighters' Local 1014	Med-Member +1; 2 MDC					\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
807	Firefighters' Local 1014	Med-Member +2; 1 MDC		\$ 2,001.20	\$ 2,017.15		\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
808	Firefighters' Local 1014	Med-Member +2; 2 MDC					\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70	\$ 538.70
809	Firefighters' Local 1014	Med-Surv. Sp. Under 65				\$ 2,001.20	\$ 538.70	\$ 538.70		\$ 538.70	\$ 538.70	\$ 538.70
810	Firefighters' Local 1014	Med-Surv. Sp. +1 Under 65		\$ 2,001.20	\$ 2,017.15	\$ 2,001.20	\$ 538.70	\$ 538.70		\$ 538.70	\$ 538.70	\$ 538.70
811	Firefighters' Local 1014	Med-Surv. Sp. +2 Under 65		\$ 2,001.20	\$ 2,017.15	\$ 2,001.20	\$ 538.70	\$ 538.70		\$ 538.70	\$ 538.70	\$ 538.70
812	Firefighters' Local 1014	Med-Surv. Sp. With MDC					\$ 538.70	\$ 538.70		\$ 538.70	\$ 538.70	\$ 538.70
813	Firefighters' Local 1014	Med-Surv. Sp. +1; 1 MDC		\$ 2,001.20	\$ 2,017.15	\$ 2,001.20	\$ 538.70	\$ 538.70		\$ 538.70	\$ 538.70	\$ 538.70
814	Firefighters' Local 1014	Med-Surv. Sp. +2; 1 MDC		\$ 2,001.20	\$ 2,017.15	\$ 2,001.20	\$ 538.70	\$ 538.70		\$ 538.70	\$ 538.70	\$ 538.70
815	Firefighters' Local 1014	Med-Surv. Sp. +1; 2 MDC					\$ 538.70	\$ 538.70		\$ 538.70	\$ 538.70	\$ 538.70

Dental/Vision Female Retirees

Deduction Code	Plan	Tier	Age 65 Adjusted Claim Costs		
			Retiree	Sp/Dep	Surv
501	Cigna Indemnity Dental/Vision	Retiree Only	\$ 50.42		
502	Cigna Indemnity Dental/Vision	Family	\$ 50.42	\$ 54.96	
503	Cigna Indemnity Dental/Vision	Minor Survivor			\$ 51.65
901	Cigna Dental HMO/Vision	Retiree Only	\$ 47.64		
902	Cigna Dental HMO/Vision	Family	\$ 47.64	\$ 56.35	
903	Cigna Dental HMO/Vision	Minor Survivor			\$ 48.81

Table A-22
Health Cost Trend Assumptions

The health cost trend assumptions are shown in the following table. These trends have changed from the July 1, 2022 valuation, due to updates in the trend models that we use. The medical trend model is based on the Society of Actuaries' (SOA) published report on long-term medical trend. That report includes detailed research performed by a committee of economists and actuaries that uses the "Getzen Model," named after the professor who developed the model, updated in October of 2023. The following website provides more information: <https://www.soa.org/resources/research-reports/2023/2024-getzen-model-update/>. We believe that the research and the model are fundamentally and technically sound and advance the body of knowledge available to actuaries to accurately project long-term medical trends. Milliman uses this model as the foundation for the trend that it recommends to our clients for OPEB valuations.

The first-year trend rates for LACERA non-Local 1014 firefighters' medical and dental/vision plans will be adjusted with the July 1, 2023 valuation to reflect the final July 1, 2024 annual medical and dental plan rate renewals. The second-year trends are our best estimates which reflect the mix of plans and benefits. These grade into the long term Getzen model trends.

The Getzen model uses assumptions about healthcare to model its growth as a share of the U.S. Gross Domestic Product (GDP) in order to develop a long-term medical trend assumption. The premise is that although health costs will continue to grow as a percentage of GDP, that growth will ultimately reach a limit. The major assumptions are as follows:

- *GDP % Share in 2033.* This is the assumed percentage of GDP that is spent on healthcare and is assumed to be 19.0%. This is based on a recent actuarial projection of National Health Expenditures (NHE) from the Centers for Medicare & Medicaid Services (CMS).
- *Inflation (CPI).* This is consistent with the assumption used for the investment earnings rate above.
- *Excess Medical Cost Growth.* This component represents all other sources of excess trend, and it is assumed to be 0.9%, based on the SOA research.
- *GDP Resistance Point.* This is the point at which health care costs as a percentage of GDP are assumed to begin to meet resistance. The assumption used is 17% based on the SOA research.
- *GDP Limit Year.* The model assumes that after 2075, health costs will grow at the rate of GDP growth, equal to the CPI plus real per capita GDP growth.

We made several adjustments to the base trends obtained from the Getzen model, as discussed below.

- *Aging.* Since the Getzen model projects overall healthcare spending in the U.S., it implicitly includes aging of the population. Since we have an explicit assumption for aging in the OPEB valuation, we have removed the aging factor from the Getzen model, resulting in a 0.4% decrease in the 2023 trend assumption, grading to 0.0% by 2061. We assume the aging reduction is limited such that trend is not reduced below inflation plus GDP growth.
- *Administrative Costs.* A portion of the retiree health premiums (assumed to be 10%) are used for carrier administrative costs. We assume that this portion of the premium will grow at inflation plus 0.75% annually.
- *Rounding.* We rounded the trend assumptions to the nearest 0.10% for each year.

Real GDP Per Capita. This is the assumed growth in the GDP over inflation. The model uses a 1.4% assumption, which falls within the range of projected scenarios from both the Congressional Budget Office (CBO) and CMS.

The trend assumption for Medicare Part B premiums was updated based on the long-term projected Medicare Part B costs from the 2023 Medicare Trustees Report from the Centers for Medicare and Medicaid Service (CMS) dated March 31, 2023. The dental trend assumption was updated based on the same methodology we used in our 2023 OPEB Investigation of Experience Study.

The following table presents the trend assumptions. The weighted average trends will be based on the expected payouts from each of the coverages (medical under 65, medical over 65, Part B, and Dental) for the July 1, 2023 valuation.

After fiscal year ending June 30, 2034, selected years are shown in the table. The trend rates for the years not shown generally grade ratably into the next value shown in the table. The medical trend for both under and over 65 remains at 4.2% beginning with the medical trend from fiscal year ending June 30, 2072 to fiscal year ending June 30, 2073.

Fiscal Year Ending		LACERA Medical		Part B	Dental Under	Weighted
From	To	Under 65	Over 65	Premiums	and Over 65	Average
						Trend
6/30/2024	6/30/2025	6.60%	6.30%	11.20%	3.00%	TBD
6/30/2025	6/30/2026	6.50%	6.30%	6.70%	3.00%	TBD
6/30/2026	6/30/2027	5.80%	5.80%	7.00%	3.00%	TBD
6/30/2027	6/30/2028	5.30%	5.30%	6.90%	3.00%	TBD
6/30/2028	6/30/2029	5.20%	5.20%	6.80%	3.00%	TBD
6/30/2029	6/30/2030	5.10%	5.10%	6.30%	3.00%	TBD
6/30/2030	6/30/2031	5.00%	5.00%	5.80%	3.00%	TBD
6/30/2031	6/30/2032	4.90%	4.90%	6.20%	2.90%	TBD
6/30/2032	6/30/2033	4.80%	4.80%	6.20%	2.90%	TBD
6/30/2033	6/30/2034	4.60%	4.60%	6.10%	2.90%	TBD
6/30/2043	6/30/2044	4.50%	4.50%	4.70%	2.80%	TBD
6/30/2053	6/30/2054	4.50%	4.50%	4.30%	2.60%	TBD
6/30/2063	6/30/2064	4.50%	4.50%	4.20%	2.70%	TBD
6/30/2073	6/30/2074	4.20%	4.20%	4.20%	2.90%	TBD
6/30/2083	6/30/2084	4.20%	4.20%	4.20%	3.10%	TBD
6/30/2093	6/30/2094	4.20%	4.20%	4.10%	3.50%	TBD
6/30/2103	6/30/2104	4.20%	4.20%	4.10%	3.60%	TBD
6/30/2104	6/30/2105	4.20%	4.20%	4.10%	3.70%	TBD

Table A-23
Retirement of Vested Terminated Members

Annual Rates			
Age	General Plans A, B, C, D & G	General Plan E	Safety Plans A, B & C
<40	0.00%	0.00%	0.00%
40	0.00%	0.00%	10.00%
41	0.00%	0.00%	10.00%
42	0.00%	0.00%	10.00%
43	0.00%	0.00%	10.00%
44	0.00%	0.00%	10.00%
45	0.00%	0.00%	10.00%
46	0.00%	0.00%	10.00%
47	0.00%	0.00%	10.00%
48	0.00%	0.00%	10.00%
49	0.00%	0.00%	10.00%
50	12.00%	0.00%	19.00%
51	5.00%	0.00%	12.00%
52	4.00%	0.00%	12.00%
53	4.00%	0.00%	12.00%
54	6.00%	0.00%	12.00%
55	8.00%	23.00%	16.00%
56	7.00%	6.00%	20.00%
57	7.00%	5.00%	15.00%
58	8.00%	7.00%	15.00%
59	10.00%	5.00%	15.00%
60	11.00%	6.00%	29.00%
61	12.00%	6.00%	29.00%
62	12.00%	9.00%	29.00%
63	16.00%	7.00%	29.00%
64	18.00%	27.00%	29.00%
65	33.00%	38.00%	100.00%
66	22.00%	12.00%	100.00%
67	22.00%	8.00%	100.00%
68	18.00%	8.00%	100.00%
69	28.00%	8.00%	100.00%
70	35.00%	10.00%	100.00%
71	35.00%	20.00%	100.00%
72	35.00%	20.00%	100.00%
73	35.00%	20.00%	100.00%
74	35.00%	20.00%	100.00%
75 or older	100.00%	100.00%	100.00%

These factors were used for current vested terminated members. For retirement of future vested terminated members (i.e., members that are currently active and may become vested terminated in the future), these factors were simplified into five-year factors for ease of application in the valuation system. Spouses of future vested terminated members were assumed to commence benefits at age 60.