

# LIVE VIRTUAL COMMITTEE MEETING



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

## AGENDA

### MEETING OF THE INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE and BOARD OF RETIREMENT\*

#### LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

300 NORTH LAKE AVENUE, SUITE 810  
PASADENA, CA 91101

WEDNESDAY, JUNE 1, 2022 - 8:30 A.M.

This meeting will be conducted by the Insurance, Benefits and Legislative Committee by teleconference under California Government Code Section 54953(e).

Any person may view the meeting online at  
<http://lacera.com/leadership/board-meetings>

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

#### COMMITTEE MEMBERS:

Les Robbins, Chair  
Vivian H. Gray, Vice Chair  
Shawn R. Kehoe  
Wayne Moore  
Herman B. Santos, Alternate

#### I. APPROVAL OF THE MINUTES

A. Approval of the minutes of the special meeting of May 5, 2022

#### II. PUBLIC COMMENT

(Written Public Comment – You may submit written public comments by email to [PublicComment@lacera.com](mailto:PublicComment@lacera.com). Correspondence will be made part of the official record of the meeting. Please submit your written public comments or documentation as soon as possible and up to the close of the meeting.

Verbal Public Comment – You may also request to address the Committee at [PublicComment@lacera.com](mailto:PublicComment@lacera.com) before and during the meeting at any time up to the end of the Public Comment item. We will contact you with information and instructions as to how to access the meeting as a speaker. If you would like to remain anonymous at the meeting without stating your name, please let us know.)

III. NON-CONSENT ITEMS

- A. Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend that the Board of Retirement adopt a “Neutral” position on Assembly Bill 2493, which would provide adjustments to retirement payments based on disallowed compensation. (Memorandum dated May 23, 2022)

IV. FOR INFORMATION

- A. Engagement Report for May 2022  
Barry W. Lew, Legislative Affairs Officer
- B. Staff Activities Report for May 2022  
Cassandra Smith, Director, Retiree Healthcare
- C. LACERA Claims Experience  
Stephen Murphy, Segal Consulting
- D. Federal Legislation  
Stephen Murphy, Segal Consulting  
*(for discussion purposes)*

V. ITEMS FOR STAFF REVIEW

VI. GOOD OF THE ORDER

(For information purposes only)

VII. ADJOURNMENT

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

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

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

MINUTES OF THE MEETING OF THE  
INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE  
and  
BOARD OF RETIREMENT\*

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

GATEWAY PLAZA - 300 N. LAKE AVENUE, SUITE 810, PASADENA, CA 91101

THURSDAY, MAY 5, 2022, 8:00 A.M. – 8:37 A.M.

This meeting was conducted by the Insurance, Benefits & Legislative Committee by teleconference under the Governor's Executive Order No. N-29-20.

**COMMITTEE MEMBERS**

PRESENT: Les Robbins, Chair  
Vivian H. Gray, Vice Chair  
Shawn R. Kehoe  
Wayne Moore  
Herman B. Santos, Alternate

**ALSO ATTENDING:**

BOARD MEMBERS AT LARGE

Alan Bernstein  
Elizabeth B. Ginsberg (*Chief Deputy to Keith Knox*)  
William Pryor  
Antonio Sanchez (*arrived 8:20 a.m.*)

STAFF, ADVISORS, PARTICIPANTS

Cassandra Smith, Director, Retiree Healthcare  
Santos H. Kreimann, Chief Executive Officer  
Luis Lugo, Deputy Chief Executive Officer  
JJ Popowich, Assistant Executive Officer  
Laura Guglielmo, Assistant Executive Officer  
Steven P. Rice, Chief Counsel  
Barry W. Lew, Legislative Affairs Officer

STAFF, ADVISORS, PARTICIPANTS (continued)

Stephen Murphy, Vice President  
Segal Consulting

Stephanie Messier, Vice President  
Segal Consulting

Michael Szeto, Senior Actuarial Associate  
Segal Consulting

Amber Turner, Consultant  
Segal Consulting

The meeting was called to order by Chair Robbins at 8:00 a.m.

I. APPROVAL OF THE MINUTES

A. Approval of the minutes of the regular meeting of April 6, 2022

Mr. Kehoe made a motion, Mr. Moore seconded, to approve the minutes of the regular meeting of April 6, 2022. The motion passed unanimously.

II. PUBLIC COMMENT

III. NON-CONSENT ITEMS

A. Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend that the Board of Retirement adopt a "Support" position on Assembly Bill 1971, which would make various administrative amendments to the County Employees Retirement Law of 1937. (Memorandum dated April 22, 2022)

Mr. Moore made a motion, Mr. Kehoe seconded, to approve the recommendation. The motion passed unanimously.

IV. FOR INFORMATION

A. Engagement Report for April 2022  
Barry W. Lew, Legislative Affairs Officer

The engagement report was discussed.

IV. FOR INFORMATION (Continued)

- B. Staff Activities Report for April 2022  
Cassandra Smith, Director, Retiree Healthcare

The staff activities report was discussed.

- C. Medical and Dental Claims Audit Findings  
Amber Turner, Segal Consulting

- Anthem Medical Plan Audit
- Cigna Dental Plan Audit

Ms. Turner presented the results of the annual Anthem Blue Cross medical and Cigna dental plan audits and answered questions from the Committee.

- D. LACERA Claims Experience  
Stephen Murphy, Segal Consulting

The LACERA Claims Experience reports through March 2022 were discussed.

- E. Federal Legislation  
Stephen Murphy, Segal Consulting

*(for discussion purposes)*

Segal Consulting gave an update on federal legislation.

V. ITEMS FOR STAFF REVIEW

There was nothing to report.

VI. GOOD OF THE ORDER

(For information purposes only)

VII. ADJOURNMENT

The meeting adjourned at 8:37 a.m.

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

May 23, 2022

TO: Insurance, Benefits and Legislative Committee  
Les Robbins, Chair  
Vivian H. Gray, Vice Chair  
Shawn R. Kehoe  
Wayne Moore  
Herman Santos, Alternate

FROM: Barry W. Lew   
Legislative Affairs Officer

FOR: June 1, 2022 Insurance, Benefits and Legislative Committee Meeting

SUBJECT: **Assembly Bill 2493—County Employees’ Retirement**

*Author:* Chen [R]  
*Sponsor:* Association of Orange County Deputy Sheriffs  
California Professional Firefighters  
*Amended:* April 5, 2022  
*Introduced:* February 17, 2022  
*Status:* Referred to SENATE Committees on LABOR, PUBLIC  
EMPLOYMENT AND RETIREMENT and JUDICIARY.  
(05/11/2022)

*Staff Recommendation:* Neutral

## RECOMMENDATION

That the Insurance, Benefits and Legislative Committee recommend that the Board of Retirement adopt a “Neutral” position on Assembly Bill 2493, which would provide adjustments to retirement payments based on disallowed compensation.

## LEGISLATIVE POLICY STANDARD

AB 2493 is not consistent with any of the Board of Retirement’s (BOR) legislative policy standards that would entail support or opposition. A “Neutral” position indicates that the proposal affects LACERA and its stakeholders, but the Board neither supports nor opposes it.

## SUMMARY

AB 2493 would authorize a county retirement system to adjust retirement allowances based on disallowed compensation for peace officers and firefighters of the system (i.e., safety members). Specifically, the bill would—

- Define “disallowed compensation” as compensation that the retirement system determines is not in compliance with the California Public Employees’ Pension Reform Act of 2013 (PEPRA) or the retirement system’s administrative regulations.



- Require the employer to discontinue reporting the disallowed compensation as determined by the retirement system. This requirement also applies to determinations made on or after July 30, 2020, if the applicable members or survivors have not exhausted their administrative or legal remedies.
- Provide that for active safety members, employer contributions on the disallowed compensation must be credited to the employer, and member contributions on the disallowed compensation must be returned to the member.
- Provide that for retired safety members and survivors whose final compensation was based on disallowed compensation, the employer contributions on the disallowed compensation must be credited to the employer, and the retirement system must permanently adjust the benefit to reflect the exclusion of the disallowed compensation.
- Provide repayment and notice requirements to retired safety members and survivors whose final compensation was based on disallowed compensation if the following conditions are met:
  - The compensation and contributions were reported to the retirement system while the safety member was actively employed.
  - The compensation was agreed to in a memorandum of understanding or collective bargaining agreement between the employer and a recognized employee organization as compensation for pension purposes, and they did not knowingly agree to disallowed compensation.
  - The retirement system determined that the compensation was disallowed after the date of retirement.
  - The safety member was not aware that the compensation was disallowed at the time it was reported.
- Require the employer that reported the contributions on the disallowed compensation to do the following, if the above conditions are met:
  - Pay to the retirement system the full cost of any overpayment made to a retired safety member or survivor because of the disallowed compensation.
  - Pay a penalty to the retired safety member or survivor equal to 20 percent of a lump sum calculated as the actuarial equivalent of the difference between the monthly allowance based on the disallowed compensation and the adjusted monthly allowance not based on the disallowed compensation for the duration that the adjusted allowance is projected to be paid to the retired safety member or survivor.
  - One hundred percent of the penalty shall be paid by the employer as restitution to the retired safety member or survivor impacted by the disallowed compensation.

- Require the retirement system to provide to the employer and affected retired safety member or survivor notice of the overpayment, actuarial equivalent present value, and obligations of the employer.
- Require the retirement system to provide to the employer the contact information for the retired safety members and survivors, so that the employer can fulfill its obligations on the disallowed compensation. The employer shall keep the contact information confidential.
- Provide that the employer may submit to the retirement system for review compensation items proposed for inclusion in a memorandum of understanding or collective bargaining agreement that are intended for pension benefit calculations. The retirement system would review the compensation item for consistency with PEPRA or its administrative regulations.
  - The compensation items submitted for review shall conform with criteria specified in the California Code of Regulations related to special compensation items and pensionable compensation.
  - The retirement system has 90 days after receipt of all information to make a review to provide guidance on the compensation item.

## **ANALYSIS**

### Existing Law

Government Code Section 31460 provides the definition of “compensation,” and Section 31461 provides the definition of “compensation earnable.” A member’s retirement allowance is based on compensation earnable, service credit, and an age factor. Generally, the higher each of these components are, the higher the retirement benefit. A member receives base salary as compensation and may be receiving additional pay items of compensation such as bonuses and buybacks. To the extent that compensation is compensation earnable, it is used in the benefit formula to calculate a retirement allowance.

Beginning in 1997 (due to litigation initiated by an employee organization in the County of Ventura), compensation earnable has expanded to include many pay items in addition to base salary, although the *Ventura*<sup>1</sup> decision also excluded items such as termination pay. In the wake of the *Ventura* decision, several lawsuits were filed statewide by county employees and retirees as to whether *Ventura* should be applied retroactively. Those lawsuits were consolidated into a single proceeding<sup>2</sup> for those retirement systems that did not enter into settlement agreements. Until 2013, the decisions in *Ventura* and *In re Ret.* Cases guided the treatment of compensation earnable in the retirement systems operating under the County Employees Retirement Law of 1937 (CERL).

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<sup>1</sup> *Ventura County Deputy Sheriffs' Assn. v. Board of Retirement* (1997) 16 Cal.4th 483

<sup>2</sup> *In re Ret. Cases. Eight Coordinated Cases* (2003) 110 Cal.App.4th 426

PEPRA was enacted to implement then-Governor Jerry Brown's *Twelve Point Pension Reform Plan*. PEPRA generally applies to new employees on or after January 1, 2013 and introduced the definition of "pensionable compensation" for the purposes of calculating a retirement allowance for PEPRA members.

However, the bill (AB 340, Chapter 296, Statutes of 2012) that added PEPRA to the Government Code also amended Section 31461, which provides the definition of "compensation earnable" for legacy members (i.e., those who are not PEPRA members), and sought to limit or exclude certain items of compensation earnable. This change by PEPRA to Section 31461 is also known as the "PEPRA amendment," and litigation on this amendment was initiated in the Counties of Alameda, Contra Costa, and Merced by employee organizations. The litigation culminated in the California Supreme Court's *Alameda*<sup>3</sup> decision on July 30, 2020, which analyzes whether prior settlement agreements (such as those resulting from the *Ventura County* decision) enabled retirement systems to continue to implement them in the face of subsequent contrary legislative changes and the extent to which such legislative changes to a pension plan (such as those relating to compensation earnable) are constitutionally permissible.

#### *This Bill*

Although AB 2493 in general requires that a county employer must discontinue reporting compensation that has been determined to be disallowed compensation, the bill also applies to determinations of disallowed compensation made on or after July 30, 2020, the effective date of the *Alameda* decision, if an active or retired safety member or survivor has filed an appeal and not exhausted their administrative or legal remedies.

On March 3, 2021, the BOR determined that Standby Pay, a legacy pay item, was included in the calculation of final compensation and must be excluded as a result of the *Alameda* decision. Therefore, since January 1, 2013, the effective date of PEPRA, members who received Standby Pay made contributions on the pay item and had the item included in final compensation for the calculation of retirement benefits. The BOR adopted a resolution to implement and comply with *Alameda* with respect to Standby Pay and instructed staff to coordinate with the County of Los Angeles to establish the necessary reporting mechanism and procedures to permit LACERA to exclude Standby Pay in the calculation of final compensation.

As reported in the monthly Operations Briefing to the Operations Oversight Committee, LACERA is in the midst of a project to make adjustments for active and retired members who received Standby Pay. Active members who received Standby Pay have ceased making contributions on Standby Pay and are credited with any overpaid contributions. Retired members who had Standby Pay included in final compensation received overpaid retirement allowances as well as made overpaid contributions on the item.

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<sup>3</sup> *Alameda County Deputy Sheriff's Assn. v. Alameda County Employees' Retirement Assn.* (2020) 9 Cal.5th 1032

If enacted, AB 2493 would affect primarily retired safety members who received Standby Pay, made contributions on the item, and had the item included in final compensation. For these members and survivors, any overpayments that occurred before the adjustment of the retirement allowance would be paid by the employer to LACERA rather than by the retired member or survivor. Additionally, the employer would pay a penalty to the member or survivor based on the actuarial present value of the difference in the monthly allowance as a result of excluding Standby Pay from final compensation.

Other Background

The State Association of County Retirement Systems Legislative Committee is monitoring the bill and has not taken a position on it but is providing technical input about the administrative aspects of the bill. The California State Association of Counties has sent an opposition letter to Assemblyman Chen, the author of AB 2493. Staff understands that some of the larger individual CERL counties impacted by the bill are reviewing it and are working on a joint letter.

**IT IS THEREFORE RECOMMENDED THAT THE COMMITTEE** recommend that the Board of Retirement adopt a “Neutral” position on Assembly Bill 2493, which would provide adjustments to retirement payments based on disallowed compensation.

**Reviewed and Approved:**



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**Steven P. Rice, Chief Counsel**

**Attachments**

Attachment 1—Board Positions Adopted on Related Legislation  
Attachment 2—Support and Opposition  
AB 2493 (Chen) as amended on April 5, 2022  
CSAC opposition letter dated May 19, 2022

cc: Santos H. Kreimann  
Luis Lugo  
JJ Popowich  
Laura Guglielmo  
Steven P. Rice  
Fern Billingsy  
Carlos Barrios  
Allan Cochran  
Shari McHugh, McHugh Koepke & Associates  
Naomi Padron, McHugh Koepke & Associates

**BOARD POSITIONS ADOPTED ON RELATED LEGISLATION**

AB 826 (Irwin, 2021) would provide that compensation and compensation earnable include flexible benefits plan allowances paid by the county on behalf of its employees as part of a cafeteria plan, if certain requirements are met. The Board of Retirement adopted a “Watch” position.

AB 197 (Chapter 297, Statutes of 2012) enacted technical clarifications to the definition of compensation earnable that was amended by AB 340. The Board of Retirement did not adopt a position.

AB 340 (Chapter 296, Statutes of 2012) enacted the California Public Employees’ Pension Reform Act of 2013, amended the County Employees Retirement Law of 1937’s (CERL) provisions on compensation earnable, and added new provisions to CERL on the assessment, reporting, and audit of compensation items. The Board of Retirement adopted a “Watch” position.

AB 2493  
Attachment 2—Support and Opposition  
Insurance, Benefits and Legislative Committee  
May 23, 2022  
Page 1

**SUPPORT**

Association of Orange County Deputy Sheriffs (Co-sponsor)  
California Professional Firefighters (Co-sponsor)

**OPPOSITION**

None on file.

AMENDED IN ASSEMBLY APRIL 5, 2022

AMENDED IN ASSEMBLY MARCH 24, 2022

CALIFORNIA LEGISLATURE—2021–22 REGULAR SESSION

**ASSEMBLY BILL**

**No. 2493**

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**Introduced by Assembly Member Chen**

February 17, 2022

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An act to add Section ~~31639.96~~ 31541.2 to the Government Code, relating to county employees' retirement.

LEGISLATIVE COUNSEL'S DIGEST

AB 2493, as amended, Chen. County employees' retirement: ~~Orange County~~ disallowed compensation: benefit adjustments.

(1) ~~The Existing law, the California Public Employees' Pension Reform Act of 2013 (PEPRA) (PEPRA)~~, generally requires a public retirement system, as defined, to modify its plan or plans to comply with the act. PEPRA, among other things, establishes new defined benefit formulas and caps on pensionable compensation.

The County Employees Retirement Law of 1937 (CERL) authorizes counties to establish retirement systems pursuant to its provisions in order to provide pension benefits to their employees. *CERL generally vests management of each retirement system in a board of retirement.* CERL authorizes a county retirement system in Los Angeles County to adjust retirement payments due to errors or omissions, as specified. *board of retirement to correct errors in the calculation of a retired member's monthly allowances or other benefits under CERL in certain circumstances, including if the member caused their final compensation to be improperly increased or otherwise overstated at the time of retirement and the system applied that overstated amount as the basis*



*for calculating the member's monthly retirement allowance or benefits under CERL, subject to certain limitations.*

The Public Employees' Retirement Law (PERL) also authorizes its board of administration to adjust retirement payments due to errors or omissions, including for cases in which the retirement systems that the benefits of a member or annuitant are, or would be, based on disallowed compensation that conflicts with PEPRA and other specified laws and is thus impermissible.

This bill would similarly authorize a county retirement system ~~in Orange County~~ to adjust retirement payments based on disallowed compensation for sworn peace officers and firefighters of that system. The bill would provide that if the retirement system determines that the compensation reported for a sworn peace officer or firefighter of the system is disallowed compensation, as defined, the system would require the county employer or agency to discontinue reporting the disallowed compensation. The bill would apply this to determinations made on or after July 30, 2020, if an appeal has been filed and the applicable member, retired member, survivor, or beneficiary has not exhausted their administrative or legal remedies. The bill would require, for an active sworn peace officer or firefighter, that all contribution made on the disallowed compensation be credited against future contributions to the benefit of the employer or agency that reported the disallowed compensation, and any contribution paid by, or on behalf of, that member, be returned to the member by the employer or agency, as specified. The bill would require, for a retired sworn peace officer or firefighter, survivor, or beneficiary whose final compensation was predicated upon the disallowed compensation, that contributions made on the disallowed compensation be credited against future contributions to the benefit of the employer or agency that reported the disallowed compensation and would require the system to permanently adjust the benefit of the affected retired member, survivor, or beneficiary to reflect the exclusion of the disallowed compensation. The bill would specify other conditions required to be satisfied with respect to a retired sworn peace officer or firefighter, survivor, or beneficiary whose final compensation was predicated upon disallowed compensation, including, among others, requiring payment of a penalty by the employer or agency that reported contributions on the disallowed compensation. The bill would also require certain information regarding the relevant retired member, survivor, or beneficiary needed for purposes of these provisions to be kept confidential by the recipient.

(2) Existing constitutional provisions require that a statute that limits the right of access to the meetings of public bodies or the writings of public officials and agencies be adopted with findings demonstrating the interest protected by the limitation and the need for protecting that interest.

This bill would make legislative findings to that effect.

Vote: majority. Appropriation: no. Fiscal committee: no. State-mandated local program: no.

*The people of the State of California do enact as follows:*

1     ~~SECTION 1. Section 31639.96 is added to the Government~~  
2     ~~Code, to read:~~  
3     ~~31639.96. (a) This section shall only apply to Orange County.~~  
4     ~~The~~  
5     SECTION 1. Section 31541.2 is added to the Government Code,  
6     to read:  
7     31541.2. (a) The board of retirement~~and~~ or board of  
8     ~~supervisors~~ supervisors, as authorized pursuant to this chapter,  
9     may enter into any agreements as may be necessary and appropriate  
10    to carry out the provisions of this section.  
11    (b) For purposes of this section, "disallowed compensation"  
12    means compensation reported for a sworn peace officer or  
13    firefighter of the retirement system that the system subsequently  
14    determines is not in compliance with the California Public  
15    Employees' Pension Reform Act of 2013 (Article 4 (commencing  
16    with Section 7522) of Chapter 21 of Division 7 of Title 1), Section  
17    31461, or administrative regulations of the retirement system,  
18    through no fault of the sworn peace officer or firefighter.  
19    (c) If the retirement system determines that the compensation  
20    reported for a sworn peace officer or firefighter of the system is  
21    disallowed compensation, the system shall require the county  
22    employer or agency to discontinue reporting the disallowed  
23    compensation. This section shall also apply to determinations made  
24    on or after July 30, 2020, if an appeal has been filed and the sworn  
25    peace officer or firefighter, the retired sworn peace officer or  
26    firefighter, survivor, or beneficiary has not exhausted their  
27    administrative or legal remedies.  
28    (1) In the case of an active sworn peace officer or firefighter,  
29    all contributions made on the disallowed compensation shall be

1 credited against future contributions to the benefit of the employer  
2 or agency that reported the disallowed compensation, and any  
3 contribution paid by, or on behalf of, that member, shall be returned  
4 to the member by the employer or agency that reported the  
5 disallowed compensation.

6 (2) In the case of a retired sworn peace officer or firefighter,  
7 survivor, or beneficiary whose final compensation at the time of  
8 retirement was predicated upon the disallowed compensation, the  
9 contributions made on the disallowed compensation shall be  
10 credited against future contributions, to the benefit of the employer  
11 or agency that reported the disallowed compensation and the  
12 system shall permanently adjust the benefit of the affected retired  
13 member, survivor, or beneficiary to reflect the exclusion of the  
14 disallowed compensation.

15 (3) (A) In the case of a retired sworn peace officer or firefighter,  
16 survivor, or beneficiary whose final compensation at the time of  
17 retirement was predicated upon the disallowed compensation as  
18 described in paragraph (2), the repayment and notice requirements  
19 described in this paragraph and paragraph (4) shall apply only if  
20 all of the following conditions are met:

21 (i) The compensation was reported to the system and  
22 contributions were made on that compensation while the sworn  
23 peace officer or firefighter was actively employed.

24 (ii) The compensation was agreed to in a memorandum of  
25 understanding or collective bargaining agreement between the  
26 employer and the recognized employee organization as  
27 compensation for pension purposes and the employer and the  
28 recognized employee organization did not knowingly agree to  
29 compensation that was disallowed.

30 (iii) The determination by the system that compensation was  
31 disallowed was made after the date of retirement.

32 (iv) The sworn peace officer or firefighter was not aware that  
33 the compensation was disallowed at the time it was reported.

34 (B) If the conditions of subparagraph (A) are met, the employer  
35 or agency that reported contributions on the disallowed  
36 compensation shall do all of the following:

37 (i) Pay to the system, as a direct payment, the full cost of any  
38 overpayment of the prior paid benefit made to an affected retired  
39 member, survivor, or beneficiary resulting from the disallowed  
40 compensation.

1 (ii) Pay a penalty, as described in clause (iii), equal to 20 percent  
2 of the amount calculated as a lump sum of the actuarial equivalent  
3 present value representing the difference between the monthly  
4 allowance that was based on the disallowed compensation and the  
5 adjusted monthly allowance calculated pursuant to paragraph (2)  
6 for the duration that allowance is projected to be paid by the system  
7 to the retired member, survivor, or beneficiary.

8 (iii) One hundred percent of the penalty to be paid under clause  
9 (ii) shall be paid by the employer or agency as restitution to the  
10 affected retired member, survivor, or beneficiary who was impacted  
11 by disallowed compensation.

12 (4) The system shall provide a notice to the employer or agency  
13 that reported contributions on the disallowed compensation and  
14 to the affected retired member, survivor, or beneficiary, including,  
15 at a minimum, all of the following:

16 (A) The amount of the overpayment to be paid by the employer  
17 or agency to the system as described in subparagraph (B) of  
18 paragraph (3).

19 (B) The actuarial equivalent present value owed to the retired  
20 member, survivor, or beneficiary as described in clause (ii) of  
21 subparagraph (B) of paragraph (3), if applicable.

22 (C) Written disclosure of the employer or agency's obligations  
23 to the retired member, survivor, or beneficiary pursuant to this  
24 section.

25 (5) The system shall, upon request, provide the employer or  
26 agency with contact information data in its possession of a relevant  
27 retired member, survivor, or beneficiary in order for the employer  
28 or agency to fulfill their obligations to that retired member,  
29 survivor, or beneficiary pursuant to this section. The recipient of  
30 this contact information data shall keep it confidential.

31 (d) (1) The employer or agency, as applicable, may submit to  
32 the system for review an additional compensation item that is  
33 proposed to be included, or is contained, in a memorandum of  
34 understanding adopted, or a collective bargaining agreement  
35 entered into, on and after January 1, 2022, that is intended to form  
36 the basis of a pension benefit calculation, in order for the system  
37 to review consistency of the proposal with the California Public  
38 Employees' Pension Reform Act of 2013 (Article 4 (commencing  
39 with Section 7522) of Chapter 21 of Division 7 of Title 1), Section

1 31461, the retirement system, and the administrative regulations  
2 of the system.

3 (2) A submission to the system for review under paragraph (1)  
4 shall include only the compensation item language and a  
5 description of how it meets the criteria listed in subdivision (a) of  
6 Section 571 or subdivision (b) of Section 571.1 of Title 2 of the  
7 California Code of Regulations, along with any other supporting  
8 documents or requirements the system deems necessary to complete  
9 its review.

10 (3) The system shall provide guidance regarding the submission  
11 within 90 days of the receipt of all information required to make  
12 a review.

13 (e) The system shall periodically publish a notice of the proposed  
14 compensation language submitted to the system pursuant to this  
15 section for review and the guidance provided by the system.

16 (f) This section does not alter or abrogate any responsibility of  
17 the retirement system, an employer, or an agency to meet and  
18 confer in good faith with the employee organization regarding the  
19 impact of the disallowed compensation or the effect of any  
20 disallowed compensation on the rights of the employees and the  
21 obligations of the employer to its employees, including any  
22 employees who, due to the passage of time and promotion, may  
23 have become exempt from inclusion in a bargaining unit, but whose  
24 benefit was the product of collective bargaining.

25 (g) This section does not affect or otherwise alter a party's right  
26 to appeal any determination regarding disallowed compensation  
27 made by the system.

28 SEC. 2. The Legislature finds and declares that Section 1 of  
29 this act, which adds Section ~~31639.96~~ 31541.2 to the Government  
30 Code, imposes a limitation on the public's right of access to the  
31 meetings of public bodies or the writings of public officials and  
32 agencies within the meaning of Section 3 of Article I of the  
33 California Constitution. Pursuant to that constitutional provision,  
34 the Legislature makes the following findings to demonstrate the  
35 interest protected by this limitation and the need for protecting  
36 that interest:

37 In order to appropriately maintain the current confidentiality of  
38 personal contact information held by ~~the a county~~ retirement system  
39 ~~of Orange County~~ regarding retired members of the system, and  
40 their survivors and beneficiaries, it is necessary to limit access to

- 1 this information if it is provided to other public entities for purposes
- 2 of Section ~~31639.96~~ 31541.2 of the Government Code.

O



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**EXECUTIVE DIRECTOR**

Graham Knaus

May 19, 2022

The Honorable Phillip Chen  
California State Assembly  
1021 O Street, Suite 4620  
Sacramento, CA 95814

**RE: AB 2493 (Chen): County employees' retirement: disallowed compensation: benefit adjustments.**

**As Amended 4/05/22 – OPPOSE**

**Location – Senate Labor, Public Employment and Retirement Committee**

Dear Assembly Member Chen:

On behalf of the California State Association of Counties, I regret to inform you of our opposition to Assembly Bill 2493, which would place a significant financial burden on counties by requiring member agencies of county retirement systems to pay substantial penalties for decisions they did not make and over which they had no authority.

Following the passage of the Public Employees' Pension Reform Act of 2013 (PEPRA), county retirement systems took varying approaches to comply with the provisions of PEPRA related to which types of compensation may be included in retirement benefit calculations. On July 30, 2020, the California Supreme Court issued a decision in the case *Alameda County Deputy Sheriff's Assn. v Alameda County Employees' Retirement Assn.*, otherwise known as the "Alameda decision," in which the Court upheld provisions PEPRA related to disallowed forms of compensation for retirement calculations. Over the last two years, the impacted '37 Act systems have been working to comply with *Alameda* and recalculate retirement benefits for members who retired after January 1, 2013.

AB 2493 unfairly places the financial consequences of the Court's decision on counties by requiring '37 Act system employers to pay a "penalty" equal to 20 percent of the current actuarial value of retiree benefits deemed unlawful. The penalty, which will result in affected counties owing tens of millions of unbudgeted dollars to retirees for what the Court found to be an illegal benefit, implies counties made the decision to misapply the law. In reality, counties simply complied with the pension agreements established between employees, employers, and retirement systems.

For the reasons stated above, we must oppose AB 2493. The fiscal impact on affected counties will place a significant strain on general fund dollars, resulting in reductions to critical programs including public safety, transportation, and behavioral health. Please do not hesitate to contact me at [gneill@counties.org](mailto:gneill@counties.org) with any questions about our position.

Respectfully,



Geoff Neill  
Legislative Representative

Cc: Honorable Dave Cortese, Chair, Senate Labor, Public Employment and Retirement Committee  
Honorable Members and Consultant, Senate Labor, Public Employment and Retirement Committee  
Scott Seekatz, Senate Republican Caucus Consultant



**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE  
ENGAGEMENT REPORT  
MAY 2022  
FOR INFORMATION ONLY**

**CalSavers Expands Eligibility**

CalSavers is California's Secure Choice IRA that requires employers to enroll in the program if they do not already sponsor a retirement program for their employees. The current program applies to employers with at least 5 employees. A pending bill, SB 1126 (Cortese), would further expand of the program by requiring that it apply to employers with at least 1 employee. However, the definition of an "eligible employer" remains the same and will not be expanded to include business entities that do not employ any individuals other than the owners of the business. ([Source](#))

**DOL Roundtable: Retirement Plan Portability**

The Department of Labor recently hosted a roundtable discussion with legislators, labor leaders, investment fund managers, educators, and industry stakeholders. This is the first in a series of discussions that Labor Secretary Marty Walsh plans to hold throughout the country on enhancing retirement security.

Many speakers pointed out the shift in the private sector to defined contribution plans with only 16% of private sector workers having pensions plans. In contrast, about 86% of public sector workers have a pension plan. Another issue for private sector workers is access to a workplace retirement plan, which is a problem currently being addressed by state-run savings programs. In addition to access, portability is an issue for people with small accounts who frequently change jobs. For example, 401(k) plan sponsors are not required to accept rollovers from another 401(k) plan. The Labor Secretary was urged to prioritize portability issues as something that can be handled through the regulatory process. ([Source](#))

**Georgia State Retirees: First COLA Since Great Recession**

The board of the Georgia Employees' Retirement System recently voted to provide retirees with a 1.5% cost-of-living adjustment (COLA) starting in July. Although the COLA is far below the current rate of inflation, this is the first increase that 54,000 beneficiaries have seen since the late 2000s. With an average pension of \$26,000 a year, the average COLA would be just under \$400. According to the president of the Georgia State Retirees Association, the cost of living has probably gone up about 30% since 2009.

State retirees used to receive the same 3% annual increase as Georgia teachers for many years until the Great Recession in the late 2000s. Lawmakers made changes to the retirement program as a result of stock market dips. In contrast to the COLA for teacher pensions, the state workers' COLA was not prefunded through higher payroll deductions. Had state retirees continued receiving the same COLAs as Georgia teachers, a \$30,000

pension in 2009 would be worth more than \$44,000 today. Future COLAs will depend on a number of financial metrics, and the goal is for state retirees to get the same 3% COLA as teachers going forward with the state's contributions to the retirement system slated to increase more than \$100 million a year. ([Source](#))

### **Retirement Savings Participant Decumulation Behavior**

Mission Square Research Institute (formerly the Center for State and Local Government Excellence) conducted a study on the behavior of participants in the public sector retirement plans in the years following their retirements regarding their defined contribution plans, including how soon funds might be decumulated, by what methods, in what amounts, how often, and how common it is for retirees to take no action. Generally, these participants have defined contribution plans in addition to their defined benefit plans.

The most significant trend is that many participants are not taking actions with their retirement funds. In their first 10 years of retirement, about 48% of participants did not take any partial distributions, and 72% did not taken any full disbursements. In contrast, 27% took a partial disbursement in their first year of retirement, and 11% took a full disbursement in their first year. The partial disbursements also reflect the timing of the first partial disbursement if the participant decided to take a partial disbursement every year.

There is generally a flurry of activity during the first two years of retirement with almost no activity initiated in years 3 to 10. This seems to reflect decisions and plans made leading up to retirement or that participants needed disbursements immediately after retirement.

Another finding was that those who accumulated more funds were less likely to withdraw them upon retirement, whereas those with smaller balances were more likely to make withdrawals. For example, 30% of employees with account balances between \$10,000 to \$50,000 made complete withdrawals, whereas less than 10% with balances between \$50,000 to \$100,000 did so. For those making partial disbursements, 25% with balances between \$100,000 to \$250,000 did so, compared to 15% with balances between \$250,000 to \$500,000. ([Source](#)) ([Source](#))

### **Civil Service Civil War**

In 1987, Congress created the Federal Employees' Retirement System (FERS) to replace the Civil Service Retirement System (CSRS) for federal employees. Existing workers remained in CSRS, whereas most new employees were covered under FERS. Decades after the transition, the debate is ongoing amongst the workers as to who ended up in the better plan.

FERS workers point to the more generous formula for a starting annuity in CSRS, which also receive full cost-of-living adjustments (COLA) each January. If inflation exceeds 2%, FERS retirees receive a COLA that is 1% less than the one received by CSRS retirees.

On the other hand, CSRS workers are not covered under Social Security and point to the Social Security coverage for FERS workers. Additionally, FERS workers receive a match of up to 5% for contributions to the Thrift Savings Plan, a 401(k)-like plan for federal workers.

Most experts on the plans point out that FERS is generally the better plan for people who do not intend to stay in the federal government for a full career since their Social Security credits and 401(k) balances. On the other hand, for those who spend 25 to 40 years in federal service, CSRS with its more generous benefit formula and full COLA is the better plan. ([Source](#))

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE  
RETIREE HEALTHCARE BENEFITS PROGRAM  
STAFF ACTIVITIES REPORT  
MAY 2022  
FOR INFORMATION ONLY**

**2022-2023 Retiree Healthcare Annual Letter Packet and Rate Booklet Mailing**

On May 27, 2022, staff completed the 2022-2023 Retiree Healthcare Annual Letter packet and Premium Rate Booklet mass mailing. The packets were mailed to all members/survivors currently enrolled in a LACERA-administered healthcare plan. The packet contained the following information:

- Letter from the Chief Executive Officer
- Benefits Update
- Benefits Guide
- Monthly Premium Rates Booklet, Effective July 1, 2022

The electronic versions are available on the LACERA website - [www.lacera.com](http://www.lacera.com) under the Retiree Healthcare tab.

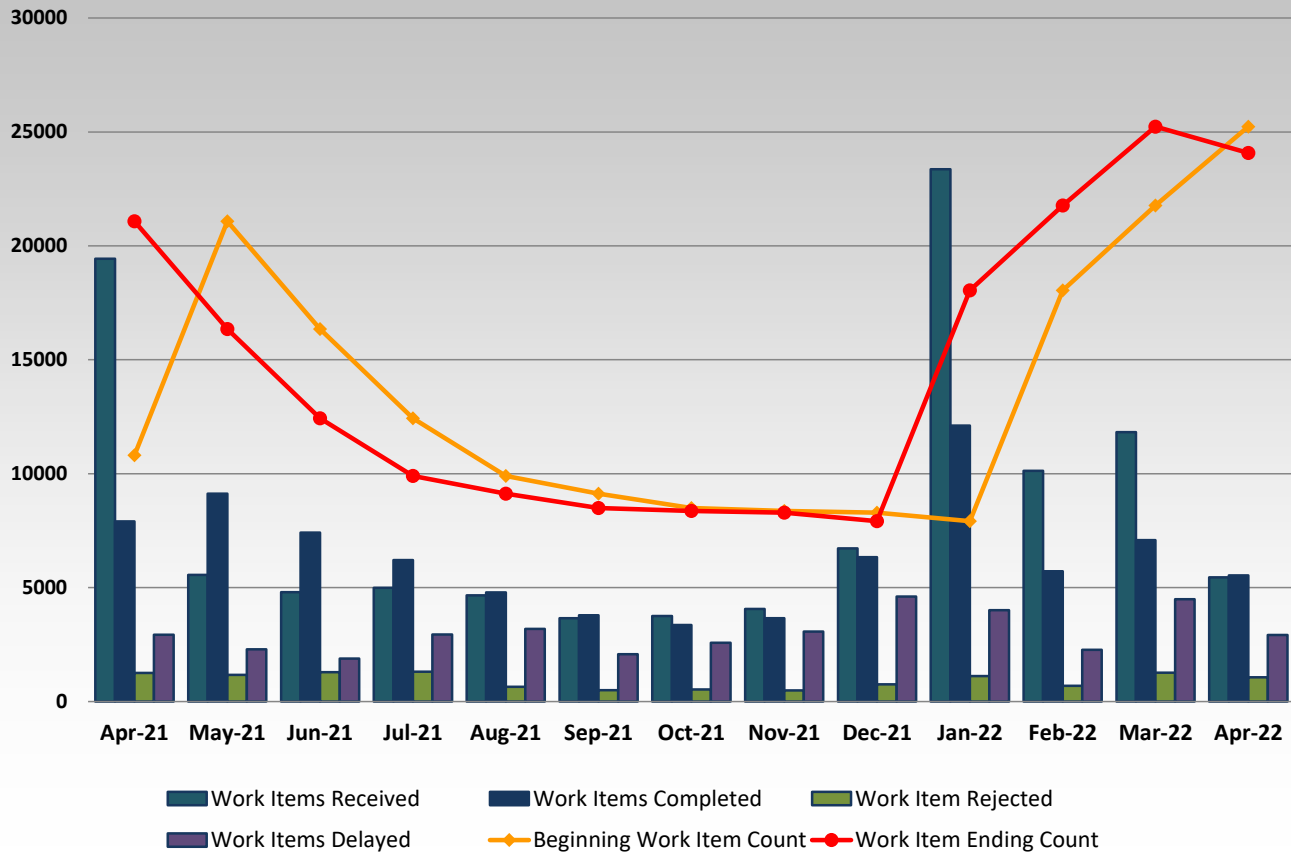
Kudos to RHC staff, Segal, Systems Division and Communications Division for their assistance with this annual project.

# Retiree Healthcare Division

## Trend Report

APRIL 2021 - APRIL 2022

Updated 5/20/2022

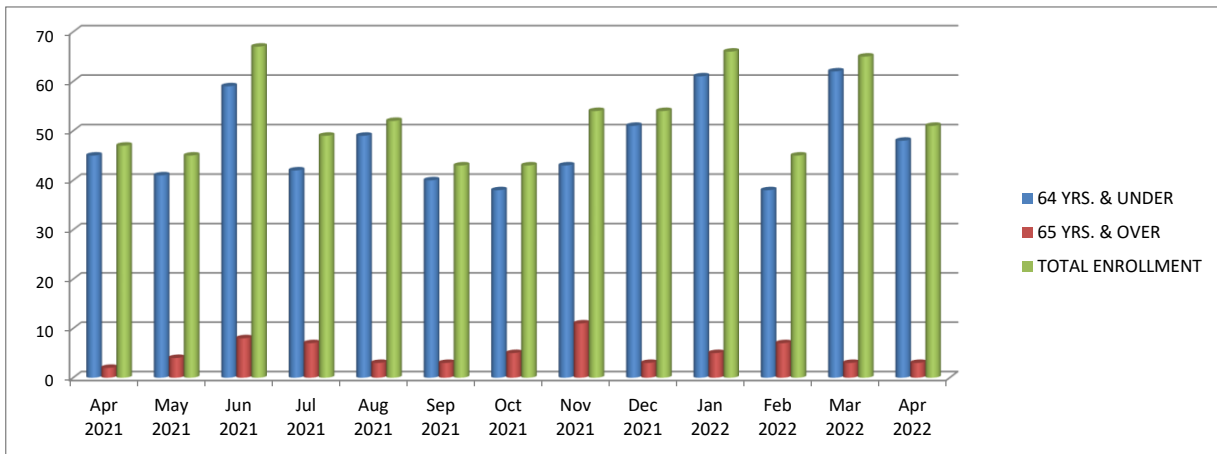


	Beginning Work Item Count	Work Items Received	Work Items Completed	Work Item Rejected	Work Items Delayed	Work Item Ending Count
Apr-21	10808	19437	7902	1262	2932	21081
May-21	21081	5563	9121	1175	2288	16348
Jun-21	16348	4797	7421	1289	1884	12435
Jul-21	12435	4989	6205	1315	2940	9904
Aug-21	9904	4663	4790	649	3193	9128
Sep-21	9128	3659	3789	504	2079	8494
Oct-21	8494	3758	3355	529	2579	8368
Nov-21	8368	4064	3655	487	3068	8290
Dec-21	8290	6721	6335	758	4606	7918
Jan-22	7918	23364	12115	1117	4012	18050
Feb-22	18050	10131	5715	691	2272	21775
Mar-22	21775	11821	7090	1271	4489	25235
Apr-22	25235	5451	5542	1067	2922	24077

## Retirees Monthly Age Breakdown APRIL 2021 - APRIL 2022

### Disability Retirement

MONTH	64 YRS. & UNDER	65 YRS. & OVER	TOTAL ENROLLMENT
Apr 2021	45	2	47
May 2021	41	4	45
Jun 2021	59	8	67
Jul 2021	42	7	49
Aug 2021	49	3	52
Sep 2021	40	3	43
Oct 2021	38	5	43
Nov 2021	43	11	54
Dec 2021	51	3	54
Jan 2022	61	5	66
Feb 2022	38	7	45
Mar 2022	62	3	65
Apr 2022	48	3	51



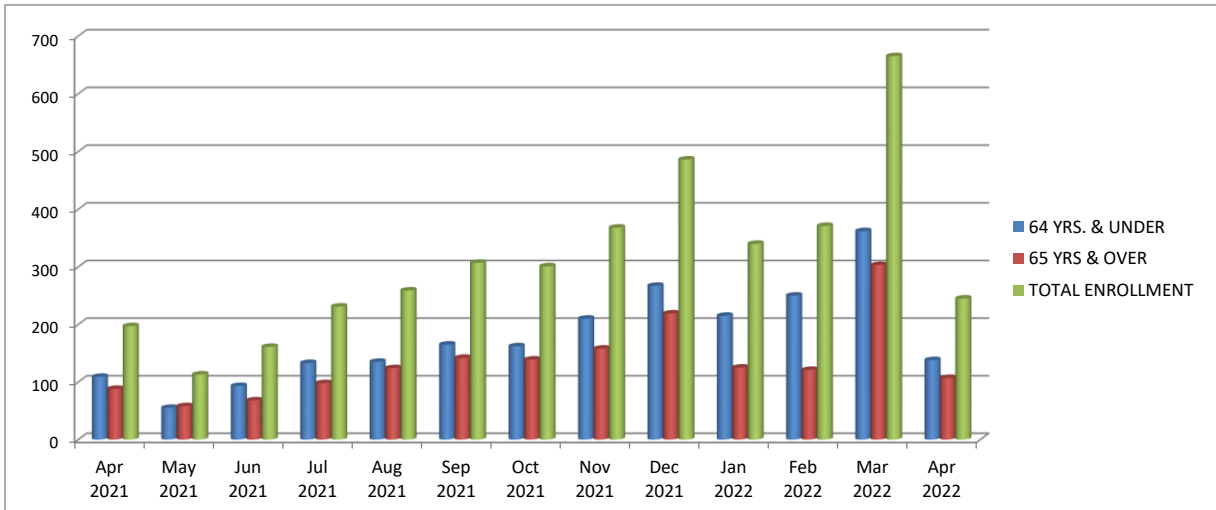
**PLEASE NOTE:**

- Next Report will include the following dates: May 1, 2021, through May 31, 2022.

## Retirees Monthly Age Breakdown APRIL 2021 - APRIL 2022

### Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
Apr 2021	109	88	197
May 2021	55	58	113
Jun 2021	93	68	161
Jul 2021	133	98	231
Aug 2021	135	124	259
Sep 2021	165	142	307
Oct 2021	162	139	301
Nov 2021	210	158	368
Dec 2021	267	219	486
Jan 2022	215	125	340
Feb 2022	250	121	371
Mar 2022	362	303	665
Apr 2022	138	107	245



**PLEASE NOTE:**

- Next Report will include the following dates: May 1, 2021, through May 31, 2022.

**Medicare Part B Reimbursement and Penalty Report**  
**PAY PERIOD 5/31/2022**

<b>Deduction Code</b>	<b>No. of Members</b>	<b>Reimbursement Amount</b>	<b>No. of Penalties</b>	<b>Penalty Amount</b>
<b>ANTHEM BC III</b>				
240	7218	\$1,093,978.80	2	\$148.30
241	136	\$20,107.70	0	\$0.00
242	877	\$137,052.10	0	\$0.00
243	4274	\$1,347,942.31	1	\$59.40
244	15	\$2,364.20	0	\$0.00
245	58	\$8,666.10	0	\$0.00
246	17	\$2,586.60	0	\$0.00
247	150	\$24,791.90	0	\$0.00
248	12	\$3,424.50	1	\$43.00
249	53	\$17,072.30	0	\$0.00
250	17	\$5,303.60	0	\$0.00
<b>Plan Total:</b>	<b>12,827</b>	<b>\$2,663,290.11</b>	<b>4</b>	<b>\$250.70</b>
<b>CIGNA - PREFERRED with RX</b>				
321	31	\$4,352.10	0	\$0.00
322	5	\$698.50	0	\$0.00
324	22	\$6,511.60	0	\$0.00
327	2	\$275.00	0	\$0.00
329	2	\$566.90	0	\$0.00
<b>Plan Total:</b>	<b>62</b>	<b>\$12,404.10</b>	<b>0</b>	<b>\$0.00</b>
<b>KAISER SR. ADVANTAGE</b>				
394	13	\$2,158.20	0	\$0.00
397	3	\$424.70	0	\$0.00
398	6	\$1,890.80	0	\$0.00
403	11530	\$1,709,197.94	3	\$90.60
413	1611	\$252,264.03	0	\$0.00
418	6028	\$1,862,111.34	0	\$0.00
419	239	\$32,201.50	0	\$0.00
426	245	\$36,671.70	0	\$0.00
427	40	\$5,563.10	0	\$0.00
445	2	\$340.20	0	\$0.00
446	1	\$127.50	0	\$0.00
451	37	\$5,640.80	0	\$0.00
455	5	\$828.90	0	\$0.00
457	10	\$4,046.50	0	\$0.00
458	2	\$234.90	0	\$0.00
459	0	\$340.20	0	\$0.00
462	78	\$12,010.50	0	\$0.00
465	6	\$933.80	0	\$0.00
466	29	\$8,158.10	0	\$0.00
472	30	\$4,634.20	0	\$0.00
476	3	\$393.00	0	\$0.00
478	18	\$5,424.80	0	\$0.00
479	1	\$144.60	0	\$0.00
482	77	\$13,201.60	0	\$0.00
486	3	\$427.10	0	\$0.00
488	42	\$12,780.20	0	\$0.00
491	1	\$148.50	0	\$0.00
<b>Plan Total:</b>	<b>20,060</b>	<b>\$3,972,298.71</b>	<b>3</b>	<b>\$90.60</b>



**Medicare Part B Reimbursement and Penalty Report**  
**PAY PERIOD 5/31/2022**

<b>Deduction Code</b>	<b>No. of Members</b>	<b>Reimbursement Amount</b>	<b>No. of Penalties</b>	<b>Penalty Amount</b>
<b>SCAN</b>				
611	296	\$44,406.00	0	\$0.00
613	83	\$25,086.10	0	\$0.00
<b>Plan Total:</b>	<b>379</b>	<b>\$69,492.10</b>	<b>0</b>	<b>\$0.00</b>
<b>UNITED HEALTHCARE GROUP MEDICARE ADV. HMO</b>				
701	1881	\$285,540.00	1	\$36.50
702	378	\$62,304.72	0	\$0.00
703	1234	\$393,817.70	0	\$0.00
704	97	\$16,388.70	0	\$0.00
705	38	\$13,512.00	0	\$0.00
<b>Plan Total:</b>	<b>3,628</b>	<b>\$771,563.12</b>	<b>1</b>	<b>\$36.50</b>
<b>Grand Total:</b>	<b>36,956</b>	<b>\$7,489,048.14</b>	<b>8</b>	<b>\$377.80</b>

**Medicare Part B Reimbursement and Penalty Report**  
**PAY PERIOD 5/31/2022**

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
<b>ANTHEM BC III</b>				
240	7218	\$1,093,978.80	2	\$148.30
241	136	\$20,107.70	0	\$0.00
242	877	\$137,052.10	0	\$0.00
243	4274	\$1,347,942.31	1	\$59.40
244	15	\$2,364.20	0	\$0.00
245	58	\$8,666.10	0	\$0.00
246	17	\$2,586.60	0	\$0.00
247	150	\$24,791.90	0	\$0.00
248	12	\$3,424.50	1	\$43.00
249	53	\$17,072.30	0	\$0.00
250	17	\$5,303.60	0	\$0.00
<b>Plan Total:</b>	<b>12,827</b>	<b>\$2,663,290.11</b>	<b>4</b>	<b>\$250.70</b>
<b>CIGNA - PREFERRED with RX</b>				
321	31	\$4,352.10	0	\$0.00
322	5	\$698.50	0	\$0.00
324	22	\$6,511.60	0	\$0.00
327	2	\$275.00	0	\$0.00
329	2	\$566.90	0	\$0.00
<b>Plan Total:</b>	<b>62</b>	<b>\$12,404.10</b>	<b>0</b>	<b>\$0.00</b>
<b>KAISER SR. ADVANTAGE</b>				
394	13	\$2,158.20	0	\$0.00
397	3	\$424.70	0	\$0.00
398	6	\$1,890.80	0	\$0.00
403	11530	\$1,709,197.94	3	\$90.60
413	1611	\$252,264.03	0	\$0.00
418	6028	\$1,862,111.34	0	\$0.00
419	239	\$32,201.50	0	\$0.00
426	245	\$36,671.70	0	\$0.00
427	40	\$5,563.10	0	\$0.00
445	2	\$340.20	0	\$0.00
446	1	\$127.50	0	\$0.00
451	37	\$5,640.80	0	\$0.00
455	5	\$828.90	0	\$0.00
457	10	\$4,046.50	0	\$0.00
458	2	\$234.90	0	\$0.00
459	0	\$340.20	0	\$0.00
462	78	\$12,010.50	0	\$0.00
465	6	\$933.80	0	\$0.00
466	29	\$8,158.10	0	\$0.00
472	30	\$4,634.20	0	\$0.00
476	3	\$393.00	0	\$0.00
478	18	\$5,424.80	0	\$0.00
479	1	\$144.60	0	\$0.00
482	77	\$13,201.60	0	\$0.00
486	3	\$427.10	0	\$0.00
488	42	\$12,780.20	0	\$0.00
491	1	\$148.50	0	\$0.00
<b>Plan Total:</b>	<b>20,060</b>	<b>\$3,972,298.71</b>	<b>3</b>	<b>\$90.60</b>

**Medicare Part B Reimbursement and Penalty Report**  
**PAY PERIOD 5/31/2022**

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
<b>SCAN</b>				
611	296	\$44,406.00	0	\$0.00
613	83	\$25,086.10	0	\$0.00
<b>Plan Total:</b>	<b>379</b>	<b>\$69,492.10</b>	<b>0</b>	<b>\$0.00</b>
<b>UNITED HEALTHCARE GROUP MEDICARE ADV. HMO</b>				
701	1881	\$285,540.00	1	\$36.50
702	378	\$62,304.72	0	\$0.00
703	1234	\$393,817.70	0	\$0.00
704	97	\$16,388.70	0	\$0.00
705	38	\$13,512.00	0	\$0.00
<b>Plan Total:</b>	<b>3,628</b>	<b>\$771,563.12</b>	<b>1</b>	<b>\$36.50</b>
<b>LOCAL 1014</b>				
804	181	\$38,374.30	0	\$0.00
805	205	\$39,837.20	0	\$0.00
806	663	\$252,457.15	0	\$0.00
807	45	\$9,491.50	0	\$0.00
808	18	\$6,851.39	0	\$0.00
812	251	\$45,756.60	0	\$0.00
813	2	\$340.20	0	\$0.00
<b>Plan Total:</b>	<b>1,365</b>	<b>\$393,108.34</b>	<b>0</b>	<b>\$0.00</b>
<b>Grand Total:</b>	<b>38,321</b>	<b>\$7,882,156.48</b>	<b>8</b>	<b>\$377.80</b>

## Medical and Dental Vision Insurance Premiums June 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Medical Plan</b>							
<b>Anthem Blue Cross Prudent Buyer Plan</b>							
201	492	\$435,353.51	\$67,095.42	\$370,907.30	\$438,002.72	(\$4,415.35)	\$433,587.37
202	258	\$453,161.25	\$39,412.79	\$396,385.96	\$435,798.75	\$0.00	\$435,798.75
203	76	\$148,906.80	\$29,232.76	\$121,633.34	\$150,866.10	\$0.00	\$150,866.10
204	24	\$27,231.12	\$8,328.16	\$18,902.96	\$27,231.12	\$0.00	\$27,231.12
<b>SUBTOTAL</b>	<b>850</b>	<b>\$1,064,652.68</b>	<b>\$144,069.13</b>	<b>\$907,829.56</b>	<b>\$1,051,898.69</b>	<b>(\$4,415.35)</b>	<b>\$1,047,483.34</b>
<b>Anthem Blue Cross I</b>							
211	618	\$786,955.02	\$50,400.74	\$753,108.35	\$803,509.09	(\$1,273.39)	\$802,235.70
212	241	\$553,109.46	\$29,698.00	\$521,116.40	\$550,814.40	\$0.00	\$550,814.40
213	67	\$181,373.02	\$23,010.01	\$166,484.19	\$189,494.20	\$0.00	\$189,494.20
214	23	\$38,744.19	\$4,649.28	\$34,094.91	\$38,744.19	\$0.00	\$38,744.19
215	2	\$861.78	\$34.48	\$827.30	\$861.78	\$0.00	\$861.78
<b>SUBTOTAL</b>	<b>951</b>	<b>\$1,561,043.47</b>	<b>\$107,792.51</b>	<b>\$1,475,631.15</b>	<b>\$1,583,423.66</b>	<b>(\$1,273.39)</b>	<b>\$1,582,150.27</b>
<b>Anthem Blue Cross II</b>							
221	2,287	\$2,922,430.05	\$159,250.00	\$2,760,633.27	\$2,919,883.27	(\$1,273.39)	\$2,918,609.88
222	2,028	\$4,688,807.58	\$117,440.80	\$4,505,831.71	\$4,623,272.51	\$0.00	\$4,623,272.51
223	897	\$2,436,354.00	\$96,912.68	\$2,380,047.22	\$2,476,959.90	\$0.00	\$2,476,959.90
224	198	\$333,536.94	\$33,589.43	\$306,685.63	\$340,275.06	\$0.00	\$340,275.06
<b>SUBTOTAL</b>	<b>5,410</b>	<b>\$10,381,128.57</b>	<b>\$407,192.91</b>	<b>\$9,953,197.83</b>	<b>\$10,360,390.74</b>	<b>(\$1,273.39)</b>	<b>\$10,359,117.35</b>

## Medical and Dental Vision Insurance Premiums June 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Anthem Blue Cross III</b>							
240	7,251	\$3,765,406.32	\$522,486.81	\$3,283,403.75	\$3,805,890.56	(\$8,405.28)	\$3,797,485.28
241	135	\$227,095.31	\$22,145.91	\$206,607.03	\$228,752.94	\$0.00	\$228,752.94
242	872	\$1,470,317.81	\$87,191.46	\$1,352,239.38	\$1,439,430.84	\$0.00	\$1,439,430.84
243	4,293	\$4,436,653.48	\$487,307.03	\$3,944,083.15	\$4,431,390.18	(\$16,435.94)	\$4,414,954.24
244	15	\$13,931.40	\$2,024.69	\$11,906.71	\$13,931.40	\$0.00	\$13,931.40
245	57	\$54,796.84	\$6,445.56	\$46,493.76	\$52,939.32	\$0.00	\$52,939.32
246	17	\$35,142.06	\$3,100.77	\$32,041.29	\$35,142.06	\$0.00	\$35,142.06
247	152	\$316,278.54	\$18,769.97	\$309,911.65	\$328,681.62	\$0.00	\$328,681.62
248	12	\$17,300.76	\$1,124.55	\$17,617.94	\$18,742.49	\$0.00	\$18,742.49
249	55	\$79,295.15	\$5,882.25	\$70,529.44	\$76,411.69	\$0.00	\$76,411.69
250	17	\$27,465.88	\$840.13	\$26,625.75	\$27,465.88	\$0.00	\$27,465.88
<b>SUBTOTAL</b>	<b>12,876</b>	<b>\$10,443,683.55</b>	<b>\$1,157,319.13</b>	<b>\$9,301,459.85</b>	<b>\$10,458,778.98</b>	<b>(\$24,841.22)</b>	<b>\$10,433,937.76</b>
<b>CIGNA Network Model Plan</b>							
301	251	\$415,608.31	\$109,334.56	\$314,552.80	\$423,887.36	(\$1,655.81)	\$422,231.55
302	71	\$212,226.10	\$54,245.21	\$163,959.09	\$218,204.30	\$0.00	\$218,204.30
303	6	\$21,176.94	\$5,790.53	\$11,856.92	\$17,647.45	\$0.00	\$17,647.45
304	13	\$28,559.96	\$14,315.85	\$16,441.03	\$30,756.88	\$0.00	\$30,756.88
<b>SUBTOTAL</b>	<b>341</b>	<b>\$677,571.31</b>	<b>\$183,686.15</b>	<b>\$506,809.84</b>	<b>\$690,495.99</b>	<b>(\$1,655.81)</b>	<b>\$688,840.18</b>

## Medical and Dental Vision Insurance Premiums June 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>CIGNA Preferred w/ Rx - Phoenix, AZ</b>							
321	31	\$11,919.19	\$1,445.69	\$10,473.50	\$11,919.19	\$0.00	\$11,919.19
322	5	\$8,588.90	\$687.11	\$7,901.79	\$8,588.90	\$0.00	\$8,588.90
324	22	\$16,741.56	\$2,222.07	\$14,519.49	\$16,741.56	\$0.00	\$16,741.56
327	2	\$4,517.70	\$451.77	\$4,065.93	\$4,517.70	\$0.00	\$4,517.70
329	2	\$2,685.82	\$0.00	\$2,685.82	\$2,685.82	\$0.00	\$2,685.82
<b>SUBTOTAL</b>	<b>62</b>	<b>\$44,453.17</b>	<b>\$4,806.64</b>	<b>\$39,646.53</b>	<b>\$44,453.17</b>	<b>\$0.00</b>	<b>\$44,453.17</b>

## Medical and Dental Vision Insurance Premiums June 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Kaiser/Senior Advantage</b>							
401	1,538	\$1,820,697.76	\$157,598.43	\$1,727,536.20	\$1,885,134.63	\$0.00	\$1,885,134.63
403	11,531	\$3,038,915.04	\$288,526.28	\$2,762,250.55	\$3,050,776.83	(\$8,640.72)	\$3,042,136.11
404	526	\$620,473.99	\$14,410.88	\$619,014.18	\$633,425.06	(\$2,354.74)	\$631,070.32
405	1,242	\$1,461,660.12	\$19,465.23	\$1,463,378.37	\$1,482,843.60	(\$8,190.93)	\$1,474,652.67
411	1,879	\$4,433,340.96	\$191,269.11	\$4,251,595.45	\$4,442,864.56	(\$4,676.52)	\$4,438,188.04
413	1,603	\$2,317,399.28	\$111,218.08	\$2,180,495.74	\$2,291,713.82	\$0.00	\$2,291,713.82
414	78	\$182,715.00	\$2,436.20	\$180,278.80	\$182,715.00	\$0.00	\$182,715.00
418	5,990	\$3,118,316.96	\$224,166.04	\$2,817,261.22	\$3,041,427.26	(\$3,609.76)	\$3,037,817.50
419	239	\$344,921.61	\$4,179.16	\$326,430.35	\$330,609.51	(\$4,293.63)	\$326,315.88
420	115	\$272,221.84	\$1,126.44	\$242,934.52	\$244,060.96	\$0.00	\$244,060.96
421	10	\$11,731.30	\$1,407.76	\$10,323.54	\$11,731.30	\$0.00	\$11,731.30
422	259	\$611,259.39	\$2,342.00	\$604,233.41	\$606,575.41	\$1,431.21	\$608,006.62
423	3	\$7,027.50	\$0.00	\$7,027.50	\$7,027.50	\$0.00	\$7,027.50
426	242	\$351,952.20	\$2,632.51	\$336,443.39	\$339,075.90	\$0.00	\$339,075.90
427	40	\$57,248.40	\$1,373.97	\$55,874.43	\$57,248.40	\$0.00	\$57,248.40
428	47	\$112,619.04	\$844.65	\$95,350.78	\$96,195.43	(\$2,346.23)	\$93,849.20
429	3	\$7,040.22	\$0.00	\$7,040.22	\$7,040.22	\$0.00	\$7,040.22
430	150	\$354,203.72	\$3,800.07	\$331,637.89	\$335,437.96	\$0.00	\$335,437.96
431	4	\$9,384.92	\$0.00	\$9,384.92	\$9,384.92	\$0.00	\$9,384.92
<b>SUBTOTAL</b>	<b>25,499</b>	<b>\$19,133,129.25</b>	<b>\$1,026,796.81</b>	<b>\$18,028,491.46</b>	<b>\$19,055,288.27</b>	<b>(\$32,681.32)</b>	<b>\$19,022,606.95</b>

## Medical and Dental Vision Insurance Premiums June 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Kaiser - Colorado</b>							
450	4	\$4,112.68	\$781.41	\$3,331.27	\$4,112.68	\$0.00	\$4,112.68
451	37	\$11,357.52	\$1,362.91	\$9,994.61	\$11,357.52	\$0.00	\$11,357.52
453	9	\$20,456.01	\$0.00	\$22,728.90	\$22,728.90	\$0.00	\$22,728.90
454	1	\$3,068.62	\$361.56	\$2,707.06	\$3,068.62	\$0.00	\$3,068.62
455	5	\$6,635.65	\$0.00	\$6,635.65	\$6,635.65	\$0.00	\$6,635.65
457	10	\$6,059.20	\$1,272.44	\$6,604.52	\$7,876.96	\$0.00	\$7,876.96
458	1	\$4,575.94	\$0.00	\$2,287.97	\$2,287.97	\$0.00	\$2,287.97
459	1	\$1,626.09	\$65.04	\$1,561.05	\$1,626.09	\$0.00	\$1,626.09
<b>SUBTOTAL</b>	<b>68</b>	<b>\$57,891.71</b>	<b>\$3,843.36</b>	<b>\$55,851.03</b>	<b>\$59,694.39</b>	<b>\$0.00</b>	<b>\$59,694.39</b>
<b>Kaiser - Georgia</b>							
441	4	\$4,529.32	\$0.00	\$4,529.32	\$4,529.32	\$0.00	\$4,529.32
442	7	\$7,926.31	\$0.00	\$7,926.31	\$7,926.31	\$0.00	\$7,926.31
445	2	\$3,095.60	\$0.00	\$3,095.60	\$3,095.60	\$0.00	\$3,095.60
446	1	\$1,547.80	\$0.00	\$1,547.80	\$1,547.80	\$0.00	\$1,547.80
461	12	\$13,587.96	\$1,381.43	\$11,074.20	\$12,455.63	\$0.00	\$12,455.63
462	78	\$33,030.66	\$4,471.83	\$30,676.18	\$35,148.01	\$0.00	\$35,148.01
463	2	\$4,513.34	\$1,128.33	\$3,385.01	\$4,513.34	\$0.00	\$4,513.34
465	6	\$9,286.80	\$928.68	\$8,358.12	\$9,286.80	\$0.00	\$9,286.80
466	29	\$24,329.26	\$838.94	\$23,490.32	\$24,329.26	\$0.00	\$24,329.26
<b>SUBTOTAL</b>	<b>141</b>	<b>\$101,847.05</b>	<b>\$8,749.21</b>	<b>\$94,082.86</b>	<b>\$102,832.07</b>	<b>\$0.00</b>	<b>\$102,832.07</b>



## Medical and Dental Vision Insurance Premiums June 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Kaiser - Hawaii</b>							
471	6	\$5,649.66	\$0.00	\$5,649.66	\$5,649.66	\$0.00	\$5,649.66
472	30	\$14,062.80	\$2,137.54	\$12,394.02	\$14,531.56	\$0.00	\$14,531.56
473	1	\$1,819.99	\$546.60	\$1,273.39	\$1,819.99	\$0.00	\$1,819.99
474	4	\$7,500.92	\$0.00	\$5,625.69	\$5,625.69	\$0.00	\$5,625.69
475	2	\$5,617.68	\$203.56	\$5,414.12	\$5,617.68	\$0.00	\$5,617.68
476	3	\$4,207.11	\$1,935.26	\$2,271.85	\$4,207.11	\$0.00	\$4,207.11
477	1	\$2,753.60	\$458.54	\$2,295.06	\$2,753.60	\$0.00	\$2,753.60
478	18	\$16,731.36	\$2,268.04	\$14,463.32	\$16,731.36	\$0.00	\$16,731.36
479	1	\$2,280.75	\$0.00	\$2,280.75	\$2,280.75	\$0.00	\$2,280.75
<b>SUBTOTAL</b>	<b>66</b>	<b>\$60,623.87</b>	<b>\$7,549.54</b>	<b>\$51,667.86</b>	<b>\$59,217.40</b>	<b>\$0.00</b>	<b>\$59,217.40</b>
<b>Kaiser - Oregon</b>							
481	4	\$4,618.64	\$854.45	\$3,764.19	\$4,618.64	\$0.00	\$4,618.64
482	76	\$37,390.08	\$5,972.80	\$29,979.20	\$35,952.00	\$0.00	\$35,952.00
483	1	\$1,347.32	\$73.93	\$1,273.39	\$1,347.32	\$0.00	\$1,347.32
484	4	\$9,205.28	\$300.44	\$8,904.84	\$9,205.28	\$0.00	\$9,205.28
486	3	\$4,878.06	\$650.41	\$4,227.65	\$4,878.06	\$0.00	\$4,878.06
488	42	\$39,930.24	\$5,457.16	\$34,473.08	\$39,930.24	\$0.00	\$39,930.24
489	1	\$1,096.82	\$0.00	\$1,096.82	\$1,096.82	\$0.00	\$1,096.82
491	1	\$1,568.18	\$0.00	\$1,568.18	\$1,568.18	\$0.00	\$1,568.18
498	2	\$4,987.96	\$397.84	\$4,590.12	\$4,987.96	\$0.00	\$4,987.96
<b>SUBTOTAL</b>	<b>134</b>	<b>\$105,022.58</b>	<b>\$13,707.03</b>	<b>\$89,877.47</b>	<b>\$103,584.50</b>	<b>\$0.00</b>	<b>\$103,584.50</b>

## Medical and Dental Vision Insurance Premiums June 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>SCAN Health Plan</b>							
611	293	\$83,945.60	\$18,195.88	\$64,615.32	\$82,811.20	(\$283.60)	\$82,527.60
613	82	\$46,413.60	\$8,343.29	\$35,833.51	\$44,176.80	\$0.00	\$44,176.80
<b>SUBTOTAL</b>	<b>375</b>	<b>\$130,359.20</b>	<b>\$26,539.17</b>	<b>\$100,448.83</b>	<b>\$126,988.00</b>	<b>(\$283.60)</b>	<b>\$126,704.40</b>
<b>UHC Medicare Adv.</b>							
701	1,868	\$634,544.70	\$72,827.88	\$565,754.22	\$638,582.10	(\$1,682.25)	\$636,899.85
702	372	\$613,071.36	\$35,826.27	\$553,296.99	\$589,123.26	\$0.00	\$589,123.26
703	1,234	\$822,481.30	\$81,450.22	\$754,993.98	\$836,444.20	\$664.90	\$837,109.10
704	101	\$186,801.83	\$10,917.92	\$175,882.11	\$186,800.03	\$0.00	\$186,800.03
705	38	\$33,514.86	\$2,046.17	\$34,114.60	\$36,160.77	\$0.00	\$36,160.77
706	1	\$362.92	\$14.52	\$348.40	\$362.92	\$0.00	\$362.92
<b>SUBTOTAL</b>	<b>3,614</b>	<b>\$2,290,776.97</b>	<b>\$203,082.98</b>	<b>\$2,084,390.30</b>	<b>\$2,287,473.28</b>	<b>(\$1,017.35)</b>	<b>\$2,286,455.93</b>
<b>United Healthcare</b>							
707	504	\$650,530.17	\$55,100.87	\$583,585.21	\$638,686.08	\$0.00	\$638,686.08
708	481	\$1,139,186.64	\$51,124.39	\$1,064,908.89	\$1,116,033.28	\$0.00	\$1,116,033.28
709	376	\$1,045,940.25	\$62,258.40	\$975,407.91	\$1,037,666.31	\$2,745.25	\$1,040,411.56
<b>SUBTOTAL</b>	<b>1,361</b>	<b>\$2,835,657.06</b>	<b>\$168,483.66</b>	<b>\$2,623,902.01</b>	<b>\$2,792,385.67</b>	<b>\$2,745.25</b>	<b>\$2,795,130.92</b>

## Medical and Dental Vision Insurance Premiums June 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Local 1014 Firefighters</b>							
801	75	\$92,552.25	\$3,233.15	\$87,122.52	\$90,355.67	\$0.00	\$90,355.67
802	321	\$714,234.63	\$21,404.74	\$705,067.56	\$726,472.30	\$2,225.03	\$728,697.33
803	350	\$918,624.00	\$25,354.04	\$908,912.81	\$934,266.85	\$2,624.61	\$936,891.46
804	183	\$225,827.49	\$5,306.30	\$240,216.57	\$245,522.87	(\$37,535.15)	\$207,987.72
805	205	\$456,131.15	\$11,125.12	\$471,662.12	\$482,787.24	(\$39,837.20)	\$442,950.04
806	665	\$1,479,644.95	\$36,134.36	\$1,403,548.59	\$1,439,682.95	(\$252,457.15)	\$1,187,225.80
807	46	\$120,733.44	\$629.92	\$86,035.42	\$86,665.34	(\$9,491.50)	\$77,173.84
808	18	\$47,243.52	\$209.97	\$47,033.55	\$47,243.52	(\$6,851.39)	\$40,392.13
809	25	\$30,850.75	\$3,899.52	\$26,951.23	\$30,850.75	\$0.00	\$30,850.75
810	11	\$24,475.33	\$2,981.53	\$21,493.80	\$24,475.33	\$0.00	\$24,475.33
811	1	\$2,624.64	\$0.00	\$2,624.64	\$2,624.64	\$0.00	\$2,624.64
812	251	\$309,741.53	\$22,311.13	\$287,430.40	\$309,741.53	(\$45,756.60)	\$263,984.93
813	2	\$4,450.06	\$0.00	\$4,450.06	\$4,450.06	(\$340.20)	\$4,109.86
<b>SUBTOTAL</b>	<b>2,153</b>	<b>\$4,427,133.74</b>	<b>\$132,589.78</b>	<b>\$4,292,549.27</b>	<b>\$4,425,139.05</b>	<b>(\$387,419.55)</b>	<b>\$4,037,719.50</b>
<b>Kaiser - Washington</b>							
393	6	\$7,454.04	\$596.32	\$6,857.72	\$7,454.04	\$0.00	\$7,454.04
394	13	\$5,664.10	\$1,089.25	\$4,574.85	\$5,664.10	\$0.00	\$5,664.10
395	2	\$6,939.00	\$293.35	\$2,019.65	\$2,313.00	\$0.00	\$2,313.00
396	1	\$3,867.64	\$1,160.58	\$2,707.06	\$3,867.64	\$0.00	\$3,867.64
397	3	\$4,519.08	\$0.00	\$4,519.08	\$4,519.08	\$0.00	\$4,519.08
398	6	\$5,180.40	\$1,001.54	\$4,178.86	\$5,180.40	\$0.00	\$5,180.40
<b>SUBTOTAL</b>	<b>31</b>	<b>\$33,624.26</b>	<b>\$4,141.04</b>	<b>\$24,857.22</b>	<b>\$28,998.26</b>	<b>\$0.00</b>	<b>\$28,998.26</b>
<b>Medical Plan Total</b>	<b>53,932</b>	<b>\$53,348,598.44</b>	<b>\$3,600,349.05</b>	<b>\$49,630,693.07</b>	<b>\$53,231,042.12</b>	<b>(\$452,115.73)</b>	<b>\$52,778,926.39</b>

## Medical and Dental Vision Insurance Premiums June 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Dental/Vision Plan</b>							
<b>CIGNA Indemnity Dental/Vision</b>							
501	25,485	\$1,310,899.27	\$140,404.73	\$1,188,978.07	\$1,329,382.80	(\$3,505.54)	\$1,325,877.26
502	23,704	\$2,538,755.60	\$192,784.24	\$2,344,365.04	\$2,537,149.28	(\$2,932.94)	\$2,534,216.34
503	10	\$632.20	\$53.12	\$579.08	\$632.20	\$0.00	\$632.20
<b>SUBTOTAL</b>	<b>49,199</b>	<b>\$3,850,287.07</b>	<b>\$333,242.09</b>	<b>\$3,533,922.19</b>	<b>\$3,867,164.28</b>	<b>(\$6,438.48)</b>	<b>\$3,860,725.80</b>
<b>CIGNA Dental HMO/Vision</b>							
901	3,701	\$171,754.48	\$20,129.15	\$155,799.07	\$175,928.22	(\$324.59)	\$175,603.63
902	2,751	\$262,156.95	\$20,945.95	\$244,107.85	\$265,053.80	(\$474.75)	\$264,579.05
903	2	\$93.82	\$20.64	\$73.18	\$93.82	\$0.00	\$93.82
<b>SUBTOTAL</b>	<b>6,454</b>	<b>\$434,005.25</b>	<b>\$41,095.74</b>	<b>\$399,980.10</b>	<b>\$441,075.84</b>	<b>(\$799.34)</b>	<b>\$440,276.50</b>
<b>Dental/Vision Plan Total</b>	<b>55,653</b>	<b>\$4,284,292.32</b>	<b>\$374,337.83</b>	<b>\$3,933,902.29</b>	<b>\$4,308,240.12</b>	<b>(\$7,237.82)</b>	<b>\$4,301,002.30</b>
<b>GRAND TOTALS</b>	<b>109,585</b>	<b>\$57,632,890.76</b>	<b>\$3,974,686.88</b>	<b>\$53,564,595.36</b>	<b>\$57,539,282.24</b>	<b>(\$459,353.55)</b>	<b>\$57,079,928.69</b>

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

\*Benchmark premiums are bolded.

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

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

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

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

**Kaiser**

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

\*Benchmark premiums are bolded.

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

\*Benchmark premiums are bolded.

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

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

**Kaiser Hawaii**

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

**Kaiser Oregon**

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

\*Benchmark premiums are bolded.



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

### **Kaiser Rate Category Definitions**

**"Basic"** - includes those who are under age 65

#### **Medicare Cost ("Supplement")**

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

#### **"Senior Advantage"**

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

#### **"Excess I"**

- Is for participants who have Medicare Part A only.

#### **"Excess II"**

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

#### **"Excess III"**

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

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

\*Benchmark premiums are bolded.

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

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

**CIGNA Indemnity - Dental/Vision**

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

**CIGNA HMO - Dental/Vision**

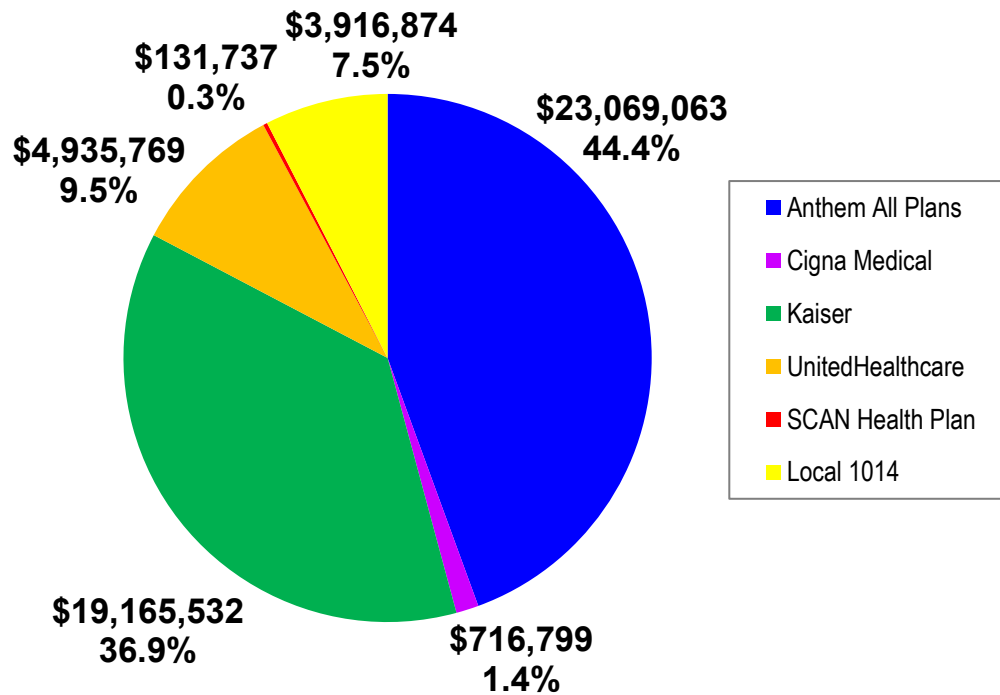
\$39.02	901	Retiree Only
\$81.07	902	Retiree and Dependent(s)
\$39.56	903	Survivor Children Only Rates

**Los Angeles County Employees Retirement Association**  
**Premium & Enrollment**  
*Coverage Month Ending April 2022*

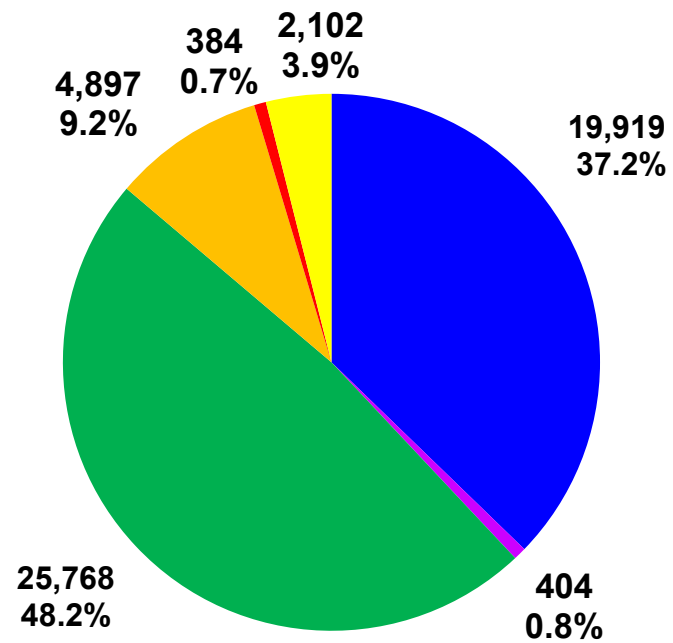
Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	\$23,069,063	44.4%	19,919	37.2%
Cigna Medical	\$716,799	1.4%	404	0.8%
Kaiser	\$19,165,532	36.9%	25,768	48.2%
UnitedHealthcare	\$4,935,769	9.5%	4,897	9.2%
SCAN Health Plan	\$131,737	0.3%	384	0.7%
Local 1014	\$3,916,874	7.5%	2,102	3.9%
<b>Combined Medical</b>	<b>\$51,935,773</b>	<b>100.0%</b>	<b>53,474</b>	<b>100.0%</b>

<b>Cigna Dental &amp; Vision (PPO and HMO)</b>	<b>\$4,256,759</b>	<b>55,168</b>
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**Monthly Premium**

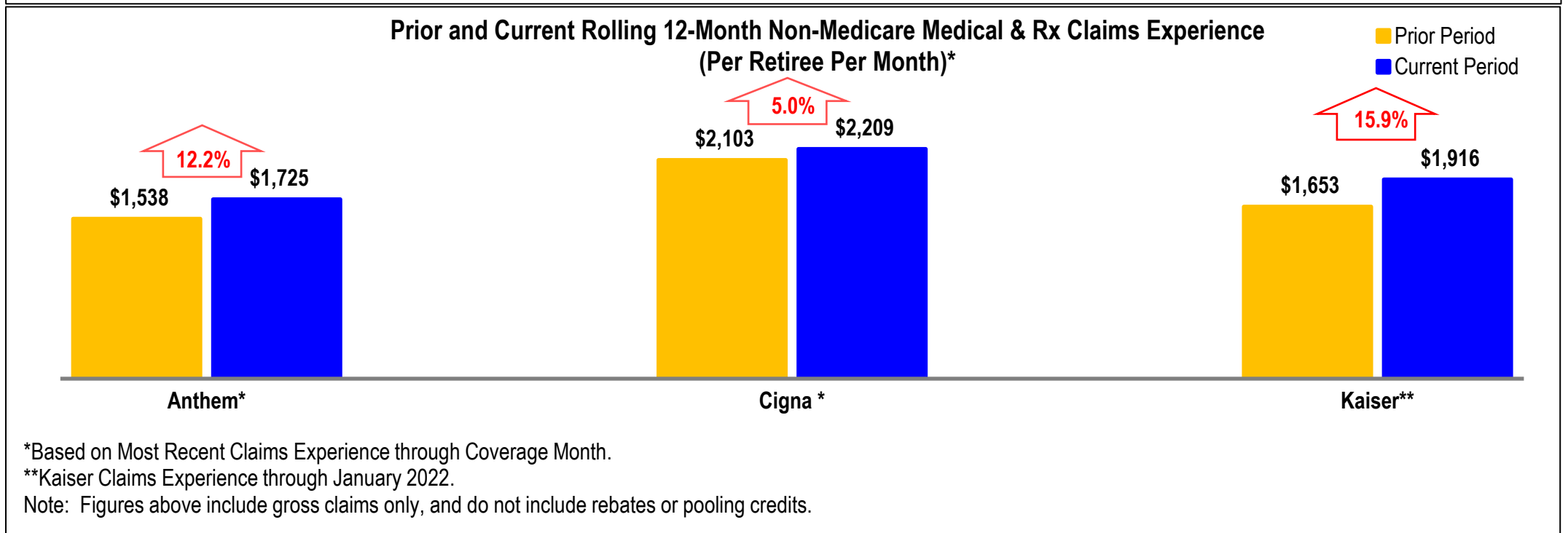
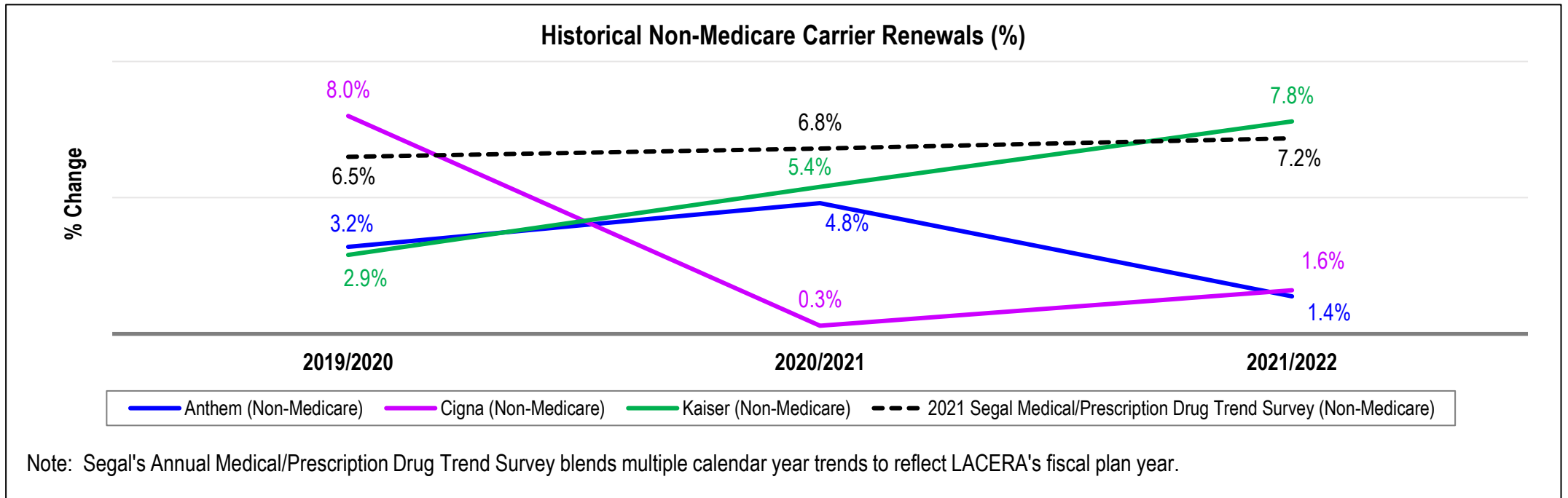


**Retirees**



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

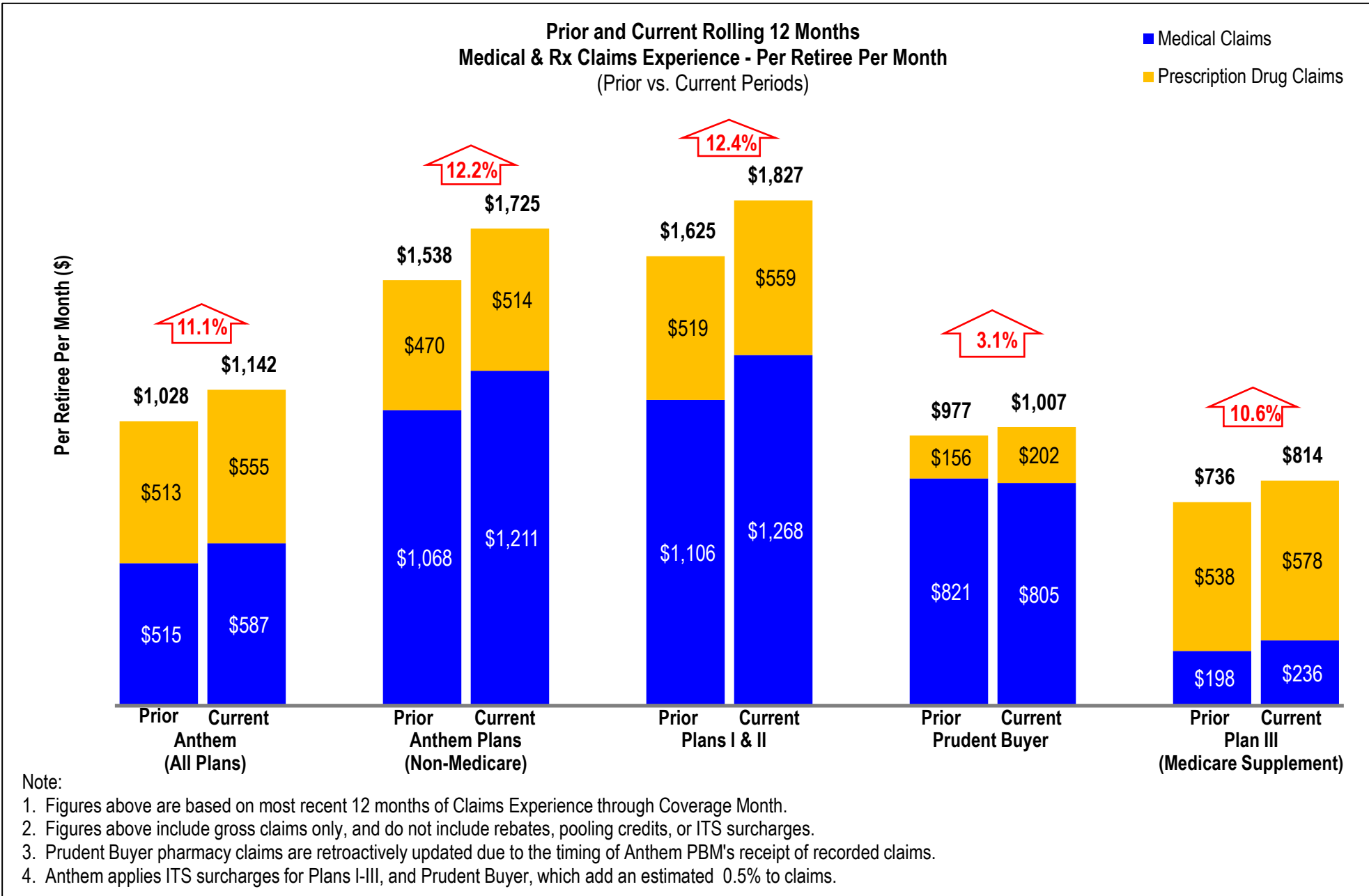
**Los Angeles County Employees Retirement Association**  
 Claims Experience by Carrier  
 Coverage Month Ending April 2022



# Los Angeles County Employees Retirement Association

## Anthem Claims Experience By Plan

Coverage Month Ending April 2022



# Los Angeles County Employees Retirement Association

## Kaiser Utilization

### Coverage Month Ending April 2022

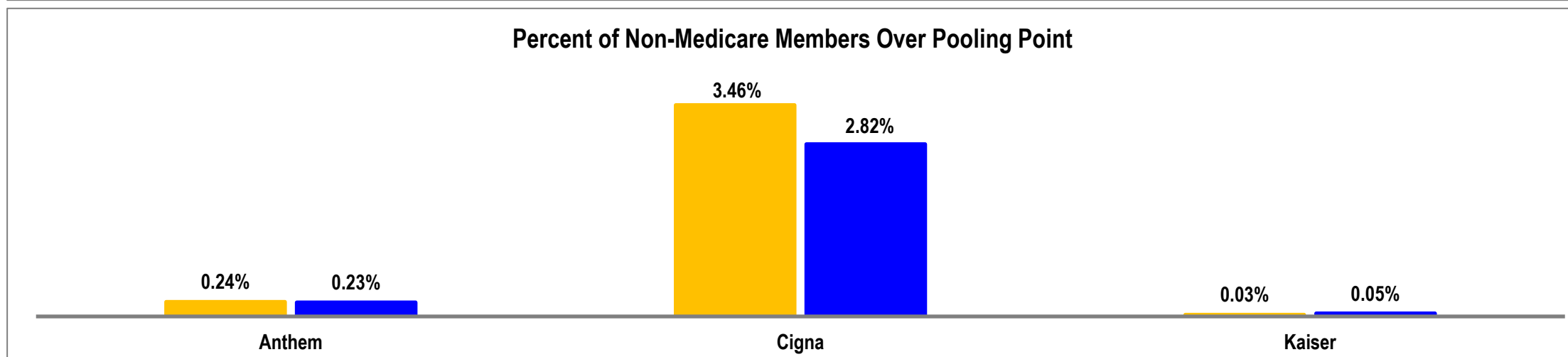
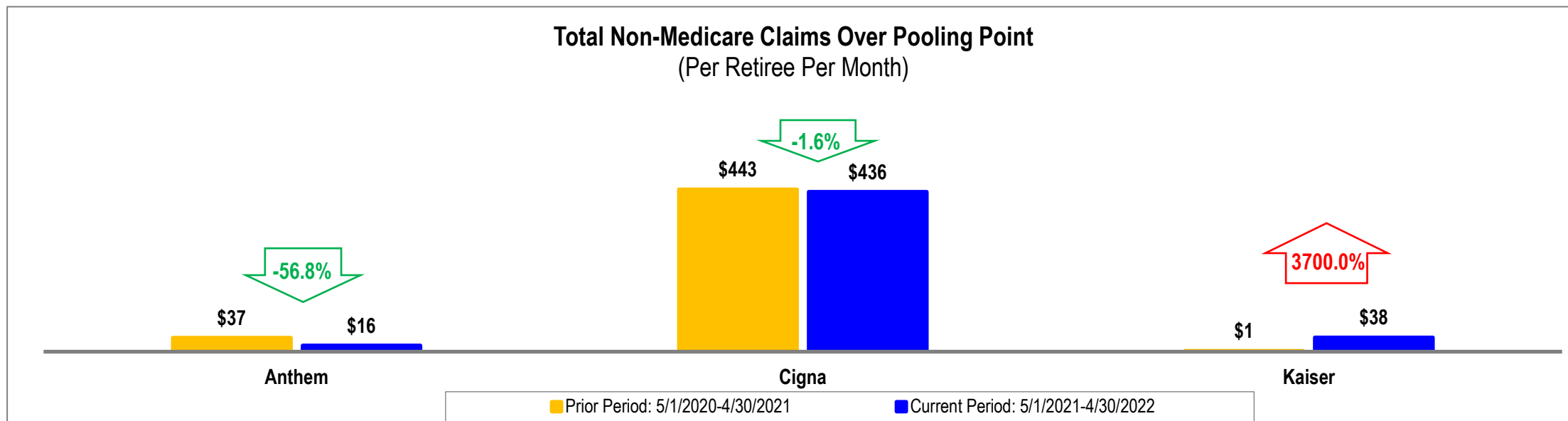
- Kaiser insures approximately 25,000 LACERA retirees with the majority enrolled in Medicare Advantage plans.
- Kaiser's Periodic Utilization Report (PUR) monitors utilization patterns of LACERA's non-Medicare population in Southern California.

Category	Current Period 2/1/2021 - 1/31/2022	Prior Period 2/1/2020 - 1/31/2021	Change
<b>Average Contract Size</b>	<b>2.37</b>	<b>2.39</b>	<b>-0.84%</b>
<b>Average Members</b>	<b>8,788</b>	<b>8,865</b>	<b>-0.87%</b>
Inpatient Claims Per Member Per Month	\$208.82	\$174.34	19.78%
Outpatient Claims Per Member Per Month	\$353.98	\$292.81	20.89%
Pharmacy Per Member Per Month	\$117.28	\$110.29	6.34%
Other Per Member Per Month	\$129.70	\$114.38	13.39%
<b>Total Claims Per Member Per Month</b>	<b>\$809.78</b>	<b>\$691.82</b>	<b>17.05%</b>
<b>Total Paid Claims</b>	<b>\$85,391,825</b>	<b>\$73,598,412</b>	<b>16.02%</b>
Large Claims over \$475,000 Pooling Point			
Number of Claims over Pooling Point	2	1	
Amount over Pooling Point	\$1,683,123	\$40,913	4013.92%
% of Total Paid Claims	<b>1.97%</b>	<b>0.06%</b>	
Inpatient Days / 1000	352.1	348.8	0.95%
Inpatient Admits / 1000	47.0	51.9	-9.44%
Outpatient Visits / 1000	14,270.5	11,314.7	26.12%
Pharmacy Scripts Per Member Per Year	10.3	10.2	0.98%

# Los Angeles County Employees Retirement Association

High Cost Claimants (Anthem, Cigna, & Kaiser)

Coverage Month Ending April 2022



#### **Stop-Loss & Pooling Points Overview:**

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

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

#### **Pooling Points by Carrier:**

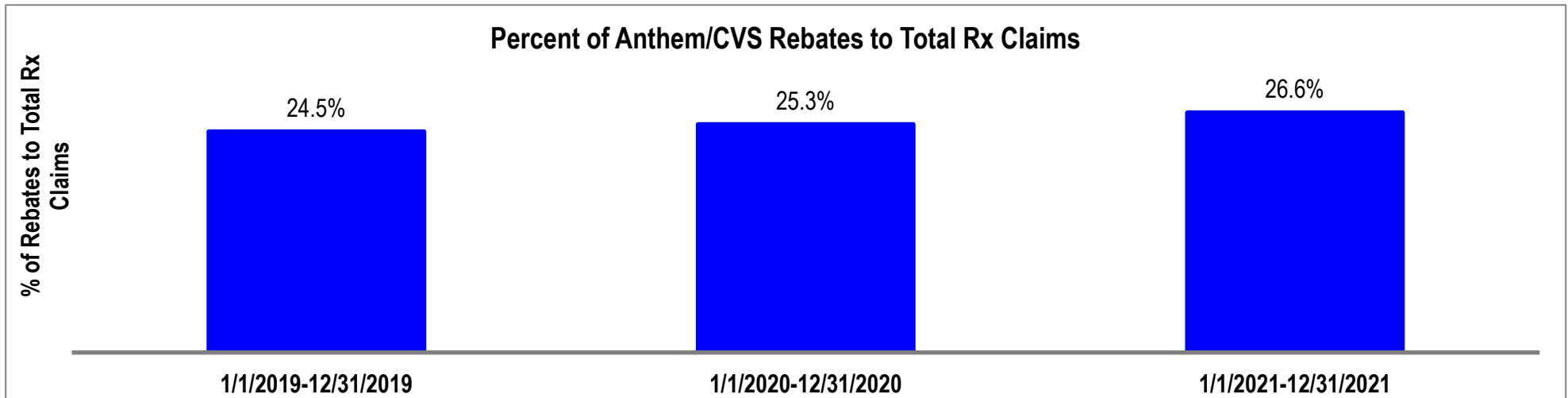
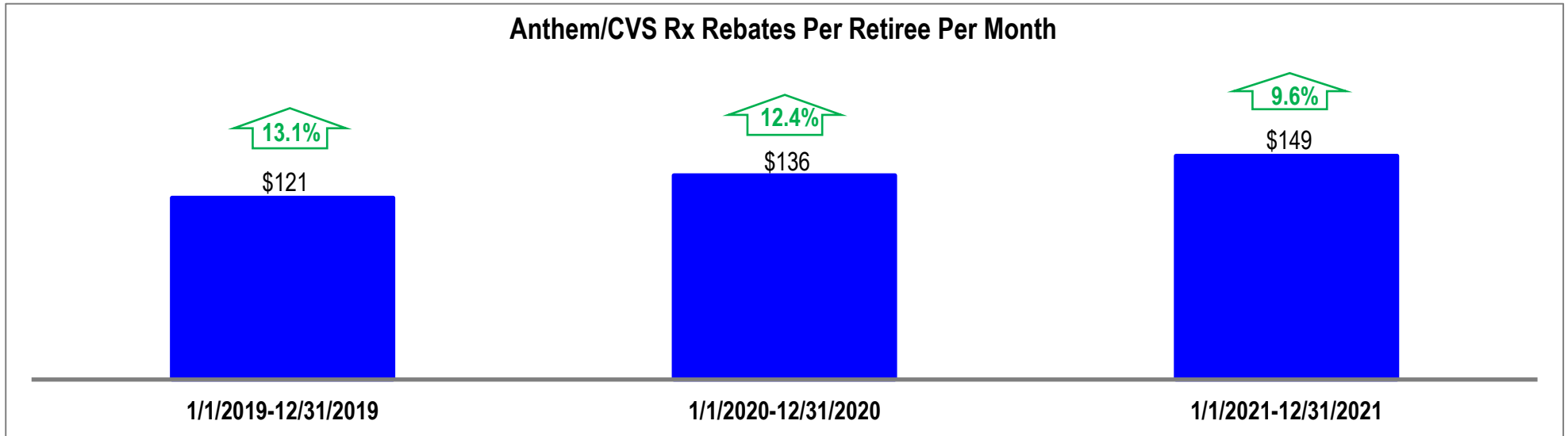
1. Anthem's pooling points are \$350,000 for Plans I & II, and \$300,000 for Prudent Buyer.
2. Cigna's pooling point is \$100,000.
3. Kaiser's pooling point is \$500,000.



# Los Angeles County Employees Retirement Association

Prescription Drug Rebates (Anthem)

Coverage Month Ending April 2022



**Rebates Overview:**

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

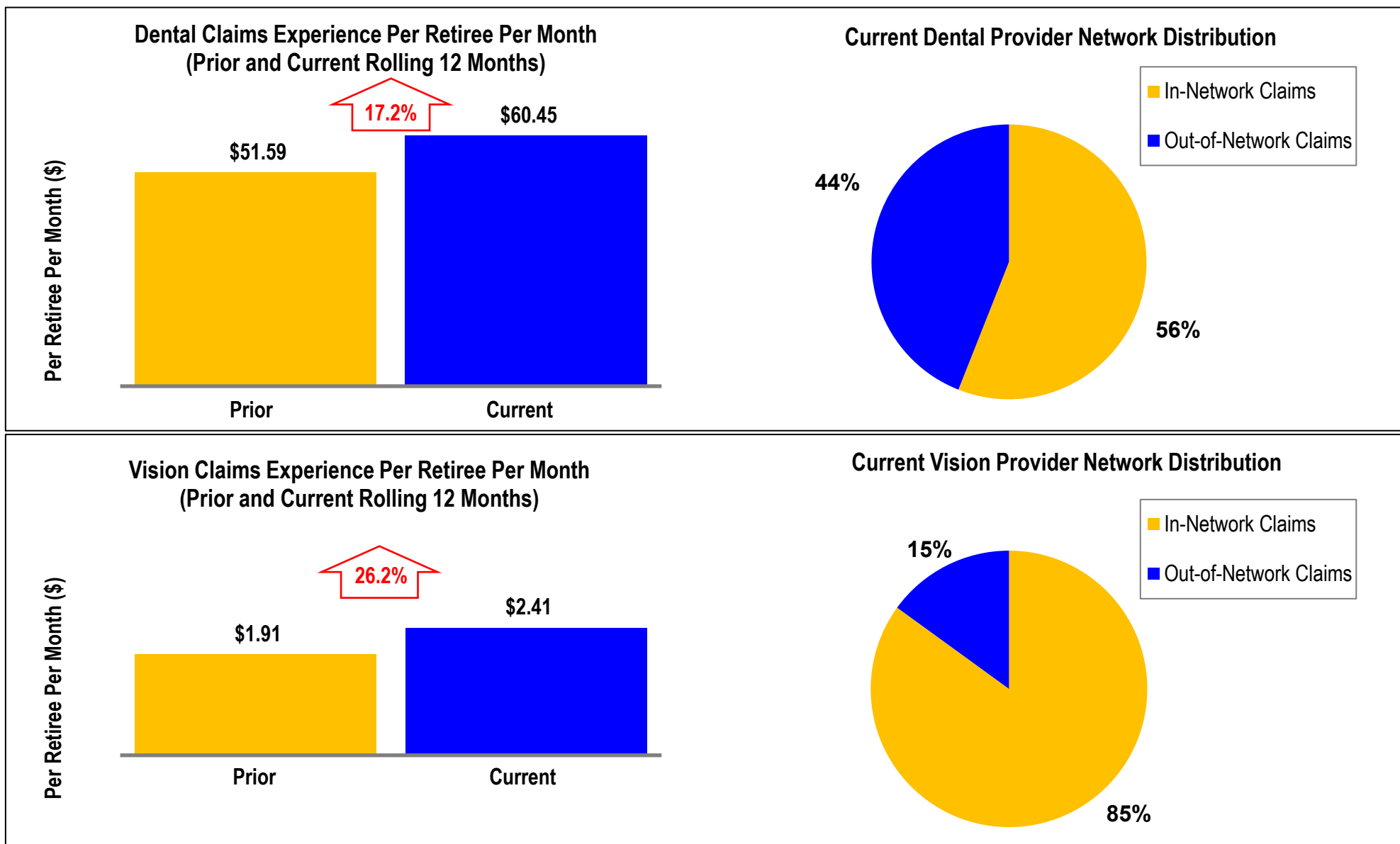
**Note:**

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

# Los Angeles County Employees Retirement Association

Cigna Dental & Vision Claims Experience

Coverage Month Ending April 2022



Notes:

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