

# LIVE VIRTUAL COMMITTEE MEETING

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



TO VIEW VIA WEB



TO PROVIDE PUBLIC COMMENT

You may submit a request to speak during Public Comment or provide a written comment by emailing [PublicComment@lacera.com](mailto:PublicComment@lacera.com). If you are requesting to speak, please include your contact information, agenda item, and meeting date in your request.

**Attention:** Public comment requests must be submitted via email to [PublicComment@lacera.com](mailto:PublicComment@lacera.com) no later than 5:00 p.m. the day before the scheduled meeting.

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**

**THURSDAY, AUGUST 13, 2020 - 9:00 A.M.\*\***

This meeting will be conducted by the Insurance, Benefits and Legislative Committee by teleconference under the Governor's Executive Order N-29-20.

Any person may view the meeting online at  
[https://members.lacera.com/Impublic/live\\_stream.xhtml](https://members.lacera.com/Impublic/live_stream.xhtml)

*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  
Wayne Moore  
Ronald A. Okum  
Shawn R. Kehoe, Alternate

#### **I. APPROVAL OF THE MINUTES**

A. Approval of the minutes of the regular meeting of June 11, 2020

#### **II. PUBLIC COMMENT**

(You may submit written public comments by email to [PublicComment@lacera.com](mailto:PublicComment@lacera.com). Please include the agenda number and meeting date in your correspondence. 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.

You may also request to address the Boards. A request to speak must be submitted via email to [PublicComment@lacera.com](mailto:PublicComment@lacera.com) no later than 5:00 p.m. the day before the scheduled meeting. Please include your contact information, agenda item, and meeting date so that we may contact you with information and instructions as to how to access the Board meeting as a speaker.)

### III. ACTION ITEMS

- A. Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer:  
That the Committee consider whether to recommend that the Board of Retirement propose an amendment to the County Employees Retirement Law of 1937 to provide for a COVID-19 presumption for disability retirement. (Memorandum dated August 4, 2020)
- B. Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer:  
That the Committee recommend the Board of Retirement approve submission of a legislative proposal for inclusion in the SACRS 2021 Legislative Platform that would enable benefit option changes for members retired for service who subsequently apply for and are granted disability retirement. (Memorandum dated July 31, 2020)
- C. Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer:  
That the Committee recommend the Board of Retirement approve submission of a legislative proposal for inclusion in the SACRS 2021 Legislative Platform regarding clarifying and technical amendments to the County Employees Retirement Law of 1937. (Memorandum dated July 31, 2020)

### IV. FOR INFORMATION

- A. Engagement Report for July 2020  
Barry W. Lew, Legislative Affairs Officer
- B. Staff Activities Report for July 2020  
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.**

**\*\*Although the meeting is scheduled for 9:00 a.m., it can start anytime thereafter, depending on the length of the Board of Retirement meeting preceding it. Please be on call.**

**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, JUNE 11, 2020, 10:04 A.M. – 10:44 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  
Wayne Moore  
Ronald Okum  
Shawn R. Kehoe, Alternate

**ALSO ATTENDING:**

BOARD MEMBERS AT LARGE

JP Harris  
Keith Knox  
Herman B. Santos  
Thomas Walsh

STAFF, ADVISORS, PARTICIPANTS

Cassandra Smith, Director, Retiree Healthcare  
Santos Kreimann, Chief Executive Officer  
Barry W. Lew, Legislative Affairs Officer  
Kathy Migita, Program Advisor

Segal Consulting

Stephen Murphy, Vice President

The meeting was called to order by Chair Robbins at 10:04 a.m.

I. APPROVAL OF THE MINUTES

A. Approval of the minutes of the regular meeting of March 12, 2020

Mr. Okum made a motion, Mr. Kehoe seconded, to approve the minutes of the regular meeting of March 12, 2020. The motion passed unanimously.

B. Approval of the minutes of the special meeting of May 7, 2020

Mr. Moore made a motion, Mr. Robbins seconded, to approve the minutes of the special meeting of May 7, 2020. The motion passed unanimously.

II. PUBLIC COMMENT

III. ACTION ITEMS

A. Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend the Board of Retirement adopt a "Support" position on H.R. 6436, which would enact the "Police and Fire Health Care Protection Act of 2020. (Memorandum dated June 2, 2020)

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

IV. FOR INFORMATION

A. LACERA Health Plan Providers Response To Coronavirus (COVID-19)  
Cassandra Smith, Director, Retiree Healthcare

Ms. Smith gave a brief discussion regarding how LACERA's health plan carriers are responding to the COVID-19 pandemic. LACERA's health plan partners are committed to supporting our retirees while remaining compliant with the Families First Coronavirus Response Act.

B. Semi-Annual Report on Approved Engagements  
Barry W. Lew, Legislative Affairs Officer

The semi-annual report on approved engagements was discussed.

IV. FOR INFORMATION (Continued)

- C. Engagement Report for May 2020  
Barry W. Lew, Legislative Affairs Officer

The engagement report was discussed.

- D. Staff Activities Report for May 2020  
Cassandra Smith, Director, Retiree Healthcare

The staff activities report was discussed.

- E. LACERA Claims Experience  
Stephen Murphy, Segal Consulting

The LACERA Claims Experience reports through April 2020 were discussed.

- F. Federal Legislation  
Stephen Murphy, Segal Consulting  
*(for discussion purposes)*

V. ITEMS FOR STAFF REVIEW

There was nothing to report.

VI. GOOD OF THE ORDER

VII. ADJOURNMENT

The meeting adjourned at 10:44 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.**

August 4, 2020

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

FROM: Barry W. Lew   
Legislative Affairs Officer

FOR: August 13, 2020 Insurance, Benefits and Legislative Committee Meeting

SUBJECT: **Disability Retirement Presumption: COVID-19**

## **RECOMMENDATION**

That the Insurance, Benefits and Legislative Committee consider whether to recommend that the Board of Retirement propose an amendment to the County Employees Retirement Law of 1937 to provide for a COVID-19 presumption for disability retirement.

## **BACKGROUND**

At the Board of Retirement's (BOR) meeting of June 3, 2020, LACERA's state legislative advocates, Joe Ackler (Ackler & Associates) and Naomi Padron (McHugh Koepke & Associates) provided an update on recent developments in the California Legislature and Office of the Governor regarding the pandemic and the state budget. The update included discussions of current legislation related to COVID-19 presumptions under workers' compensation. The BOR requested that staff work with the state legislative advocates on the possibility of including frontline workers in a COVID-19 presumption for disability retirement that would apply to retirement systems operating under the County Employees Retirement Law of 1937 (CERL).

Although LACERA members may be granted disability retirement due to permanent incapacity from COVID-19, the issue is whether the burden of proof for permanent incapacity should be presumed and whether the presumption should be rebuttable. This memo is a discussion of various issues and factors that need to be considered if staff is directed to formulate a legislative proposal.

## **LEGISLATIVE POLICY STANDARD**

LACERA's Legislative Policy does not contain a legislative policy standard related to creating an additional presumption for disability retirement. Therefore, whether the BOR should propose an additional presumption in CERL for disability retirement is subject to determination by the BOR.



## **CURRENT LAW**

Government Code Section 31720.5 provides a rebuttable presumption related to heart trouble for disability retirement. The presumption applies to safety members, fireman members, and members in active law enforcement.

Government Code Section 31720.6 provides a disputable presumption related to cancer for disability retirement. The presumption applies to safety members, firefighters, or members in active law enforcement.

Government Code Section 31720.7 provides a rebuttable presumption related to blood-borne infectious disease or a methicillin-resistant *Staphylococcus aureus* skin infection for disability retirement. The presumption applies to safety members, firefighters, county probation officers, and members in active law enforcement.

Government Code Section 31720.9 provides a rebuttable presumption related to exposure to biochemical substances for disability retirement. The presumption applies to peace officer members and firefighter members.

## **DISCUSSION**

### *Sponsorship*

The current disability retirement presumptions<sup>1</sup> related to cancer, blood-borne disease, and biochemical substances were sponsored by safety member organizations. The legislative proposals were primarily supported by safety member organizations. Opposition came from plan sponsor organizations. Proposing another disability retirement presumption would be a plan design and benefit structure issue that this Committee and the BOR should consider as to whether it falls within LACERA's purview as a plan administrator.

Staff inquired with LACERA's state legislative advocates, County of Los Angeles staff for compensation matters, and staff at an employee organization and did not receive indications that any employee organizations are currently sponsoring legislation on a new disability retirement presumption.

At its meeting in April 17, 2020, the State Association of County Retirement Systems (SACRS) Legislative Committee discussed the issue of sponsoring a disability retirement presumption for COVID-19. Some committee members noted that this may be considered a benefit enhancement that is not appropriate for SACRS to sponsor. However, the committee chair noted that SACRS member systems may submit any proposals for consideration by the committee and to be voted on by the member systems.

### *Members Covered*

Frontline workers, essential workers, critical workers, public safety officers...who should be covered? The simple answer may be all members. However, if LACERA's potential

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<sup>1</sup> The heart presumption was originally enacted in 1951, and its original legislative history was not available online.

proposal does not cover all members and compromises may need to be made due to opposition, LACERA may be in a sensitive position of proposing and advocating benefits for only certain slices of its membership.

Governor Newsom’s Executive Order N-62-20 was issued on May 6, 2020 and created a presumption related to COVID-19 for workers’ compensation benefits. The order applied to dates of injury occurring through 60 days of the order. The order applied to employees who reported to work locations and are on a list of “Essential Critical Infrastructure Workers” designated by the State Public Health Officer pursuant to Executive Order N-33-20.

The Governor’s Executive Order has since expired on July 5, 2020. There are no indications that he will extend the order, and currently workers’ compensation presumptions related to COVID-19 have been proposed in state and federal legislation. However, the legislation is not consistent with respect to who should be entitled to the presumption as listed below. LACERA would need to decide whether any potential proposal would cover all members or a defined subset of members.

<b>BILL</b>	<b>EMPLOYEES COVERED</b>
AB 196 (Gonzalez)	Employees deemed essential in Executive Order N-33-20. However, the bill does not apply to firefighters, peace officers, certain health care employees, and fire and rescue services coordinators.
AB 664 (Cooper, Bonta, Gonzalez)	Firefighters, peace officers, certain health care employees, and fire and rescue services coordinators.
SB 893 (Caballero)	Hospital employees.
SB 1159 (Hill)	Any employee with a COVID-19-related illness (provision in effect until 1/1/2024); state and local firefighting members including certain firefighters on federal locations, peace officers engaged in active law enforcement, fire and rescue services coordinators, nurses, physicians, emergency medical technicians (provision in effect until 7/1/2024); employers with five or more employees not within the previous categories (provision in effect until 7/1/2024).
S 3607 (Grassley)	Public safety officers.

#### Coverage Window and Conclusiveness

The current state and federal legislative proposals also differ in terms of who is covered based on when labor or services were performed resulting in an injury that would qualify for coverage as well as the conclusiveness of the presumption. LACERA would need to

decide whether any potential proposal should specify a period in which an injury occurred that would qualify for coverage and whether the presumption is rebuttable.

<b>BILL</b>	<b>INJURY PERIOD</b>	<b>PRESUMPTION TYPE</b>
AB 196 (Gonzalez)	On or after March 1, 2020	Conclusive
AB 664 (Cooper, Bonta, Gonzalez)	On or after January 1, 2020	Rebuttable
SB 893 (Caballero)	No specified date or period	Rebuttable
SB 1159 (Hill)	March 19, 2020 to July 5, 2020 (provision in effect until 1/1/2024); on or after July 6, 2020 (provision in effect until 7/1/2024)	Rebuttable
S 3607 (Grassley)	January 1, 2020 to December 31, 2021	Not specified

**IT IS THEREFORE RECOMMENDED THAT THE COMMITTEE** consider whether to recommend that the Board of Retirement propose an amendment to the County Employees Retirement Law of 1937 (CERL) to provide for a COVID-19 presumption for disability retirement.

**Reviewed and Approved:**



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**Steven P. Rice, Chief Counsel**

cc: Santos H. Kreimann  
JJ Popowich  
Steven P. Rice  
Frank Boyd  
Ricki Contreras  
Joe Ackler, Ackler & Associates  
Naomi Padron, McHugh Koepke & Associates

July 31, 2020

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

FROM: Barry W. Lew   
Legislative Affairs Officer

FOR: August 13, 2020 Insurance, Benefits and Legislative Committee Meeting

SUBJECT: **Legislative Proposal—Disability Retirement Option Change**

## **RECOMMENDATION**

That the Insurance, Benefits and Legislative Committee recommend that the Board of Retirement approve submission of a legislative proposal for inclusion in the SACRS 2021 Legislative Platform that would enable benefit option changes for members retired for service who subsequently apply for and are granted disability retirement.

## **BACKGROUND**

Each year, the 20 retirement systems operating under the County Employees Retirement Law of 1937 (CERL) are asked to submit proposals to the Legislative Committee of the State Association of County Retirement Systems (SACRS) for sponsorship in the SACRS legislative platform. The items submitted should have applicability to all CERL systems rather than an individual system; they should not propose new benefits that will be paid for by the plan sponsor; and they should not create major issues, such as conflicts with Proposition 162 or with any of the 19 other CERL retirement systems.

In 1998, SB 2137 was sponsored by SACRS and included among other provisions the ability of a member who applied for disability retirement and then retired for service to change his or her benefit option if granted disability retirement; the survivor was provided this ability if the member died prior to the disability retirement determination.

In 2015, AB 992 was sponsored by SACRS and clarified that although a member generally has until the first payment of a retirement allowance to change a benefit option, he or she may change the option elected at the time a service retirement was granted pending determination of disability retirement, if he or she is subsequently granted disability retirement.

## **LEGISLATIVE POLICY STANDARD**

The Board of Retirement's legislative policy standard is to support proposals that correct structural deficiencies in plan design (Legislative Policy, page 6).

## **CURRENT LAW**

Government Code Section 31760 allows a member to change his or her retirement option until the first payment of any retirement allowance is made. However, a member who applies for disability retirement and is subsequently granted a service retirement pending a determination of disability may change his or her option when the disability retirement is granted, subject to the provisions of Section 31725.7.

Government Code Section 31725.7 allows a member to file a disability retirement application and then retire for service pending the determination of the application. If the member is granted disability retirement, then appropriate adjustments are made retroactive to the effective date of disability retirement, and the member may also change the option under which he or she had retired for service.

Figure 1 shows a timeline of the scenario envisioned by Section 31725.7. The disability retirement application is filed before the member retires for service. Since the member's last day of regular compensation can occur either before or after the disability retirement application date, the member's effective date of disability retirement can be any one of those dates, subject to the requirements for the effective date in Section 31724.

Government Code Section 31722 allows a member to file a disability retirement application while the member is in service, within four months after discontinuance of service, within four months after the expiration of any period during which a presumption is extended beyond his or her discontinuance of service, or while, from the date of discontinuance of service to the time of the application, he or she is continuously physically or mentally incapacitated to perform his or her duties.<sup>1</sup>

Figure 2 shows a timeline of the scenario envisioned by Section 31722 as applied to members retired for service whose service is thereby discontinued. The member's disability retirement application date is filed within the specified four-month windows or while the member is continuously incapacitated.

## **ISSUE**

If a member retires for service and thereby discontinues service by ceasing to work for a salary from which deductions are made, he or she may still be eligible for disability retirement by filing a disability retirement application that meets a specified filing period under Section 31722.

If such a member who retired for service is found to be eligible for disability retirement, appropriate adjustments are also made retroactive to the effective date of disability retirement. However, the member is not eligible to change the option that was chosen when he or she retired for service to apply to the disability retirement benefit, even though

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<sup>1</sup> The Board of Retirement terminated its Late-Filed Application Policy based on staff's recommendation and analysis of Government Code Section 31722. Whether a disability retirement application has been filed on a timely basis is a matter for determination by the board. ("Late-Filed Application Policy: Government Code Section 31722." Board of Retirement, October 12, 2017.)

the member's disability retirement benefit may begin on or before the service retirement date due to the fact that the member may be eligible for an earlier effective date of disability retirement. (See Figure 2.)

Section 31725.7 only allows a benefit option change for members who retired for service after filing a disability retirement application but does not provide the same ability for those who retired for service before filing an application, even though both members may subsequently be granted a disability retirement.

### **PROPOSED SOLUTION**

In order for members and survivors to change their service retirement benefit option upon the granting of a disability retirement, Section 31725.7 must be amended to provide for that ability. Section 31760 must also be amended to account for this exception to the general rule of allowing benefit option changes until the first payment of a retirement allowance.

Section 31725.7 was originally enacted to lessen the financial burden on members who apply for disability retirement but whose applications may require an extended period of time to adjudicate by allowing them to retire for service in the meantime. It was later amended to provide flexibility for these members who were granted disability retirement to change their retirement option. Since the amount of a service retirement allowance and continuance may be different from a disability retirement allowance and continuance, members consider the benefit option that best meets their financial situation based on their retirement status.

However, Section 31725.7 does not account for the fact that members may also be able to file a disability retirement application after retiring for service. Such members also experience a change in retirement status by being granted disability retirement but are not afforded the same opportunity to change the benefit option. The member is not treated equally as of the effective date of disability retirement in being able to change the benefit option.

The proposed amendments would enable the member to receive the highest possible benefit as of the effective date of disability retirement, regardless when the disability application was actually filed. It would treat members equally due to a change in their retirement status as a result of being granted a disability retirement. It would replace the service retirement benefit with a disability retirement benefit as of the disability effective date since members cannot receive both types of benefits for the same period of time; however, any service retirement benefits received before the disability effective date would not be adjusted.

**IT IS THEREFORE RECOMMENDED THAT THE COMMITTEE** recommend that the Board of Retirement approve submission of a legislative proposal for inclusion in the

SACRS 2021 Legislative Platform that would enable benefit option changes for members retired for service who subsequently apply for and are granted disability retirement.

**Reviewed and Approved:**



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**Steven P. Rice, Chief Counsel**

**Attachments**

SACRS 2021 Legislative Platform Worksheet  
Disability Retirement Scenarios: Figure 1 and Figure 2

cc: Santos H. Kreimann  
JJ Popowich  
Steven P. Rice  
Frank Boyd  
Fern Billingsy  
Johanna Fontenot  
Elaine Salon  
Ricki Contreras  
Bernie Buenaflor  
Allan Cochran  
Joe Ackler, Acker & Associates



**TO:** SACRS ADMINISTRATORS AND RETIREMENT BOARD CHAIRS

**FROM:** Mike Robson and Trent Smith on behalf of SACRS Legislative Committee

**SUBJECT:** **SACRS 2021 LEGISLATIVE TIMELINES**

If you intend to propose legislation to be sponsored by SACRS, please return your request, EXPLAINED ON THE ATTACHED WORKSHEET, before August 30, 2020 to:

Mike Robson & Trent Smith  
Edelstein, Gilbert, Robson & Smith LLC  
1127 11<sup>th</sup> Street, Suite 1030  
Sacramento, CA 95814

Email to both:

[Mike@EGRSlobby.com](mailto:Mike@EGRSlobby.com)

[Trent@EGRSlobby.com](mailto:Trent@EGRSlobby.com)

SACRS also encourages the use of the Legislative Proposal survey found on the SACRS website. <https://www.surveymonkey.com/r/sacrslegislativeproposals>

Below is the SACRS Legislative Committee calendar for soliciting legislative proposals from SACRS retirement associations for consideration in the 2021 Legislative Session:

July 3, 2020

Emailing of Committee request that retirement associations submit proposals for inclusion in the SACRS 2021 Legislative Platform.

August 30, 2020

Deadline for requests to be received by Edelstein, Gilbert, Robson & Smith LLC.

September 18, 2020

Date of Legislative Committee meeting at which requests will be discussed.

October 16, 2020

Legislative Committee will submit proposals, (both those that the Legislative Committee recommends by inclusion in SACRS Legislative Platform, and other proposals received) to all retirement associations for consideration.

November 13, 2020

Those legislative proposals recommended by the Legislative Committee, as well as other proposals, will be discussed at the SACRS Fall Conference.



**2021 SACRS LEGISLATIVE PLATFORM WORKSHEET**  
**PLEASE COMPLETE AND RETURN BY AUGUST 30, 2020**

Title of Issue: Disability Retirement Option Change

Association: LACERA

Contact Person: Barry Lew

Phone #: 626-564-2370

Fax #: N/A

Please answer the following questions as fully as possible:

1. Description of issue.

SB 2137 was enacted in 1998 and amended Section 31725.7. It was sponsored by SACRS and included among other provisions the ability of a member who applied for disability retirement and then retired for service to change his or her benefit option if granted disability retirement; the survivor was provided this ability if the member died prior to the disability retirement determination.

AB 992 was enacted in 2015 and amended Section 31760. It was sponsored by SACRS and clarified that although a member generally has until the first payment of a retirement allowance to change a benefit option, he or she may change the option elected at the time a service retirement was granted pending determination of disability retirement, if he or she is subsequently granted disability retirement.

Section 31722 allows a member to file a disability retirement application while the member is in service, within four months after discontinuance of service, within four months after the expiration of any period during which a presumption is extended beyond his or her discontinuance of service, or while, from the date of discontinuance of service to the time of the application, he or she is continuously physically or mentally incapacitated to perform his or her duties.

If a member retires for service and thereby discontinues service by ceasing to work for a salary from which deductions are made, he or she may still be eligible for disability retirement by filing a disability retirement application that meets a specified filing period under Section 31722. Members retired for service are not precluded from filing a disability retirement application.

If such a member who retired for service is found to be eligible for disability retirement, appropriate adjustments are also made retroactive to the effective date of disability retirement. However, the member is not eligible to change the option that was chosen when he or she retired for service to apply to the disability retirement benefit, even though the member's disability retirement benefit may begin on or

before the service retirement date due to the fact that the member may be eligible for an earlier effective date of disability retirement.

Section 31725.7 only allows a benefit option change for members who retired for service after filing a disability retirement application but does not provide the same ability for those who retired for service before filing an application, even though both members may subsequently be granted a disability retirement.

2. Recommended solution.

In order for members and survivors to change their service retirement benefit option upon the granting of a disability retirement, Section 31725.7 must be amended to provide for that ability. Section 31760 must also be amended to account for this exception to the general rule of allowing benefit option changes until the first payment of a retirement allowance.

Section 31725.7 was originally enacted to lessen the financial burden on members who apply for disability retirement but whose applications may require an extended period of time to adjudicate by allowing them to retire for service in the meantime. It was later amended to provide flexibility for these members who were granted disability retirement to change their retirement option. Since the amount of a service retirement allowance and continuance may be different from a disability retirement allowance and continuance, members consider the benefit option that best meets their financial situation based on their retirement status.

However, Section 31725.7 does not account for the fact that members may also be able to file a disability retirement application after retiring for service. Such members also experience a change in retirement status by being granted disability retirement but are not afforded the same opportunity to change the benefit option. The member is not treated equally as of the effective date of disability retirement in being able to change the benefit option.

The proposed amendments would enable the member to receive the highest possible benefit as of the effective date of disability retirement, regardless when the disability application was actually filed. It would treat members equally due to a change in their retirement status as a result of being granted a disability retirement. It would replace the service retirement benefit with a disability retirement benefit as of the disability effective date since members cannot receive both types of benefits for the same period of time; however, any service retirement benefits received before the disability effective date would not be adjusted.

3. Specific language that you would like changed in, or added to, '37 Act Law, and suggested code section numbers.

31725.7.

(a) At any time after filing an application for disability retirement with the board, the member may, if eligible, apply for, and the board in its discretion may grant, a service retirement allowance pending the determination of his or

her entitlement to disability retirement. If he or she is found to be eligible for disability retirement, appropriate adjustments shall be made in his or her retirement allowance retroactive to the effective date of his or her disability retirement as provided in Section 31724.

(b) Notwithstanding subdivision (a), this section shall also apply to a member retired for service who subsequently files an application for disability retirement with the board. If he or she is found to be eligible for disability retirement, appropriate adjustments shall be made in his or her retirement allowance retroactive to the effective date of his or her disability retirement as provided in Section 31724. This subdivision shall only apply to members whose effective date of disability retirement is on or after January 1, 2022.

~~(b)~~(c) This section shall not be construed to authorize a member to receive more than one type of retirement allowance for the same period of time nor to entitle any beneficiary to receive benefits which the beneficiary would not otherwise have been entitled to receive under the type of retirement which the member is finally determined to have been entitled. In the event a member retired for service is found not to be entitled to disability retirement he or she shall not be entitled to return to his or her job as provided in Section 31725.

~~(e)~~(d) If the retired member should die before a final determination is made concerning entitlement to disability retirement, the rights of the beneficiary shall be as selected by the member at the time of retirement for service. The optional or unmodified type of allowance selected by the member at the time of retirement for service shall also be binding as to the type of allowance the member receives if the member is awarded a disability retirement.

~~(d)~~(e) Notwithstanding subdivision ~~(e)~~,(d), if the retired member should die before a final determination is made concerning entitlement to disability retirement, the rights of the beneficiary may be as selected by the member at the time of retirement for service, or as if the member had selected an unmodified allowance. The optional or unmodified type of allowance selected by the member at the time of retirement for service shall not be binding as to the type of allowance the member receives if the member is awarded a disability retirement. A change to the optional or unmodified type of allowance shall be made only at the time a member is awarded a disability retirement and the change shall be retroactive to the service retirement date and benefits previously paid shall be adjusted. If a change to the optional or unmodified type of allowance is not made, the benefit shall be adjusted to reflect the differences in retirement benefits previously received. This paragraph shall only apply to members who retire on or after January 1, 1999.

31760.

(a) Except as provided in ~~subdivision (b)~~,subdivisions (b) and (c), until the first payment of any retirement allowance is made, a member or retired member, in lieu of the retirement allowance for the member's life alone, may elect to have the actuarial equivalent of his or her retirement allowance as of the date of retirement applied to a lesser retirement allowance payable throughout life in

accordance with one of the optional settlements specified in this article.

(b) Notwithstanding subdivision (a), a member who applies for disability and is subsequently granted a service retirement pending a determination of entitlement to disability may change the type of optional or unmodified allowance that he or she elected at the time the service retirement was granted, subject to the provisions of Section 31725.7.

(c) Notwithstanding subdivision (a), a member retired for service who applies for and is subsequently granted a disability retirement may change the type of optional or unmodified allowance that he or she elected at the time the service retirement was granted, subject to the provisions of Section 31725.7.

4. Why should the proposed legislation be sponsored by SACRS rather than by your individual retirement association?

The proposed legislation applies to all SACRS member systems, and SACRS in the past has sponsored legislation dealing with issues of disability retirement and option changes.

5. Do you anticipate that the proposed legislation would create any major problems such as conflicting with Proposition 162 or create a problem with any of the other 19 SACRS retirement associations?

No. The amendments should be considered technical changes similar to the changes proposed by SB 2137 (1998) and AB 992 (2015) providing clarification with respect to benefit options.

6. Who will support or oppose this proposed change in the law?

SACRS member systems that desire clarification in the law would support. SB 2137, which was the predecessor legislation providing the ability to make option changes, had support from safety member organizations and no opposition.

7. Who will be available from your association to testify before the Legislature?

Barry Lew and Joe Ackler.

Email or mail your legislative proposals to:

Mike Robson and Trent Smith  
Edelstein, Gilbert, Robson, & Smith LLC  
1127 11<sup>th</sup> Street, Suite 1030  
Sacramento, CA 95814

Email to both:

[Mike@EGRSlobby.com](mailto:Mike@EGRSlobby.com)  
[Trent@EGRSlobby.com](mailto:Trent@EGRSlobby.com)

July 31, 2020

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

FROM: Barry W. Lew   
Legislative Affairs Officer

FOR: August 13, 2020 Insurance, Benefits and Legislative Committee Meeting

SUBJECT: **Legislative Proposal—Clarifying and Technical Amendments**

## **RECOMMENDATION**

That the Insurance, Benefits and Legislative Committee recommend that the Board of Retirement approve submission of a legislative proposal for inclusion in the SACRS 2021 Legislative Platform regarding clarifying and technical amendments to the County Employees Retirement Law of 1937.

## **LEGISLATIVE POLICY STANDARD**

The Board of Retirement's legislative policy standard is to support proposals that provide clarification, technical updates, or conforming changes to CERL, the California Public Employees' Pension Reform Act of 2013, or other applicable provisions under California law related to public retirement systems (Legislative Policy, page 6).

## **BACKGROUND**

Each year, the 20 retirement systems operating under the County Employees Retirement Law of 1937 (CERL) are asked to submit proposals to the Legislative Committee of the State Association of County Retirement Systems (SACRS) for sponsorship in the SACRS legislative platform. The items submitted should have applicability to all CERL systems rather than an individual system; they should not propose new benefits that will be paid for by the plan sponsor; and they should not create major issues, such as conflicts with Proposition 162 or with any of the 19 other CERL retirement systems.

## **DISCUSSION**

The proposed amendments would provide clarifying and technical changes to CERL that would facilitate plan administration.

## **Post-Retirement Employment**

### **Description**

Section 31680.2 provides that retired members may be reemployed without reinstatement to membership in a position requiring special skills or knowledge for a period of time not to exceed 90 working days or 720 hours in one fiscal year or any other 12-month period.

Section 31680.3 provides that the period of time not exceed 120 working days or 960 hours.

*Proposed Amendments*

The current statutes are missing the phrase “a period of time,” which should be inserted between “for” and “not” in the first sentence of each. Section 31680.6 provides context for this correction in that it extends “...the period of time provided for in Section 31680.2...”

*Government Code Sections Affected*

31680.2 and 31680.3.

**County Health Officer as Board’s Medical Advisor**

*Description*

CERL requires the county health officer to advise the board on medical matters and, if requested by the board, shall attend its meetings. In practice, medical matters generally arise in the adjudication of disability retirement applications, and the various retirement systems operating under CERL usually do not have the actual county health officer perform this function. The county health officer’s deputy or other representative may be performing this function, or the retirement systems may be engaging physicians in private practice.

*Proposed Amendments*

Clarify that the county health officer, either directly or through a duly authorized representative, shall advise the board on medical matters. Also clarify that the board may contract with a physician in private practice under its existing authority to secure the necessary medical service and advice in carrying out its adjudication of disability retirement applications.

*Government Code Sections Affected*

31530 and 31732.

**Installment Payments**

*Description*

Members who elect to make additional contributions to purchase service credit may elect to make the contributions either on a pretax or after-tax basis. If members make pretax contributions, federal tax law prohibits them from changing or stopping the contributions before termination of service.

Section 31641.8 was enacted in 1955 and provides that a member who has elected to make contributions by installment payments may, at any time prior to the effective date of retirement, complete payment by lump sum. This section does not conform with current federal tax law with respect to pretax contributions.

*Proposed Amendments*

Section 31641.8 should be deleted as being obsolete. The payment terms related to pretax and after-tax contributions in conformity with federal tax law are generally specified in the contracts that members sign when they elect to make additional contributions. Moreover, members have up to 120 days after the effective date of retirement to complete the payment of contributions.

*Government Code Sections Affected*  
31641.8.

**IT IS THEREFORE RECOMMENDED THAT THE COMMITTEE** recommend that the Board of Retirement approve submission of a legislative proposal for inclusion in the SACRS 2021 Legislative Platform regarding clarifying and technical amendments to the County Employees Retirement Law of 1937.

**Reviewed and Approved:**



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**Steven P. Rice, Chief Counsel**

**Attachment**

SACRS 2021 Legislative Platform Worksheet

cc: Santos H. Kreimann  
JJ Popowich  
Steven P. Rice  
Frank Boyd  
Fern Billingsy  
Ricki Contreras  
Joe Ackler, Acker & Associates



EDELSTEIN GILBERT ROBSON & SMITH <sup>LLC</sup>

Donald B. Gilbert Michael R. Robson Trent E. Smith Alan L. Edelstein <sup>OF COUNSEL</sup>

TO: SACRS ADMINISTRATORS AND RETIREMENT BOARD CHAIRS

FROM: Mike Robson and Trent Smith on behalf of SACRS Legislative Committee

SUBJECT: SACRS 2021 LEGISLATIVE TIMELINES

If you intend to propose legislation to be sponsored by SACRS, please return your request, EXPLAINED ON THE ATTACHED WORKSHEET, before August 30, 2020 to:

Mike Robson & Trent Smith  
Edelstein, Gilbert, Robson & Smith LLC  
1127 11<sup>th</sup> Street, Suite 1030  
Sacramento, CA 95814

Email to both:

[Mike@EGRSlobby.com](mailto:Mike@EGRSlobby.com)  
[Trent@EGRSlobby.com](mailto:Trent@EGRSlobby.com)

SACRS also encourages the use of the Legislative Proposal survey found on the SACRS website. <https://www.surveymonkey.com/r/sacrslegislativeproposals>

Below is the SACRS Legislative Committee calendar for soliciting legislative proposals from SACRS retirement associations for consideration in the 2021 Legislative Session:

July 3, 2020

Emailing of Committee request that retirement associations submit proposals for inclusion in the SACRS 2021 Legislative Platform.

August 30, 2020

Deadline for requests to be received by Edelstein, Gilbert, Robson & Smith LLC.

September 18, 2020

Date of Legislative Committee meeting at which requests will be discussed.

October 16, 2020

Legislative Committee will submit proposals, (both those that the Legislative Committee recommends by inclusion in SACRS Legislative Platform, and other proposals received) to all retirement associations for consideration.

November 13, 2020

Those legislative proposals recommended by the Legislative Committee, as well as other proposals, will be discussed at the SACRS Fall Conference.



2021 SACRS LEGISLATIVE PLATFORM WORKSHEET  
PLEASE COMPLETE AND RETURN BY AUGUST 30, 2020

Title of Issue: Clarifying and Technical Amendments

Association: LACERA

Contact Person: Barry Lew

Phone #: 626-564-2370

Fax #: N/A

Please answer the following questions as fully as possible:

1. Description of issue.

Various sections of CERL require technical and clarifying amendments that would facilitate plan administration.

2. Recommended solution.

**Post-Retirement Employment**

Description

Section 31680.2 provides that retired members may be reemployed without reinstatement to membership in a position requiring special skills or knowledge for a period of time not to exceed 90 working days or 720 hours in one fiscal year of any other 12-month period. Section 31680.3 provides that the period of time not exceed 120 working days or 960 hours.

Proposed Amendments

The current statutes are missing the phrase “a period of time,” which should be inserted between “for” and “not” in the first sentence of each. Section 31680.6 provides context for this correction in that it extends “...the period of time provided for in Section 31680.2....”

Government Code Sections Affected

31680.2 and 31680.3.

**County Health Officer as Board’s Medical Advisor**

Description

CERL requires the county health officer to advise the board on medical matters and, if requested by the board, shall attend its meetings. In practice, medical matters generally arise in the adjudication of disability retirement applications, and the various retirement systems operating under CERL usually do not have the actual county health officer perform this function. The county health officer’s deputy or other representative may be performing this function, or the retirement systems may

be engaging physicians in private practice.

*Proposed Amendments*

Clarify that the county health officer, either directly or through a duly authorized representative, shall advise the board on medical matters. Also clarify that the board may contract with a physician in private practice under its existing authority to secure the necessary medical service and advice in carrying out its adjudication of disability retirement applications.

*Government Code Sections Affected*

31530 and 31732.

**Installment Payments**

*Description*

Members who elect to make additional contributions to purchase service credit may elect to make the contributions either on a pretax or after-tax basis. If members make pretax contributions, federal tax law prohibits them from changing or stopping the contributions before termination of service.

Section 31641.8 was enacted in 1955 and provides that a member who has elected to make contributions by installment payments may, at any time prior to the effective date of retirement, complete payment by lump sum. This section does not conform with federal tax law with respect to pretax contributions.

*Proposed Amendments*

Section 31641.8 should be deleted as being obsolete. The payment terms related to pretax and after-tax contributions in conformity with federal tax law are generally specified in the contracts that members sign when they elect to make additional contributions. Moreover, members have up to 120 days after the effective date of retirement to complete the payment of contributions.

*Government Code Sections Affected*

31641.8.

3. Specific language that you would like changed in, or added to, '37 Act Law, and suggested code section numbers.

**Post-Retirement Employment**

31680.2.

(a) Any person who has retired may be employed in a position requiring special skills or knowledge, as determined by the county or district employing him or her, for a period of time not to exceed 90 working days or 720 hours, whichever is greater, in any one fiscal year or any other 12-month period designated by the board of supervisors and may be paid for that employment. That employment shall not operate to reinstate the person as a member of this system or to terminate or suspend his or her retirement allowance, and no deductions shall be made from his or her salary as contributions to this system.

(b) (1) This section shall not apply to any retired person who is otherwise

eligible for employment under this section if, during the 12-month period prior to an appointment described in this section, that retired person receives unemployment insurance compensation arising out of prior employment subject to this section with the same employer.

(2) A retired person who accepts an appointment after receiving unemployment insurance compensation as described in this subdivision shall terminate that employment on the last day of the current pay period and shall not be eligible for reappointment subject to this section for a period of 12 months following the last day of employment.

(3) Beginning January 1, 2013, if any provision of this section conflicts with the California Public Employees' Pension Reform Act of 2013, the provisions of that act shall prevail, except that the limit on postretirement employment provided in subdivision (a) to the greater of 90 working days or 720 hours shall remain effective.

### 31680.3.

(a) Notwithstanding Section 31680.2, any member who has been covered under the provisions of Section 31751 and has retired may be reemployed in a position requiring special skills or knowledge, as determined by the county or district employing the member, for a period of time not to exceed 120 working days or 960 hours, whichever is greater, in any one fiscal year and may be paid for that employment. That employment shall not operate to reinstate the person as a member of this system or to terminate or suspend the person's retirement allowance, and no deductions shall be made from the person's salary as contributions to this system.

(b) (1) This section shall not apply to any retired member who is otherwise eligible for reemployment under this section if, during the 12-month period prior to an appointment described in this section, that retired person receives unemployment insurance compensation arising out of prior employment subject to this section with the same employer.

(2) A retired person who accepts an appointment after receiving unemployment insurance compensation as described in this subdivision shall terminate that employment on the last day of the current pay period and shall not be eligible for reappointment subject to this section for a period of 12 months following the last day of employment.

(c) Beginning January 1, 2013, if any provision of this section conflicts with the California Public Employees' Pension Reform Act of 2013, the provisions of that act shall prevail.

### **County Health Officer as Board's Medical Advisor**

#### 31530.

The county health officer, either directly or through a duly authorized representative, shall advise the board on medical matters and, if requested by the board, shall attend its meetings.

31732.

The board shall secure such medical, investigatory and other service and advice as is necessary to carry out the purpose of this article. Notwithstanding Section 31529, the board may contract with an attorney in private practice for the legal services and advice necessary to carry out the purpose of this article.

Notwithstanding Section 31530, the board may contract with a physician in private practice for the medical advice necessary to carry out the purpose of this article. It shall pay for such services and advice such compensation as it deems reasonable.

### **Installment Payments**

~~31641.8~~

~~Any member who has elected to make contributions pursuant to this chapter by installment payments may, at any time prior to the effective date of his retirement, complete payment thereof by lump sum.~~

4. Why should the proposed legislation be sponsored by SACRS rather than by your individual retirement association?

The proposed changes are applicable to all SACRS member systems.

5. Do you anticipate that the proposed legislation would create any major problems such as conflicting with Proposition 162 or create a problem with any of the other 19 SACRS retirement associations?

No. These are technical and clarifying changes.

6. Who will support or oppose this proposed change in the law?

SACRS member systems should support the changes as they will facilitate plan administration. There should not be any opposition since the changes do not affect CERL's benefit structure.

7. Who will be available from your association to testify before the Legislature?

Barry W. Lew and Joe Ackler.

Email or mail your legislative proposals to:

Mike Robson and Trent Smith  
Edelstein, Gilbert, Robson, & Smith LLC  
1127 11<sup>th</sup> Street, Suite 1030  
Sacramento, CA 95814

Email to both:

[Mike@EGRSlobby.com](mailto:Mike@EGRSlobby.com)

[Trent@EGRSlobby.com](mailto:Trent@EGRSlobby.com)

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE  
ENGAGEMENT REPORT  
JULY 2020  
FOR INFORMATION ONLY**

**Colorado's State-Run Retirement Savings Program**

On July 14, Colorado Governor Jared Polis signed into law the Colorado Secure Savings Program following a 2020 report from the state treasurer that found 40% of private sector Colorado workers did not have access to a workplace retirement plan. The report found that people with retirement security tend to rely on social safety net programs and have lower household spending. However, small businesses tend not to start workplace plans due to their expenses and a lack of administrative resources. The state-run program is an auto-IRA plan that does automatic deposits into a Roth IRA. Employees are auto-enrolled and may opt out of participation. Colorado is the most recent of 11 states that have enacted similar programs, such as California, Oregon, Connecticut, Illinois, Maryland, New Mexico, and New Jersey. [\(Source\)](#) [\(Source\)](#)

**Howard Jarvis Taxpayers Association Appeals CalSavers Lawsuit**

In 2018, the Howard Jarvis Taxpayers Association (HJTA) filed suit against CalSavers, California's state-run retirement plan for private-sector employers. The HJTA argued that CalSavers was preempted by the Employee Retirement Income Security Act (ERISA) and the program was therefore invalid. The suit was dismissed with leave to amend in March 2019. The amended suit refiled in July 2019 was again dismissed in March 2010. The HJTA filed an appeal with the 9th U.S. Circuit Court of Appeals in April 2010. The Department of Labor has recently filed an amicus brief supporting the argument that ERISA preempts CalSavers. [\(Source\)](#) [\(Source\)](#) [\(Source\)](#)

**Unity Task Force Recommendations**

Presumptive presidential nominee Joe Biden released a 110-page policy document developed with former candidate Senator Bernie Sanders that outlined various policy issues, including retirement policy, climate change, and health care coverage. Of note is page 73 of the document that deals with retirement policy. The recommendations cover—

- Expanding Social Security and opposing Social Security benefit cuts.
- Saving for retirement by addressing penalties, such as the WEP/GPO that penalizes Social Security benefits of public workers.
- Passing legislation that provides a path towards helping distressed public and private pensions.

- Addressing unequal access to retirement resources for caregivers who sacrifice wages and Social Security benefits for unpaid care work.
- Supporting older Americans through anti-discrimination legislation, expanding the Earned Income Tax Credit, and increasing Supplemental Security Income asset limits and benefit levels.
- Increasing support for paid and unpaid caregivers by increasing wages, working conditions, and access to retirement benefits.
- Increasing funding for home and community-based care.

[\(Source\)](#) [\(Source\)](#)

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE  
RETIREE HEALTHCARE BENEFITS PROGRAM  
STAFF ACTIVITIES REPORT  
JULY 2020  
FOR INFORMATION ONLY**

**Centers for Medicare and Medicaid Services (CMS) Medicare Part D  
Retiree Drug Subsidy (RDS) Applications for Plan Year 7/1/2018 –  
6/30/2019 - Reconciliation**

As a background, CMS Medicare Part D RDS Program was enacted in December 2003, as part of the Medicare Modernization Act, to reimburse Plan Sponsors for a portion of their Qualifying Covered Retirees' costs for prescription drugs otherwise covered by Medicare Part D. To qualify for the subsidy, a Plan Sponsor must show that its coverage is "actuarially equivalent" to, or at least as generous as, the defined standard Medicare Part D coverage. Subsidy payments equal 28 percent of each qualifying retiree's allowable prescription drug costs between the applicable cost threshold and cost limit.

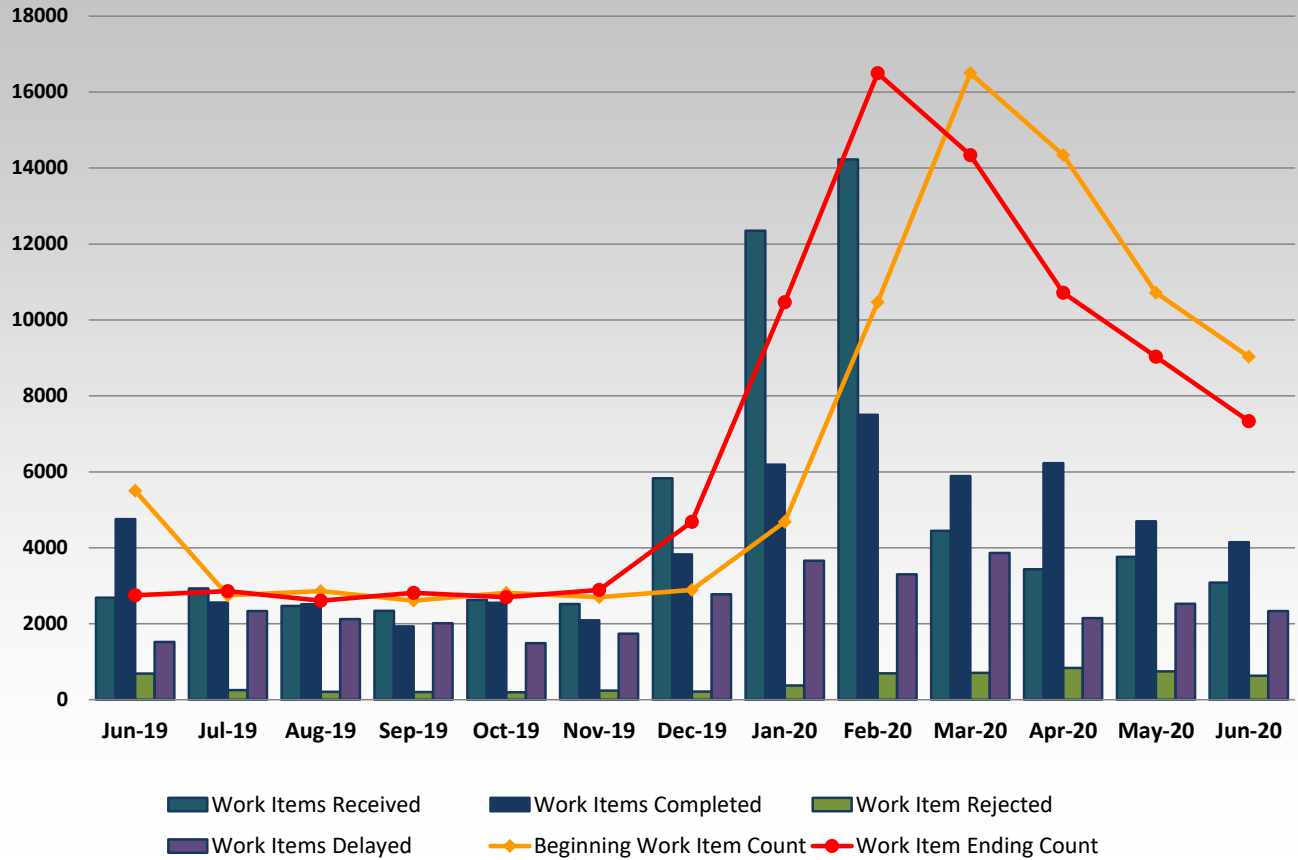
Staff and carriers began the RDS Reconciliation payment requests for the following plans: Anthem Blue Cross, Cigna, Kaiser, and LACFF Local 1014. The deadline for submission is September 30, 2020. We will keep you informed as we progress through the Reconciliation process.

# Retiree Healthcare Division

## Trend Report

JUNE, 2019 ~ JUNE, 2020

Updated 7/22/2020



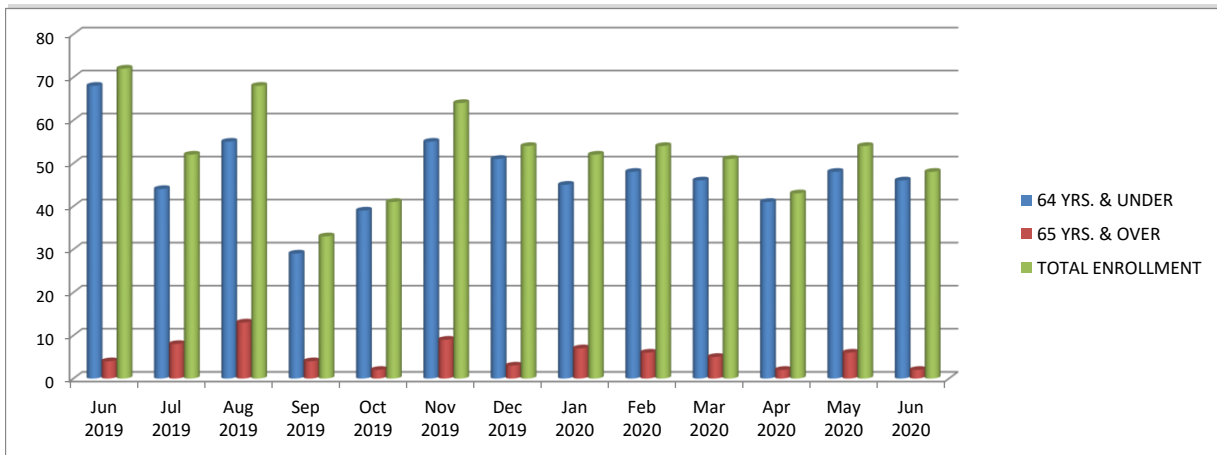
	Beginning Work Item Count	Work Items Received	Work Items Completed	Work Item Rejected	Work Items Delayed	Work Item Ending Count
Jun-19	5507	2686	4758	687	1520	2748
Jul-19	2748	2927	2560	254	2337	2861
Aug-19	2861	2471	2516	208	2121	2608
Sep-19	2608	2344	1933	205	2016	2814
Oct-19	2814	2631	2553	194	1488	2698
Nov-19	2698	2522	2088	242	1737	2890
Dec-19	2890	5834	3827	214	2774	4683
Jan-20	4683	12350	6189	374	3663	10470
Feb-20	10470	14225	7504	694	3301	16497
Mar-20	16497	4445	5888	709	3864	14345
Apr-20	14345	3434	6228	836	2147	10715
May-20	10715	3764	4697	748	2526	9034
Jun-20	9034	3084	4150	633	2334	7335



## Retirees Monthly Age Breakdown JUNE, 2019 ~ JUNE, 2020

### Disability Retirement

MONTH	64 YRS. & UNDER	65 YRS. & OVER	TOTAL ENROLLMENT
Jun 2019	68	4	72
Jul 2019	44	8	52
Aug 2019	55	13	68
Sep 2019	29	4	33
Oct 2019	39	2	41
Nov 2019	55	9	64
Dec 2019	51	3	54
Jan 2020	45	7	52
Feb 2020	48	6	54
Mar 2020	46	5	51
Apr 2020	41	2	43
May 2020	48	6	54
Jun 2020	46	2	48



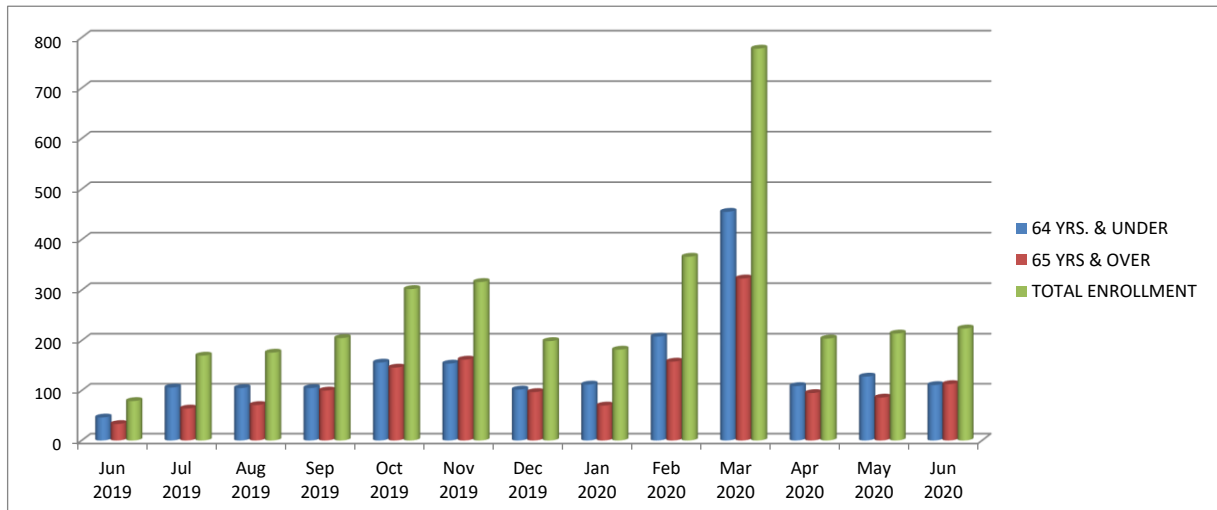
**PLEASE NOTE:**

- Next Report will include the following dates: July 1, 2019 through July 30, 2020.

## Retirees Monthly Age Breakdown JUNE, 2019 ~ JUNE, 2020

### Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
Jun 2019	46	33	79
Jul 2019	106	64	170
Aug 2019	105	71	176
Sep 2019	105	100	205
Oct 2019	156	146	302
Nov 2019	154	162	316
Dec 2019	102	97	199
Jan 2020	112	70	182
Feb 2020	208	158	366
Mar 2020	455	323	778
Apr 2020	109	95	204
May 2020	128	86	214
Jun 2020	111	113	224



**PLEASE NOTE:**

- Next Report will include the following dates: July 1, 2019 through July 30, 2020.

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 7/31/2020

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
<b>ANTHEM BC III</b>				
240	6918	\$917,955.60	2	\$148.30
241	147	\$18,772.00	0	\$0.00
242	876	\$119,039.60	0	\$0.00
243	4085	\$1,106,190.30	1	\$54.20
244	14	\$1,756.00	0	\$0.00
245	53	\$6,669.00	0	\$0.00
246	18	\$2,266.50	0	\$0.00
247	124	\$17,210.20	0	\$0.00
248	11	\$2,705.80	1	\$43.00
249	54	\$14,733.30	0	\$0.00
250	17	\$4,506.50	0	\$0.00
<b>Plan Total:</b>	<b>12,317</b>	<b>\$2,211,804.80</b>	<b>4</b>	<b>\$245.50</b>
<b>CIGNA-HEALTHSPRING PREFERRED with RX</b>				
321	29	\$3,801.10	0	\$0.00
322	7	\$869.50	0	\$0.00
324	17	\$4,659.60	0	\$0.00
327	3	\$385.00	0	\$0.00
329	1	\$226.70	0	\$0.00
<b>Plan Total:</b>	<b>57</b>	<b>\$9,941.90</b>	<b>0</b>	<b>\$0.00</b>
<b>KAISER SR. ADVANTAGE</b>				
394	6	\$829.50	0	\$0.00
397	4	\$711.90	0	\$0.00
398	3	\$849.40	0	\$0.00
403	11065	\$1,456,823.60	4	\$59.30
406	2	(\$477.80)	0	\$0.00
413	1627	\$222,881.20	0	\$0.00
418	5701	\$1,534,109.45	1	\$163.70
419	278	\$35,080.50	0	\$0.00
426	214	\$28,864.50	0	\$0.00
427	167	\$20,347.90	0	\$0.00
445	4	\$531.70	0	\$0.00
446	2	\$248.10	0	\$0.00
451	31	\$4,135.10	0	\$0.00
455	2	\$289.20	0	\$0.00
457	8	\$2,065.00	0	\$0.00
458	2	\$278.60	0	\$0.00
462	61	\$8,051.50	0	\$0.00
465	7	\$929.10	0	\$0.00
466	28	\$7,197.80	0	\$0.00
467	1	\$144.60	0	\$0.00
472	30	\$4,094.10	0	\$0.00
476	6	\$826.80	0	\$0.00
478	16	\$4,279.40	0	\$0.00
482	74	\$9,722.00	0	\$0.00
486	6	\$808.20	0	\$0.00
488	42	\$11,844.60	0	\$0.00
<b>Plan Total:</b>	<b>19,387</b>	<b>\$3,355,465.95</b>	<b>5</b>	<b>\$223.00</b>

**Medicare Part B Reimbursement and Penalty Report**

**PAY PERIOD 7/31/2020**

<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	308	\$39,316.65	0	\$0.00
613	97	\$24,221.20	0	\$0.00
<b>Plan Total:</b>	<b>405</b>	<b>\$63,537.85</b>	<b>0</b>	<b>\$0.00</b>
<b>UNITED HEALTHCARE GROUP MEDICARE ADV. HMO</b>				
<b>701</b>	1,781	\$238,098.50	<b>1</b>	\$36.50
702	371	\$51,856.70	0	\$0.00
703	1110	\$301,091.65	0	\$0.00
704	86	\$12,365.60	0	\$0.00
705	33	\$8,752.70	0	\$0.00
708	1	(\$70.26)	0	\$0.00
<b>Plan Total:</b>	<b>3,382</b>	<b>\$612,094.89</b>	<b>1</b>	<b>\$36.50</b>
<b>Grand Total:</b>	<b>35,548</b>	<b>\$6,252,845.39</b>	<b>10</b>	<b>\$505.00</b>

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 7/31/2020

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
<b>ANTHEM BC III</b>				
240	6918	\$917,955.60	2	\$148.30
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249	54	\$14,733.30	0	\$0.00
250	17	\$4,506.50	0	\$0.00
<b>Plan Total:</b>	<b>12,317</b>	<b>\$2,211,804.80</b>	<b>4</b>	<b>\$245.50</b>
<b>CIGNA-HEALTHSPRING PREFERRED with RX</b>				
321	29	\$3,801.10	0	\$0.00
322	7	\$869.50	0	\$0.00
324	17	\$4,659.60	0	\$0.00
327	3	\$385.00	0	\$0.00
329	1	\$226.70	0	\$0.00
<b>Plan Total:</b>	<b>57</b>	<b>\$9,941.90</b>	<b>0</b>	<b>\$0.00</b>
<b>KAISER SR. ADVANTAGE</b>				
394	6	\$829.50	0	\$0.00
397	4	\$711.90	0	\$0.00
398	3	\$849.40	0	\$0.00
403	11065	\$1,456,823.60	4	\$59.30
406	2	(\$477.80)	0	\$0.00
413	1627	\$222,881.20	0	\$0.00
418	5701	\$1,534,109.45	1	\$163.70
419	278	\$35,080.50	0	\$0.00
426	214	\$28,864.50	0	\$0.00
427	167	\$20,347.90	0	\$0.00
445	4	\$531.70	0	\$0.00
446	2	\$248.10	0	\$0.00
451	31	\$4,135.10	0	\$0.00
455	2	\$289.20	0	\$0.00
457	8	\$2,065.00	0	\$0.00
458	2	\$278.60	0	\$0.00
462	61	\$8,051.50	0	\$0.00
465	7	\$929.10	0	\$0.00
466	28	\$7,197.80	0	\$0.00
467	1	\$144.60	0	\$0.00
472	30	\$4,094.10	0	\$0.00
476	6	\$826.80	0	\$0.00
478	16	\$4,279.40	0	\$0.00
482	74	\$9,722.00	0	\$0.00
486	6	\$808.20	0	\$0.00
488	42	\$11,844.60	0	\$0.00
<b>Plan Total:</b>	<b>19,387</b>	<b>\$3,355,465.95</b>	<b>5</b>	<b>\$223.00</b>

## Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 7/31/2020

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
<b>SCAN</b>				
611	308	\$39,316.65	0	\$0.00
613	97	\$24,221.20	0	\$0.00
<b>Plan Total:</b>	<b>405</b>	<b>\$63,537.85</b>	<b>0</b>	<b>\$0.00</b>
<b>UNITED HEALTHCARE GROUP MEDICARE ADV. HMO</b>				
701	1781	\$238,098.50	1	\$36.50
702	371	\$51,856.70	0	\$0.00
703	1110	\$301,091.65	0	\$0.00
704	86	\$12,365.60	0	\$0.00
705	33	\$8,752.70	0	\$0.00
708	1	(\$70.26)	0	\$0.00
<b>Plan Total:</b>	<b>3,382</b>	<b>\$612,094.89</b>	<b>1</b>	<b>\$36.50</b>
<b>LOCAL 1014</b>				
804	176	\$31,011.40	0	\$0.00
805	173	\$28,081.10	0	\$0.00
806	625	\$198,101.00	0	\$0.00
807	41	\$7,316.60	0	\$0.00
808	11	\$3,181.20	0	\$0.00
812	236	\$37,134.80	0	\$0.00
813	1	\$144.60	0	\$0.00
<b>Plan Total:</b>	<b>1,263</b>	<b>\$304,970.70</b>	<b>0</b>	<b>\$0.00</b>
<b>Grand Total:</b>	<b>36,811</b>	<b>\$6,557,816.09</b>	<b>10</b>	<b>\$505.00</b>

## Medical and Dental Vision Insurance Premiums

### August 2020

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	562	\$565,178.81	\$86,976.88	\$488,391.95	\$575,368.83	(\$1,003.87)	\$574,364.96
202	290	\$576,650.36	\$48,576.38	\$502,152.19	\$550,728.57	(\$7,924.22)	\$542,804.35
203	76	\$173,836.26	\$36,460.96	\$126,231.95	\$162,692.91	\$0.00	\$162,692.91
204	34	\$43,865.10	\$16,101.01	\$26,473.94	\$42,574.95	\$0.00	\$42,574.95
<b>SUBTOTAL</b>	<b>962</b>	<b>\$1,359,530.53</b>	<b>\$188,115.23</b>	<b>\$1,143,250.03</b>	<b>\$1,331,365.26</b>	<b>(\$8,928.09)</b>	<b>\$1,322,437.17</b>
<b>Anthem Blue Cross I</b>							
211	701	\$871,753.65	\$55,445.83	\$820,657.69	\$876,103.52	(\$4,946.12)	\$871,157.40
212	260	\$579,397.00	\$36,457.42	\$542,939.58	\$579,397.00	\$0.00	\$579,397.00
213	56	\$147,193.20	\$18,083.71	\$131,737.94	\$149,821.65	\$0.00	\$149,821.65
214	19	\$31,078.30	\$4,514.54	\$26,563.76	\$31,078.30	\$0.00	\$31,078.30
215	2	\$837.14	\$33.48	\$803.66	\$837.14	\$0.00	\$837.14
<b>SUBTOTAL</b>	<b>1,038</b>	<b>\$1,630,259.29</b>	<b>\$114,534.98</b>	<b>\$1,522,702.63</b>	<b>\$1,637,237.61</b>	<b>(\$4,946.12)</b>	<b>\$1,632,291.49</b>
<b>Anthem Blue Cross II</b>							
221	2,206	\$2,736,440.89	\$158,201.00	\$2,560,928.47	\$2,719,129.47	(\$3,643.34)	\$2,715,486.13
222	1,931	\$4,320,964.55	\$111,065.99	\$4,158,644.21	\$4,269,710.20	(\$4,456.90)	\$4,265,253.30
223	803	\$2,110,645.35	\$87,264.47	\$1,999,724.83	\$2,086,989.30	\$0.00	\$2,086,989.30
224	176	\$287,883.20	\$29,853.86	\$261,212.96	\$291,066.82	\$9,463.08	\$300,529.90
225	2	\$837.14	\$209.28	\$627.86	\$837.14	\$0.00	\$837.14
<b>SUBTOTAL</b>	<b>5,118</b>	<b>\$9,456,771.13</b>	<b>\$386,594.60</b>	<b>\$8,981,138.33</b>	<b>\$9,367,732.93</b>	<b>\$1,362.84</b>	<b>\$9,369,095.77</b>

## Medical and Dental Vision Insurance Premiums

### August 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Anthem Blue Cross III</b>							
240	6,946	\$3,503,112.12	\$507,920.11	\$3,007,368.60	\$3,515,288.71	(\$6,967.38)	\$3,508,321.33
241	147	\$238,217.84	\$24,723.17	\$208,665.93	\$233,389.10	(\$1,609.58)	\$231,779.52
242	877	\$1,426,087.88	\$94,013.37	\$1,304,970.76	\$1,398,984.13	\$0.00	\$1,398,984.13
243	4,098	\$4,116,980.01	\$460,063.61	\$3,632,698.08	\$4,092,761.69	(\$6,014.58)	\$4,086,747.11
244	14	\$12,627.16	\$1,966.24	\$10,660.92	\$12,627.16	\$0.00	\$12,627.16
245	52	\$47,802.82	\$4,329.32	\$42,571.56	\$46,900.88	\$0.00	\$46,900.88
246	18	\$36,129.60	\$3,251.66	\$32,877.94	\$36,129.60	\$0.00	\$36,129.60
247	127	\$256,921.60	\$17,462.61	\$231,322.38	\$248,784.99	\$0.00	\$248,784.99
248	11	\$15,399.67	\$391.99	\$15,007.68	\$15,399.67	\$0.00	\$15,399.67
249	55	\$76,998.35	\$5,331.88	\$70,266.50	\$75,598.38	\$0.00	\$75,598.38
250	17	\$26,669.94	\$815.79	\$25,854.15	\$26,669.94	\$0.00	\$26,669.94
<b>SUBTOTAL</b>	<b>12,362</b>	<b>\$9,756,946.99</b>	<b>\$1,120,269.75</b>	<b>\$8,582,264.50</b>	<b>\$9,702,534.25</b>	<b>(\$14,591.54)</b>	<b>\$9,687,942.71</b>
<b>CIGNA Network Model Plan</b>							
301	264	\$430,085.04	\$118,490.85	\$318,100.93	\$436,591.78	(\$1,629.11)	\$434,962.67
302	93	\$273,493.47	\$70,170.47	\$200,382.21	\$270,552.68	\$0.00	\$270,552.68
303	10	\$34,724.50	\$9,012.46	\$18,767.14	\$27,779.60	\$0.00	\$27,779.60
304	15	\$32,421.90	\$14,429.19	\$17,992.71	\$32,421.90	\$0.00	\$32,421.90
<b>SUBTOTAL</b>	<b>382</b>	<b>\$770,724.91</b>	<b>\$212,102.97</b>	<b>\$555,242.99</b>	<b>\$767,345.96</b>	<b>(\$1,629.11)</b>	<b>\$765,716.85</b>



## Medical and Dental Vision Insurance Premiums

### August 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>CIGNA Healthspring Pref w/ Rx - Phoenix, AZ</b>							
321	30	\$11,534.70	\$1,614.87	\$9,919.83	\$11,534.70	\$0.00	\$11,534.70
322	8	\$13,569.36	\$678.47	\$11,194.72	\$11,873.19	\$0.00	\$11,873.19
324	17	\$12,936.66	\$1,795.92	\$11,140.74	\$12,936.66	\$0.00	\$12,936.66
327	3	\$6,685.56	\$445.70	\$6,239.86	\$6,685.56	\$0.00	\$6,685.56
329	1	\$1,334.15	\$0.00	\$1,334.15	\$1,334.15	\$0.00	\$1,334.15
<b>SUBTOTAL</b>	<b>59</b>	<b>\$46,060.43</b>	<b>\$4,534.96</b>	<b>\$39,829.30</b>	<b>\$44,364.26</b>	<b>\$0.00</b>	<b>\$44,364.26</b>

## Medical and Dental Vision Insurance Premiums

### August 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Kaiser/Senior Advantage</b>							
401	1,533	\$1,688,343.20	\$148,284.20	\$1,523,185.55	\$1,671,469.75	\$6,160.39	\$1,677,630.14
403	11,111	\$3,207,908.44	\$321,943.59	\$2,900,958.20	\$3,222,901.79	(\$7,211.62)	\$3,215,690.17
404	596	\$703,057.05	\$16,025.93	\$691,746.28	\$707,772.21	\$0.00	\$707,772.21
405	1,101	\$1,246,136.31	\$21,194.38	\$1,223,769.27	\$1,244,963.65	\$85.78	\$1,245,049.43
406	36	\$77,054.88	\$30,833.68	\$42,165.68	\$72,999.36	(\$2,027.76)	\$70,971.60
411	1,910	\$4,168,487.10	\$210,452.71	\$3,907,123.75	\$4,117,576.46	\$19,064.74	\$4,136,641.20
413	1,627	\$2,249,024.88	\$108,008.43	\$2,109,788.26	\$2,217,796.69	\$0.00	\$2,217,796.69
414	118	\$270,900.00	(\$1,798.32)	\$259,316.61	\$257,518.29	\$0.00	\$257,518.29
418	5,688	\$3,242,948.04	\$250,612.88	\$2,988,880.79	\$3,239,493.67	(\$2,273.36)	\$3,237,220.31
419	277	\$408,189.60	\$4,256.82	\$395,185.86	\$399,442.68	(\$1,457.82)	\$397,984.86
420	132	\$312,190.90	\$1,126.70	\$304,015.46	\$305,142.16	(\$2,347.30)	\$302,794.86
421	8	\$8,702.80	\$1,044.33	\$7,658.47	\$8,702.80	\$0.00	\$8,702.80
422	245	\$543,566.52	\$2,474.74	\$536,672.54	\$539,147.28	(\$2,209.62)	\$536,937.66
423	15	\$52,829.37	\$6,062.76	\$30,696.73	\$36,759.49	\$0.00	\$36,759.49
426	214	\$303,137.10	\$2,368.71	\$299,358.45	\$301,727.16	\$0.00	\$301,727.16
427	167	\$390,040.17	\$5,354.40	\$375,566.72	\$380,921.12	\$0.00	\$380,921.12
428	61	\$140,264.62	\$827.78	\$137,137.42	\$137,965.20	\$0.00	\$137,965.20
429	8	\$28,776.69	\$3,982.72	\$18,399.15	\$22,381.87	\$0.00	\$22,381.87
430	143	\$321,970.22	\$3,737.54	\$318,232.68	\$321,970.22	\$0.00	\$321,970.22
431	12	\$37,794.36	\$6,252.96	\$31,541.40	\$37,794.36	\$0.00	\$37,794.36
432	8	\$32,380.16	\$11,352.56	\$21,027.60	\$32,380.16	\$0.00	\$32,380.16
<b>SUBTOTAL</b>	<b>25,010</b>	<b>\$19,433,702.41</b>	<b>\$1,154,399.50</b>	<b>\$18,122,426.87</b>	<b>\$19,276,826.37</b>	<b>\$7,783.43</b>	<b>\$19,284,609.80</b>

## Medical and Dental Vision Insurance Premiums

### August 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Kaiser - Colorado</b>							
450	7	\$7,349.51	\$797.94	\$6,551.57	\$7,349.51	\$0.00	\$7,349.51
451	31	\$10,820.86	\$1,172.82	\$9,648.04	\$10,820.86	\$0.00	\$10,820.86
453	3	\$6,963.54	\$278.19	\$6,685.35	\$6,963.54	\$0.00	\$6,963.54
454	3	\$9,401.67	\$1,516.32	\$7,885.35	\$9,401.67	\$0.00	\$9,401.67
455	2	\$2,781.98	\$0.00	\$2,781.98	\$2,781.98	\$0.00	\$2,781.98
457	8	\$5,520.96	\$1,104.19	\$4,416.77	\$5,520.96	\$0.00	\$5,520.96
458	2	\$4,744.64	\$94.89	\$4,649.75	\$4,744.64	\$0.00	\$4,744.64
<b>SUBTOTAL</b>	<b>56</b>	<b>\$47,583.16</b>	<b>\$4,964.35</b>	<b>\$42,618.81</b>	<b>\$47,583.16</b>	<b>\$0.00</b>	<b>\$47,583.16</b>
<b>Kaiser - Georgia</b>							
441	4	\$4,434.68	\$0.00	\$4,434.68	\$4,434.68	\$0.00	\$4,434.68
442	4	\$4,434.68	\$0.00	\$4,434.68	\$4,434.68	\$0.00	\$4,434.68
445	4	\$6,096.56	\$0.00	\$6,096.56	\$6,096.56	\$0.00	\$6,096.56
446	2	\$3,048.28	\$0.00	\$3,048.28	\$3,048.28	\$0.00	\$3,048.28
461	15	\$16,630.05	\$3,237.31	\$13,392.74	\$16,630.05	\$0.00	\$16,630.05
462	62	\$26,255.14	\$3,472.45	\$22,782.69	\$26,255.14	\$0.00	\$26,255.14
463	2	\$4,418.68	\$1,104.67	\$3,314.01	\$4,418.68	\$0.00	\$4,418.68
465	7	\$10,668.98	\$914.48	\$9,754.50	\$10,668.98	\$0.00	\$10,668.98
466	27	\$23,490.32	\$872.50	\$21,778.88	\$22,651.38	(\$1,677.88)	\$20,973.50
467	1	\$2,624.81	\$0.00	\$2,624.81	\$2,624.81	\$0.00	\$2,624.81
<b>SUBTOTAL</b>	<b>128</b>	<b>\$102,102.18</b>	<b>\$9,601.41</b>	<b>\$91,661.83</b>	<b>\$101,263.24</b>	<b>(\$1,677.88)</b>	<b>\$99,585.36</b>

## Medical and Dental Vision Insurance Premiums

### August 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Kaiser - Hawaii</b>							
471	3	\$2,972.25	\$0.00	\$2,972.25	\$2,972.25	\$0.00	\$2,972.25
472	30	\$13,447.20	\$2,303.96	\$11,143.24	\$13,447.20	\$0.00	\$13,447.20
473	1	\$1,774.62	\$538.09	\$1,236.53	\$1,774.62	\$0.00	\$1,774.62
474	4	\$7,894.00	\$0.00	\$7,894.00	\$7,894.00	\$0.00	\$7,894.00
476	6	\$8,585.94	\$2,547.17	\$6,038.77	\$8,585.94	\$0.00	\$8,585.94
477	1	\$2,757.37	\$528.92	\$2,228.45	\$2,757.37	\$0.00	\$2,757.37
478	16	\$14,215.68	\$1,563.72	\$12,651.96	\$14,215.68	\$0.00	\$14,215.68
<b>SUBTOTAL</b>	<b>61</b>	<b>\$51,647.06</b>	<b>\$7,481.86</b>	<b>\$44,165.20</b>	<b>\$51,647.06</b>	<b>\$0.00</b>	<b>\$51,647.06</b>
<b>Kaiser - Oregon</b>							
481	7	\$8,102.64	\$2,060.38	\$6,042.26	\$8,102.64	\$0.00	\$8,102.64
482	74	\$35,472.64	\$5,637.26	\$29,835.38	\$35,472.64	\$0.00	\$35,472.64
484	4	\$9,228.20	\$581.82	\$8,646.38	\$9,228.20	\$0.00	\$9,228.20
486	6	\$9,773.28	\$1,303.10	\$8,470.18	\$9,773.28	\$0.00	\$9,773.28
488	42	\$39,930.24	\$4,734.61	\$35,195.63	\$39,930.24	\$0.00	\$39,930.24
489	2	\$2,152.16	\$0.00	\$2,152.16	\$2,152.16	\$0.00	\$2,152.16
495	2	\$5,016.00	\$559.10	\$4,456.90	\$5,016.00	\$0.00	\$5,016.00
498	1	\$2,407.52	\$179.07	\$2,228.45	\$2,407.52	\$0.00	\$2,407.52
<b>SUBTOTAL</b>	<b>138</b>	<b>\$112,082.68</b>	<b>\$15,055.34</b>	<b>\$97,027.34</b>	<b>\$112,082.68</b>	<b>\$0.00</b>	<b>\$112,082.68</b>
<b>SCAN Health Plan</b>							
611	305	\$84,357.00	\$15,233.88	\$61,095.12	\$76,329.00	(\$1,887.00)	\$74,442.00
613	95	\$52,186.00	\$7,710.20	\$39,693.80	\$47,404.00	\$0.00	\$47,404.00
<b>SUBTOTAL</b>	<b>400</b>	<b>\$136,543.00</b>	<b>\$22,944.08</b>	<b>\$100,788.92</b>	<b>\$123,733.00</b>	<b>(\$1,887.00)</b>	<b>\$121,846.00</b>

## Medical and Dental Vision Insurance Premiums

### August 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>UHC Medicare Adv.</b>							
701	1,780	\$613,209.05	\$72,585.60	\$539,991.59	\$612,577.19	(\$2,072.51)	\$610,504.68
702	365	\$583,415.04	\$36,188.50	\$548,664.91	\$584,853.41	\$0.00	\$584,853.41
703	1,106	\$752,913.00	\$78,907.01	\$676,801.07	\$755,708.08	\$1,383.82	\$757,091.90
704	91	\$161,923.58	\$7,331.09	\$151,033.73	\$158,364.82	\$0.00	\$158,364.82
705	33	\$29,348.88	\$2,063.31	\$27,285.57	\$29,348.88	\$0.00	\$29,348.88
706	1	\$352.92	\$14.12	\$338.80	\$352.92	\$0.00	\$352.92
<b>SUBTOTAL</b>	<b>3,376</b>	<b>\$2,141,162.47</b>	<b>\$197,089.63</b>	<b>\$1,944,115.67</b>	<b>\$2,141,205.30</b>	<b>(\$688.69)</b>	<b>\$2,140,516.61</b>
<b>United Healthcare</b>							
707	432	\$536,428.95	\$48,145.58	\$482,157.12	\$530,302.70	\$1,233.17	\$531,535.87
708	428	\$972,639.36	\$45,928.23	\$917,513.66	\$963,441.89	\$0.00	\$963,441.89
709	373	\$995,686.20	\$62,101.65	\$936,253.95	\$998,355.60	(\$96.24)	\$998,259.36
<b>SUBTOTAL</b>	<b>1,233</b>	<b>\$2,504,754.51</b>	<b>\$156,175.46</b>	<b>\$2,335,924.73</b>	<b>\$2,492,100.19</b>	<b>\$1,136.93</b>	<b>\$2,493,237.12</b>

## Medical and Dental Vision Insurance Premiums

### August 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Local 1014 Firefighters</b>							
801	64	\$77,406.72	\$2,636.67	\$71,255.93	\$73,892.60	\$0.00	\$73,892.60
802	323	\$704,385.48	\$20,150.16	\$684,235.32	\$704,385.48	\$0.00	\$704,385.48
803	327	\$841,181.34	\$21,865.55	\$814,196.87	\$836,062.42	(\$2,617.73)	\$833,444.69
804	177	\$214,077.96	\$7,281.09	\$206,796.87	\$214,077.96	(\$32,071.53)	\$182,006.43
805	173	\$377,271.48	\$13,084.53	\$364,186.95	\$377,271.48	(\$28,081.10)	\$349,190.38
806	625	\$1,362,975.00	\$33,278.30	\$1,329,696.70	\$1,362,975.00	(\$198,101.00)	\$1,164,874.00
807	41	\$105,469.22	\$2,160.83	\$103,308.39	\$105,469.22	(\$7,316.60)	\$98,152.62
808	11	\$28,296.62	\$205.79	\$28,090.83	\$28,296.62	(\$3,181.20)	\$25,115.42
809	23	\$27,818.04	\$3,144.64	\$24,673.40	\$27,818.04	\$0.00	\$27,818.04
810	6	\$13,084.56	\$2,137.14	\$10,947.42	\$13,084.56	\$0.00	\$13,084.56
811	4	\$10,289.68	\$1,028.97	\$9,260.71	\$10,289.68	\$0.00	\$10,289.68
812	236	\$285,437.28	\$21,988.35	\$263,448.93	\$285,437.28	(\$38,344.28)	\$247,093.00
813	1	\$2,180.76	\$0.00	\$2,180.76	\$2,180.76	(\$144.60)	\$2,036.16
<b>SUBTOTAL</b>	<b>2,011</b>	<b>\$4,049,874.14</b>	<b>\$128,962.02</b>	<b>\$3,912,279.08</b>	<b>\$4,041,241.10</b>	<b>(\$309,858.04)</b>	<b>\$3,731,383.06</b>
<b>Kaiser - Washington</b>							
393	3	\$3,486.33	\$0.00	\$3,486.33	\$3,486.33	\$0.00	\$3,486.33
394	6	\$2,619.12	\$0.00	\$2,619.12	\$2,619.12	\$0.00	\$2,619.12
395	1	\$4,326.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
397	3	\$5,750.48	\$230.02	\$6,958.08	\$7,188.10	\$0.00	\$7,188.10
398	3	\$2,595.12	\$519.02	\$2,076.10	\$2,595.12	\$0.00	\$2,595.12
<b>SUBTOTAL</b>	<b>16</b>	<b>\$18,777.47</b>	<b>\$749.04</b>	<b>\$15,139.63</b>	<b>\$15,888.67</b>	<b>\$0.00</b>	<b>\$15,888.67</b>
<b>Medical Plan Total</b>	<b>52,350</b>	<b>\$51,618,522.36</b>	<b>\$3,723,575.18</b>	<b>\$47,530,575.86</b>	<b>\$51,254,151.04</b>	<b>(\$333,923.27)</b>	<b>\$50,920,227.77</b>

## Medical and Dental Vision Insurance Premiums

### August 2020

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	24,782	\$1,278,059.31	\$141,498.35	\$1,143,554.07	\$1,285,052.42	(\$2,251.05)	\$1,282,801.37
502	23,213	\$2,491,524.75	\$190,791.29	\$2,294,948.18	\$2,485,739.47	(\$227.59)	\$2,485,511.88
503	11	\$697.40	\$69.75	\$627.65	\$697.40	\$0.00	\$697.40
<b>SUBTOTAL</b>	<b>48,006</b>	<b>\$3,770,281.46</b>	<b>\$332,359.39</b>	<b>\$3,439,129.90</b>	<b>\$3,771,489.29</b>	<b>(\$2,478.64)</b>	<b>\$3,769,010.65</b>
<b>CIGNA Dental HMO/Vision</b>							
901	3,328	\$154,971.32	\$19,286.34	\$136,528.77	\$155,815.11	(\$515.71)	\$155,299.40
902	2,375	\$226,814.06	\$19,646.98	\$205,176.98	\$224,823.96	(\$285.04)	\$224,538.92
903	1	\$47.09	\$20.72	\$26.37	\$47.09	\$0.00	\$47.09
<b>SUBTOTAL</b>	<b>5,704</b>	<b>\$381,832.47</b>	<b>\$38,954.04</b>	<b>\$341,732.12</b>	<b>\$380,686.16</b>	<b>(\$800.75)</b>	<b>\$379,885.41</b>
<b>Dental/Vision Plan Total</b>	<b>53,710</b>	<b>\$4,152,113.93</b>	<b>\$371,313.43</b>	<b>\$3,780,862.02</b>	<b>\$4,152,175.45</b>	<b>(\$3,279.39)</b>	<b>\$4,148,896.06</b>
<b>GRAND TOTALS</b>	<b>106,060</b>	<b>\$55,770,636.29</b>	<b>\$4,094,888.61</b>	<b>\$51,311,437.88</b>	<b>\$55,406,326.49</b>	<b>(\$337,202.66)</b>	<b>\$55,069,123.83</b>

<b>PREMIUMS*</b>	<b>CARRIER DEDUCTION CODES</b>	<b>DEDUCTION CODE DEFINITIONS</b>
<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.



<b>PREMIUMS*</b>	<b>CARRIER DEDUCTION CODES</b>	<b>DEDUCTION CODE DEFINITIONS</b>
<b><u>CIGNA Network Model Plan</u></b>		
\$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
<b><u>CIGNA Medicare Select Plus Rx (Available in the Phoenix, AZ area only)</u></b>		
\$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
<b><u>Kaiser</u></b>		
\$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.

PREMIUMS*	CARRIER DEDUCTION CODES	DEDUCTION CODE DEFINITIONS
<b><u>Kaiser Georgia (continued)</u></b>		
\$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")
<b><u>Kaiser Hawaii</u></b>		
\$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)
<b><u>Kaiser Oregon</u></b>		
\$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 Part 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.

<b>PREMIUMS*</b>	<b>CARRIER DEDUCTION CODES</b>	<b>DEDUCTION CODE DEFINITIONS</b>
<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.

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

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

**CIGNA Indemnity - Dental/Vision**

<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

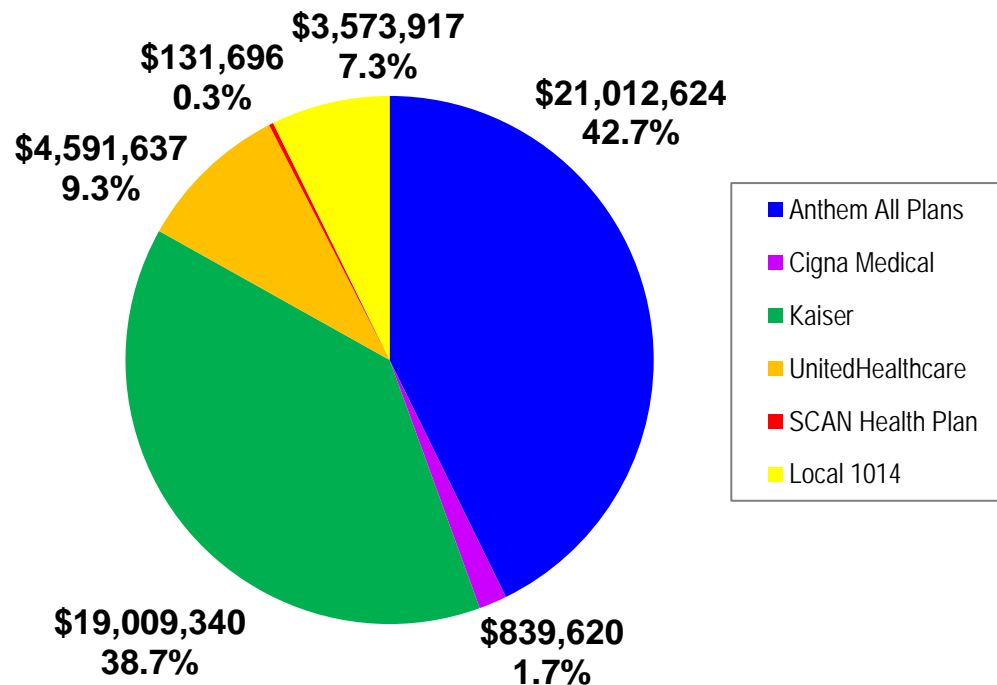
## Premium & Enrollment

### Coverage Month Ending June 2020

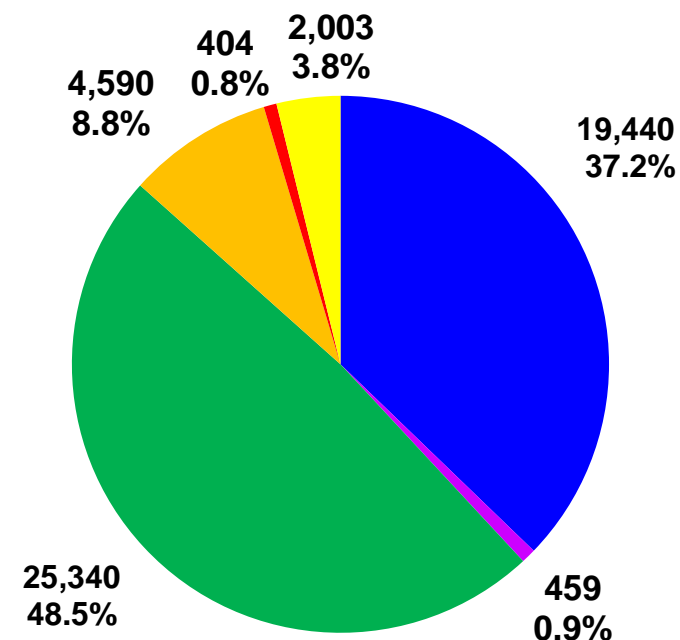
Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	\$21,012,624	42.7%	19,440	37.2%
Cigna Medical	\$839,620	1.7%	459	0.9%
Kaiser	\$19,009,340	38.7%	25,340	48.5%
UnitedHealthcare	\$4,591,637	9.3%	4,590	8.8%
SCAN Health Plan	\$131,696	0.3%	404	0.8%
Local 1014	\$3,573,917	7.3%	2,003	3.8%
<b>Combined Medical</b>	<b>\$49,158,834</b>	<b>100.0%</b>	<b>52,236</b>	<b>100.0%</b>

<b>Cigna Dental &amp; Vision (PPO and HMO)</b>	<b>\$4,201,672</b>	<b>53,638</b>
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### Monthly Premium



### Retirees

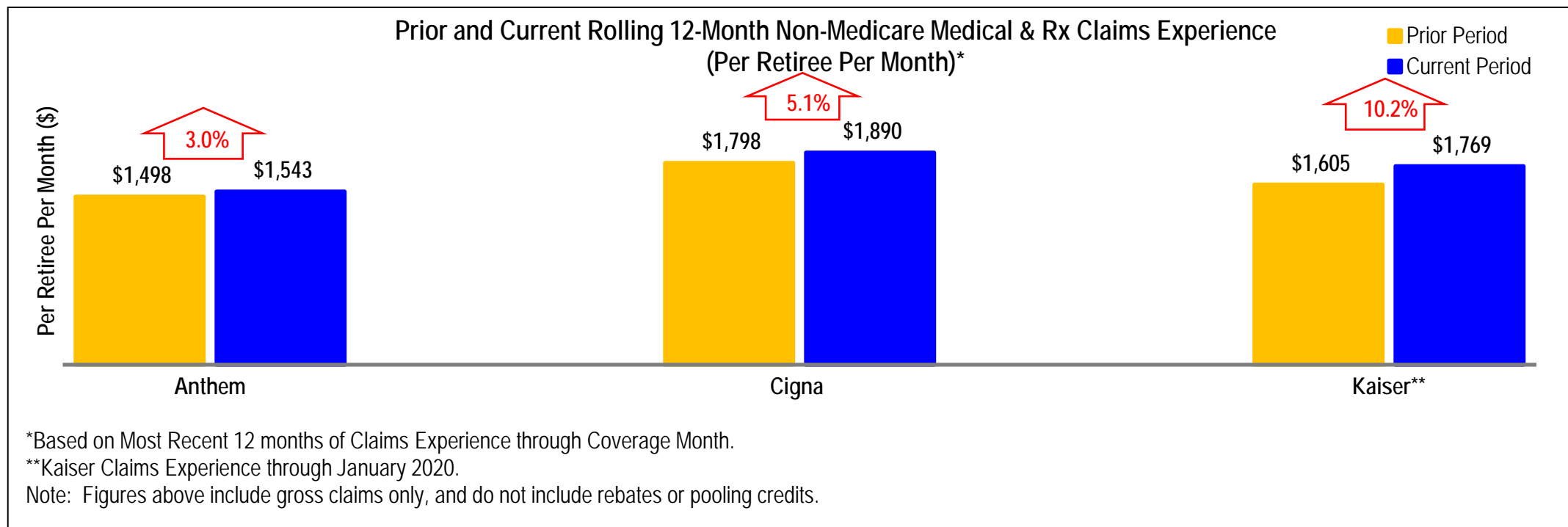
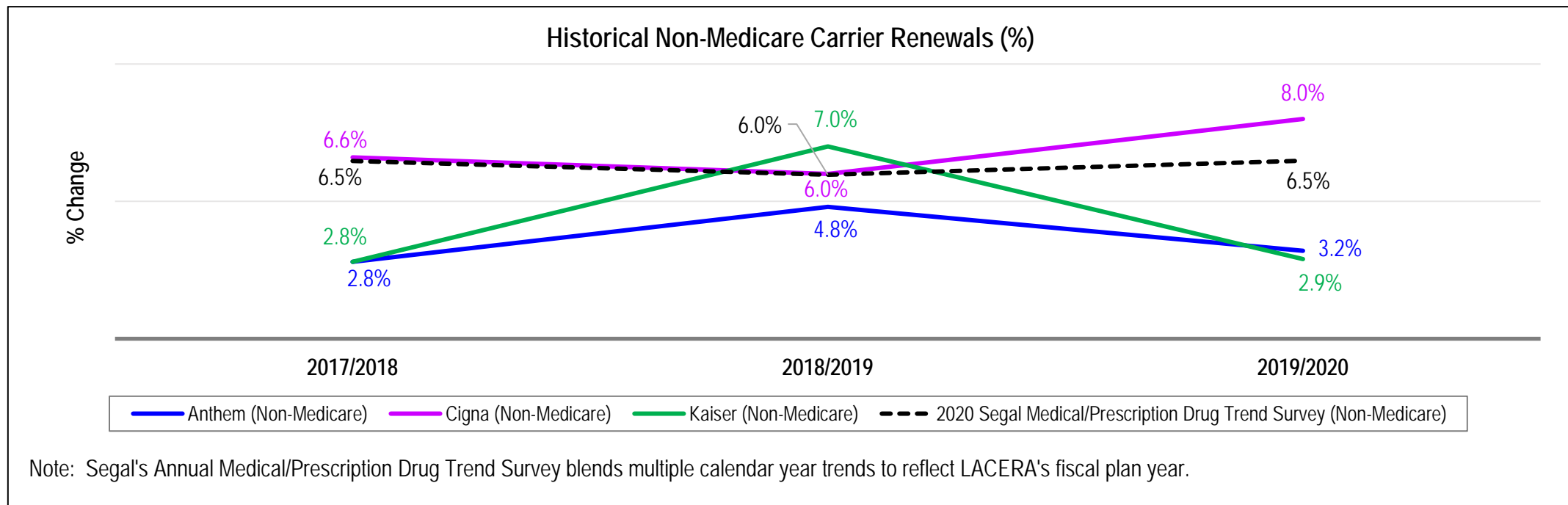


Note: Premiums include LACERA's Administrative Fee of \$8.00 per member, per plan, per month.

# Los Angeles County Employees Retirement Association

## Claims Experience by Carrier

Coverage Month Ending June 2020

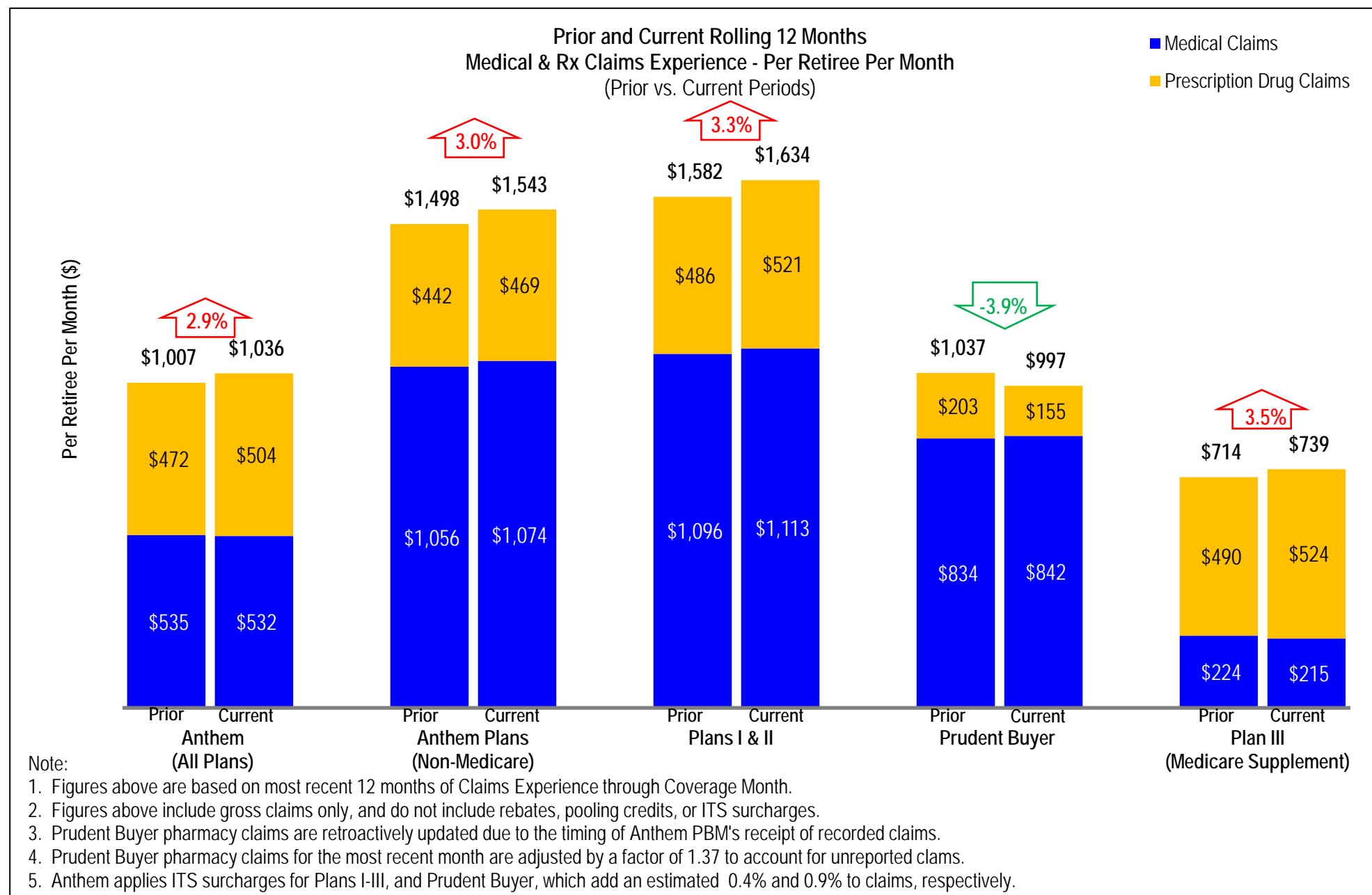




# Los Angeles County Employees Retirement Association

## Anthem Claims Experience By Plan

Coverage Month Ending June 2020



# Los Angeles County Employees Retirement Association

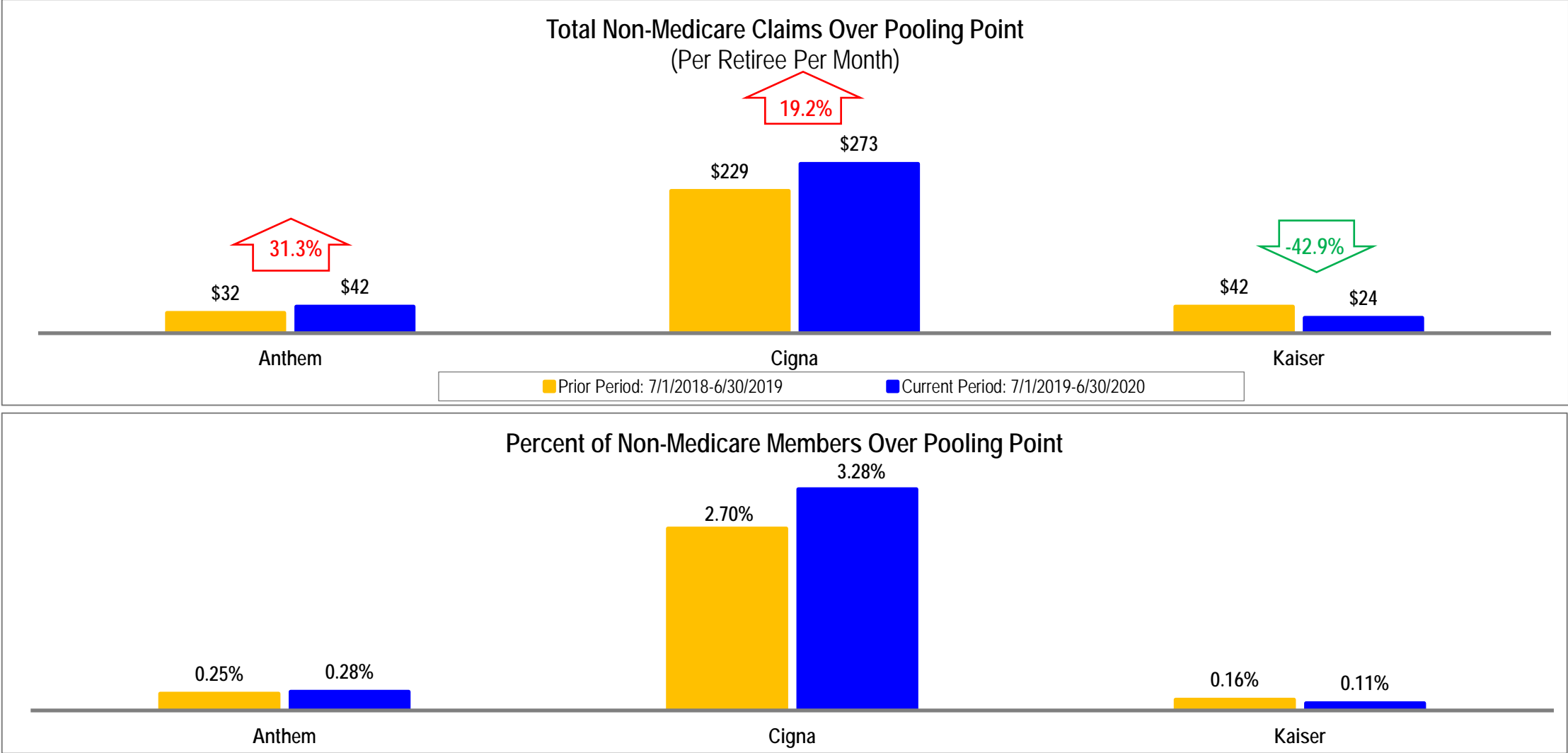
## Kaiser Utilization

### Coverage Month Ending June 2020

- 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 2/1/2019 - 1/31/2020	Prior Period 2/1/2018 - 1/31/2019	Change
<b>Average Contract Size</b>	<b>2.38</b>	<b>2.35</b>	<b>1.28%</b>
<b>Average Members</b>	<b>8,800</b>	<b>8,720</b>	<b>0.92%</b>
Inpatient Claims Per Member Per Month	\$170.35	\$186.56	-8.69%
Outpatient Claims Per Member Per Month	\$357.66	\$291.76	22.59%
Pharmacy Per Member Per Month	\$100.50	\$96.99	3.62%
Other Per Member Per Month	\$114.50	\$107.78	6.23%
<b>Total Claims Per Member Per Month</b>	<b>\$743.01</b>	<b>\$683.09</b>	<b>8.77%</b>
<b>Total Paid Claims</b>	<b>\$78,459,210</b>	<b>\$71,476,318</b>	<b>9.77%</b>
Large Claims over \$450,000 Pooling Point			
Number of Claims over Pooling Point	4	6	
Amount over Pooling Point	\$1,085,238	\$1,875,080	-42.12%
% of Total Paid Claims	<b>1.38%</b>	<b>2.62%</b>	
Inpatient Days / 1000	309.1	382.4	-19.17%
Inpatient Admits / 1000	51.0	57.2	-10.84%
Outpatient Visits / 1000	13,257.1	12,302.0	7.76%
Pharmacy Scripts Per Member Per Year	10.4	10.5	-0.95%

**Los Angeles County Employees Retirement Association**  
**High Cost Claimants (Anthem, Cigna, & Kaiser)**  
*Coverage Month Ending June 2020*



**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's figures are based on most recent 12 months of Claims Experience through Coverage Month. Kaiser's figures are based on claims experience period between February through January.

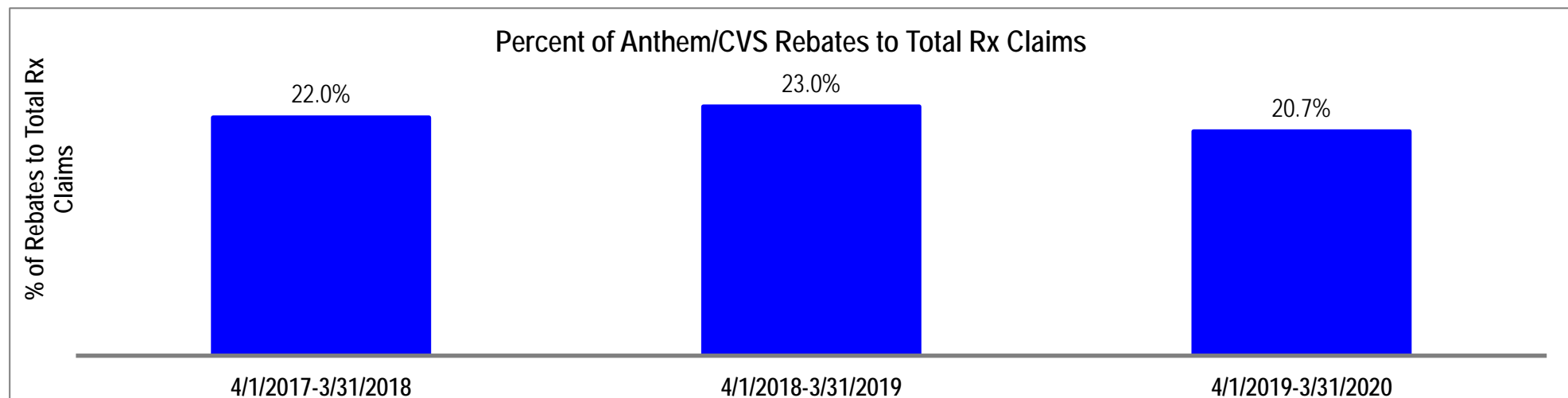
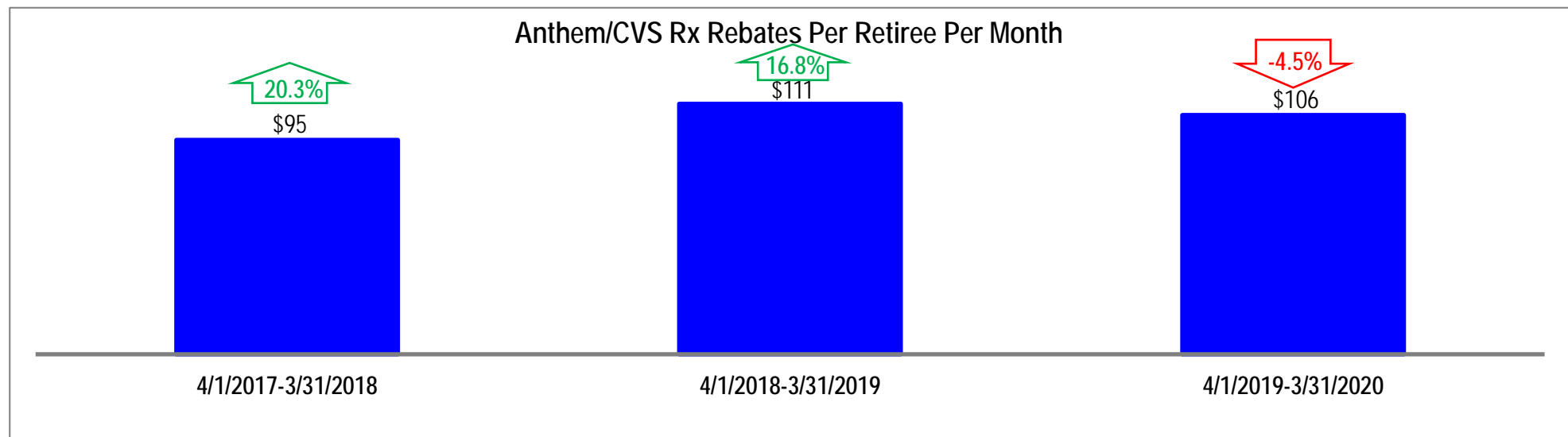
**Pooling Points by Carrier:**

1. Anthem's pooling points are \$300,000 for Plans I & II, and \$250,000 for Prudent Buyer.
2. Cigna's pooling point is \$100,000.
3. Kaiser's pooling point is \$450,000.

# Los Angeles County Employees Retirement Association

Prescription Drug Rebates (Anthem)

Coverage Month Ending June 2020



## **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.

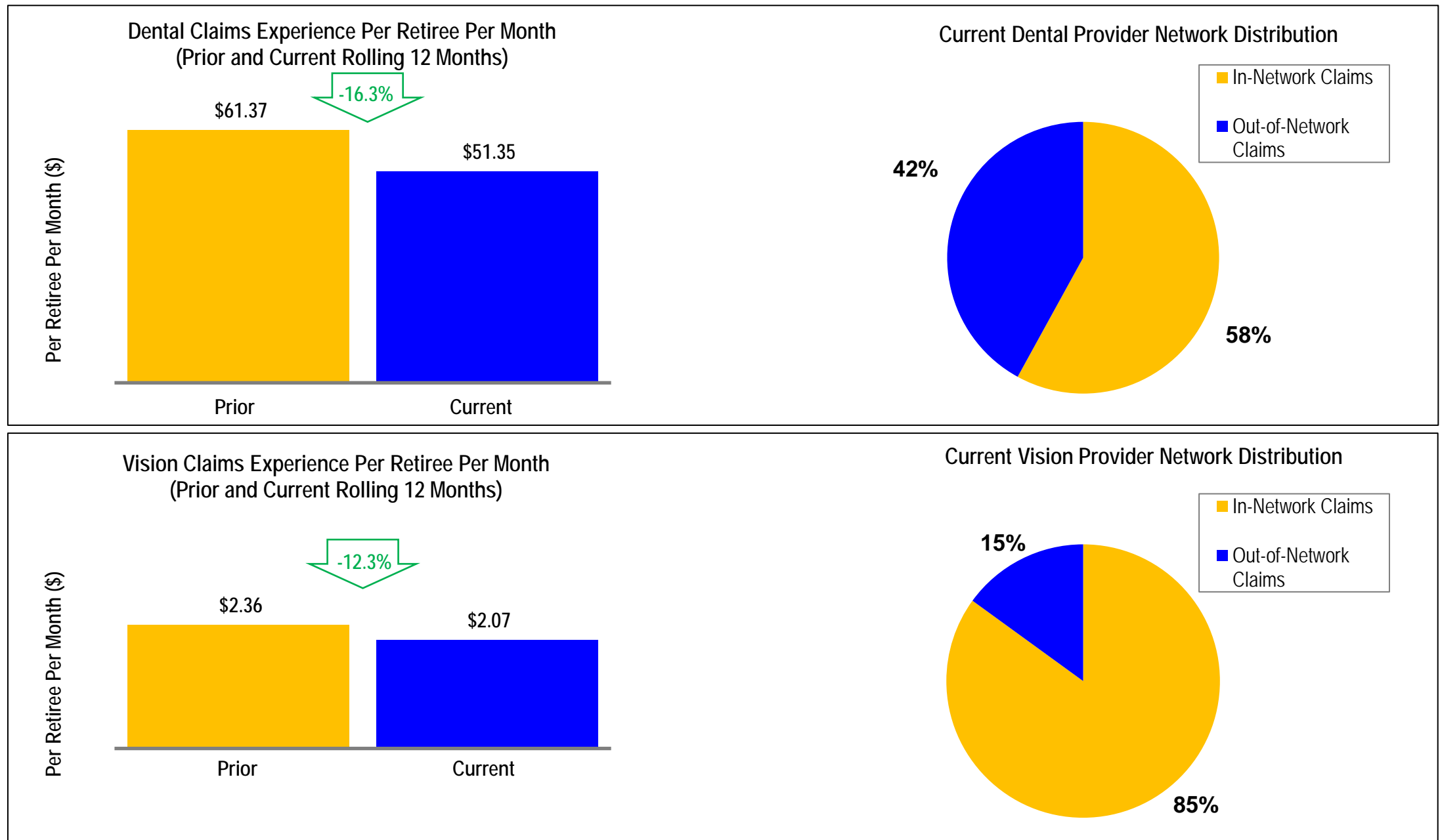
## **Note:**

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 June 2020



Notes:

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