

# 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, DECEMBER 10, 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 special meeting of November 4, 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. FOR INFORMATION

- A. Semi-Annual Report on Approved Engagements  
Barry W. Lew, Legislative Affairs Officer
- B. Engagement Report for November 2020  
Barry W. Lew, Legislative Affairs Officer
- C. Staff Activities Report for November 2020  
Cassandra Smith, Director, Retiree Healthcare
- D. LACERA Claims Experience  
Stephen Murphy, Segal Consulting
- E. Federal Legislation  
Stephen Murphy, Segal Consulting

*(for discussion purposes)*

IV. ITEMS FOR STAFF REVIEW

V. GOOD OF THE ORDER

*(For information purposes only)*

VI. 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

WEDNESDAY, NOVEMBER 4, 2020, 11:35 A.M. – 12:17 P.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  
William Pryor (*left at 12:05 p.m.*)  
Herman B. Santos  
Thomas Walsh

**STAFF, ADVISORS, PARTICIPANTS**

Cassandra Smith, Director, Retiree Healthcare  
Santos H. Kreimann, Chief Executive Officer  
Steven P. Rice, Chief Counsel  
Barry W. Lew, Legislative Affairs Officer

Stephen Murphy, Vice President  
Segal Consulting

The meeting was called to order by Chair Robbins at 11:35 a.m.

I. APPROVAL OF THE MINUTES

A. Approval of the minutes of the regular meeting of October 15, 2020

Ms. Gray made a motion, Mr. Kehoe seconded, to approve the minutes of the regular meeting of October 15, 2020. The motion passed unanimously.

II. PUBLIC COMMENT

III FOR INFORMATION

A. Retired Board Member Election  
Barry W. Lew, Legislative Affairs Officer

Mr. Lew discussed the background, legislative policy standard, and current law with regard to eligibility to vote in the elections for the retired members on the Boards of Retirement and Investments.

Mr. Kehoe made a motion, Mr. Robbins seconded, to receive and file the report. The motion passed unanimously.

B. Engagement Report for October 2020  
Barry W. Lew, Legislative Affairs Officer

The engagement report was discussed.

C. Staff Activities Report for October 2020  
Cassandra Smith, Director, Retiree Healthcare

The staff activities report was discussed.

D. LACERA Claims Experience  
Stephen Murphy, Segal Consulting

The LACERA Claims Experience reports through September 2020 were discussed.

E. Federal Legislation  
Stephen Murphy, Segal Consulting

*(for discussion purposes)*

Segal Consulting gave an update on federal legislation.

IV. ITEMS FOR STAFF REVIEW

There was nothing to report.

V. GOOD OF THE ORDER

(For information purposes only)

VI. ADJOURNMENT


The meeting adjourned at 12:17 p.m.

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## FOR INFORMATION ONLY

November 30, 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: December 10, 2020 Insurance, Benefits and Legislative Committee Meeting

SUBJECT: **Semi-Annual Report on Approved Engagements**

### LEGAL AUTHORITY

The Board of Retirement's Policy on Engagement for Public Policy Issues Relating to Plan Administration and Retirement and Health Care Benefits provides that staff will present semi-annual reports to the Insurance, Benefits and Legislative Committee each year as to the status of all approved engagements.

### ENGAGEMENTS

#### Meetings with Legislators

Since March 2020, with the issuance of travel and gathering restrictions by state and local authorities, the COVID-19 pandemic has curtailed opportunities to travel and engage in in-person meetings with state and federal legislators and their staff. For example, past visits to Congress in January and May were generally scheduled in conjunction with attendance by trustees and staff at the National Conference on Public Employee Retirement Systems' Legislative Conferences or the International Foundation of Employee Benefit Plans' Washington Legislative Updates. However, the pandemic has also caused many conferences to be cancelled or moved to an online format. Although a visit to Congress occurred in January 2020, trustees and staff have not had in-person meetings with legislators during the latter half of 2020 with the ongoing pandemic.

#### Legislation Supported and Opposed

During the 2020 legislative session, LACERA adopted positions on the following bills.

AB 2937 (Fong): Creates an optional provision, to be elected by a county board of supervisors by resolution adopted by majority vote, that would remove the retirement board's assessment regarding the intemperate use of alcoholic liquor or drugs as a

condition on the purchase of a disability retirement pension by county or district contributions.

Status: To Assembly Committee on Public Employment and Retirement.  
(03/05/2020)

Board of Retirement Position: Support.

HR 3934 (Brady): Amends Title II of the Social Security Act; replaces the windfall elimination provision with a formula equalizing benefits for certain individuals with non-covered employment.

Status: Referred to Subcommittee on Social Security. (07/24/2019)

Board of Retirement Position: Support.

HR 4540 (Neal): Provides an equitable Social Security formula for individuals with noncovered employment; provides relief for individuals currently affected by the Windfall Elimination Provision.

Status: Referred to the Subcommittee on Social Security. (09/27/2019)

Board of Retirement Position: Support.

HR 6436 (Chabot): Would repeal the direct payment requirement on the exclusion from gross income of distributions from governmental plans for health and long-term care insurance for retired public safety officers.

Status: Referred to the Subcommittee on Health. (04/30/2020)

Board of Retirement Position: Support.

#### SACRS Legislative Committee

Staff participates in the monthly meetings of the State Association of County Retirement Systems (SACRS) Legislative Committee. The Committee's activities include monitoring current legislation, formulating and advocating legislative proposals, and discussing current events related to public pension plans. Staff was recently appointed as a voting member of the Committee in place of Chief Counsel who was previously LACERA's voting member.

#### SACRS 2021 Legislative Platform

LACERA submitted a proposal for the SACRS 2021 Legislative Platform to provide for a COVID-19 presumption for service-connected disability retirements. The proposal was further discussed but not voted on by the SACRS membership at the Business Meeting of the SACRS 2020 Fall Conference. Staff drafted a fact sheet for the proposal to facilitate the discussion and addressed various questions and concerns from the SACRS membership about the proposal.

#### **CONCLUSION**

Although the current coronavirus pandemic has curtailed opportunities for further in-person meetings with legislators, staff will continue to work with its legislative advocates



and the SACRS Legislative Committee to monitor and advocate on issues relevant to LACERA.

**Reviewed and Approved:**



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**Steven P. Rice, Chief Counsel**

cc: Board of Investments  
Santos H. Kreimann  
JJ Popowich  
Steven P. Rice  
Jon Grabel  
Anthony J. Roda, Williams & Jensen  
Joe Ackler, Ackler & Associates

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

**How Covid-19 Will Change Aging and Retirement**

The pandemic is bringing a number of changes to how Americans will face retirement and old age in the years to come.

1. *More will age at home.* About 40 percent of Covid-related deaths have occurred in long-term care facilities. There will be more focus on aging at home, an expansion of community-based programs, and rethinking forms of age-segregated housing.
2. *Older people will benefit from a technology boom.* There will be a number of innovations such as telemedicine and remote patient monitoring through wearables and at-home diagnostic tests.
3. *Lifespans will decline.* The pandemic is projected to reduce aggregate life expectancy of American age 65 today by nearly a year. For those who avoid or survive the virus, the pandemic undermines healthy activities such as socializing, exercising, and helping others, which can be linked to greater risk of death, cognitive decline, depression, and heart disease.
4. *We will have a better handle of what we want to do with our time.* Working from home gives a sense of what retirement looks like. People are assessing their plans, values, and legacies and evaluating what is important and provides meaning.
5. *We will plan for death.* The experience of living amid lockdowns during Covid has spurred more end-of-life-care planning.
6. *We will embrace healthier lifestyles.* Underlying health problems such as diabetes, heart disease, and obesity are significant risk factors of dying from Covid. These lifestyle diseases can be controlled through diet and exercise. The prevalence of wearables can track underlying measures of health.
7. *We need to save more to retire.* Although stocks are performing well, lower bond yields caused by the pandemic mean future returns are expected to be lower than in the past.
8. *The 401(k) will morph into a multipurpose account.* Saving for retirement for the future and building an emergency fund for the present are antagonistic goals. Employers are starting to use new flexible savings accounts that let workers save for multiple goals such as emergencies, retirement, healthcare, and college expenses.
9. *We will work longer.* The number of people age 55 and older in the workforce has risen from 29 percent in 1993 to 40 percent in 2019. That trend may accelerate due to people's uncertainty about the future. Remote work, flexible hours, and the gig economy have made it easier for many older people to remain employed.

10. *Our views on aging will change.* The pandemic in the short term has reinforced ageist stereotypes and inflamed intergenerational conflict. At the same time, the oldest person to be U.S. president has been elected, and surveys and studies show older adults to be more psychologically resilient in the face of disease than young people. [\(Source\)](#)

### **The Growing Burden of Retirement**

The National Institute on Retirement Security published a study entitled “The Growing Burden of Retirement: Rising Costs and More Risk Increase Uncertainty.” Workers preparing for retirement have increased burdens as a result of more risk and rising costs. The risk results from lower income replacement from Social Security now than in the past and the shift from defined benefit to defined contribution plans. Rising costs in retirement include housing, healthcare, and long-term care. Key findings from the study include—

- Saving early and continuously during working years is difficult for many workers.
- Workers face market timing, interest rate, and longevity risks as they approach retirement age.
- Although older Americans are the most likely to own a home, those age 65 and older are becoming more cost-burdened by housing costs.
- Healthcare costs continue to rise, but the costs are higher for older Americans.
- Long-term care costs represent an increasing challenge for many older Americans.
- Creative solutions exist to address these challenges such as using a social insurance model for long-term care costs, creating lifetime income options for retirees, expanding access to workplace plans, and expanding Social Security benefits. [\(Source\)](#)

### **Retirement Savings is Hard Even for Those Who Can Afford It**

Saving for retirement has always been a challenge, but the Covid-19 pandemic has made it even more so. A U.S. Federal Reserve report on the economic well-being of U.S. households in 2018 noted that one in four non-retired households had no retirement savings, and more than 40 percent of non-retired adults thought their savings were not on track. The shift from defined benefit to defined contribution plans complicates saving due to psychological blind spots.

The voluntary nature of defined contribution plans can lead to status quo bias where it is easier to do nothing than to take action. Another blind spot is hyperbolic discounting, when too much weight is put on the present rather than the future. Consequently, people focus on how much money they have in the short term and save less for the long term. Mental health issues such as anxiety and depression, which have intensified during the pandemic, are also associated with having less money in retirement accounts and a greater probability of withdrawing from them.

The right processes in place can prevent these issues from affecting one's savings such as signing up for an employer saving program or, if self-employed, an IRA and setting up automatic direct deposits. The status quo would become regularly saving for retirement. [\(Source\)](#)

### **Tighter Municipal Budgets Shrink Retiree Health Benefits**

According to Moody's Analytics, revenue declines for the combined 50 states for 2020 and 2021 could reach a cumulative 13 percent. The diminished government revenue due to the pandemic will make it more difficult for cities and states to fund retiree health care. Moreover, most states rely on a pay-as-you-go basis to fund health benefits. According to a 2019 study by S&P Global, 17 states have not accumulated any assets to prefund health care benefits. For retirees who do not yet qualify for Medicare, it may mean working longer hours for more years or a second job to pay for health care.

For example, the Ohio Police and Fire Pension Fund sponsored a self-insured plan for retirees from 1975 to 2018 who were not Medicare-eligible. However, it was unsustainable due to lack of funding and increased contributions from retirees to keep the fund solvent. The fund now offers a stipend in place of medical benefits. In contrast, the State Teachers Retirement System of Ohio has a \$3.9 billion health-care fund that has a 182% funded ratio. [\(Source\)](#)

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE  
RETIREE HEALTHCARE BENEFITS PROGRAM**

**STAFF ACTIVITIES REPORT  
NOVEMBER 2020**

**FOR INFORMATION ONLY**

**2021 Medicare Part B Premium Reimbursement Program**

The Centers for Medicare & Medicaid Services (CMS) announced the 2021 Medicare Part B premium amount recently. According to CMS, the standard monthly premium for Medicare Part B enrollees will be \$148.50 for 2021 (\$144.60 in 2020).

Staff is working with our consultant, Segal, and the County in efforts to obtain approval from the County Board of Supervisors to continue offering the Medicare Part B Premium Reimbursement Program in 2021, standard amount only. Staff was informed this item will go before the Board of Supervisors at their December 8, 2020 meeting.

A mass mailing to eligible members is scheduled to be mailed in December, following the Board of Supervisors approval in continuing the program for 2021.

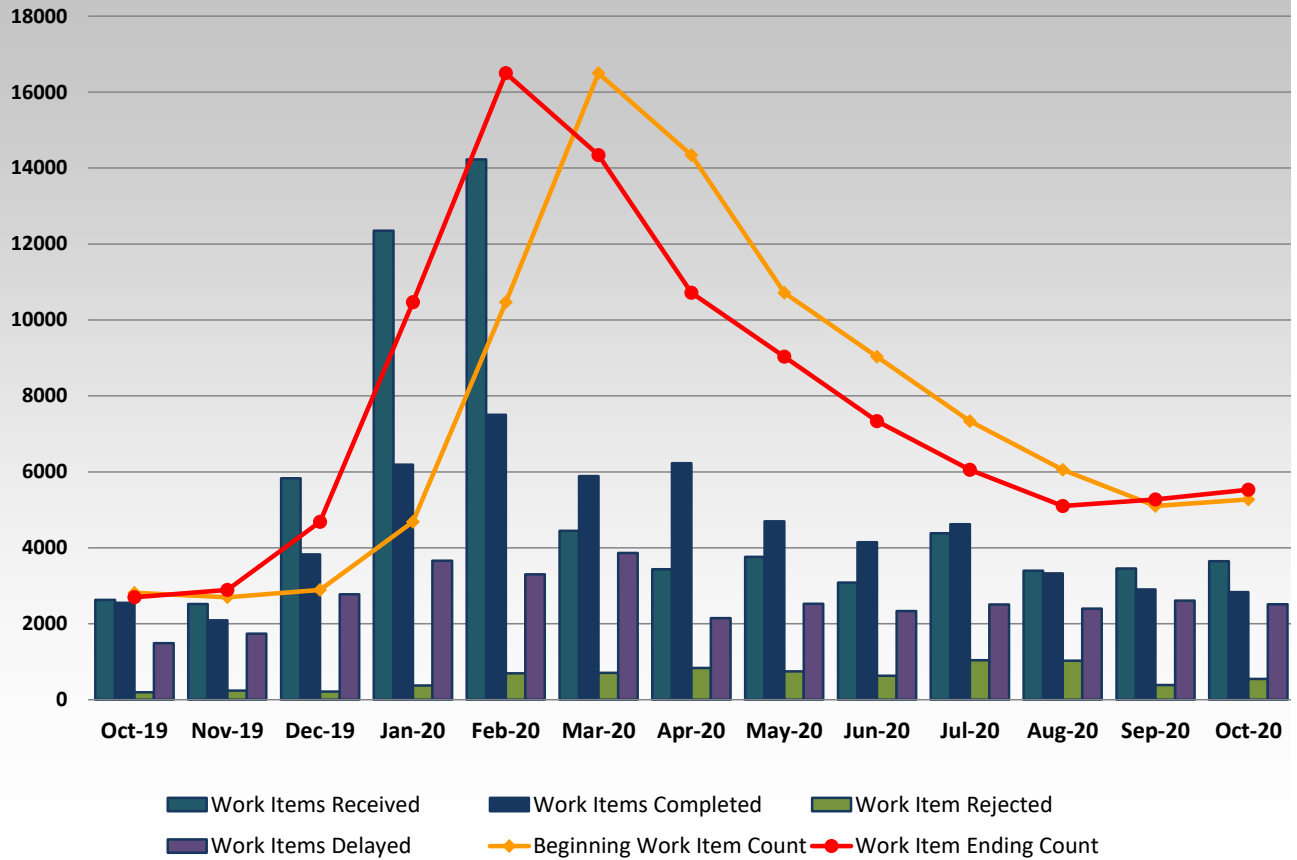
Staff will continue to provide information as they become available.

# Retiree Healthcare Division

## Trend Report

OCTOBER, 2019 ~ OCTOBER, 2020

Updated 11/23/2020

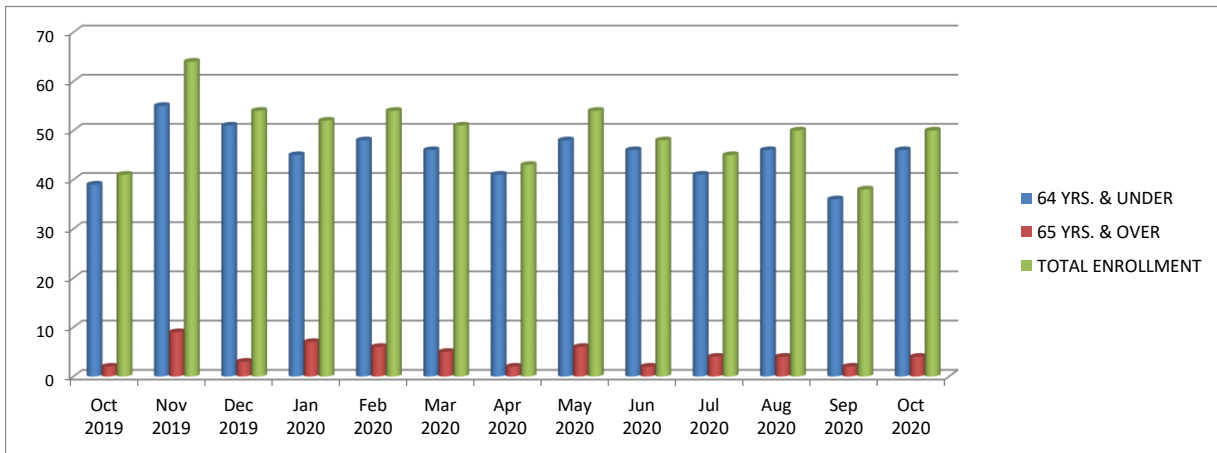


	Beginning Work Item Count	Work Items Received	Work Items Completed	Work Item Rejected	Work Items Delayed	Work Item Ending Count
Oct-19	2814	2631	2553	194	1488	2698
Nov-19	2698	2522	2088	242	1737	2890
Dec-19	2890	5834	3827	214	2774	4683
Jan-20	4683	12350	6189	374	3663	10470
Feb-20	10470	14225	7504	694	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
Jul-20	7335	4382	4623	1038	2510	6056
Aug-20	6056	3397	3324	1027	2400	5102
Sep-20	5102	3458	2903	386	2612	5271
Oct-20	5271	3648	2837	549	2514	5533

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

### Disability Retirement

MONTH	64 YRS. & UNDER	65 YRS. & OVER	TOTAL ENROLLMENT
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
Jul 2020	41	4	45
Aug 2020	46	4	50
Sep 2020	36	2	38
Oct 2020	46	4	50



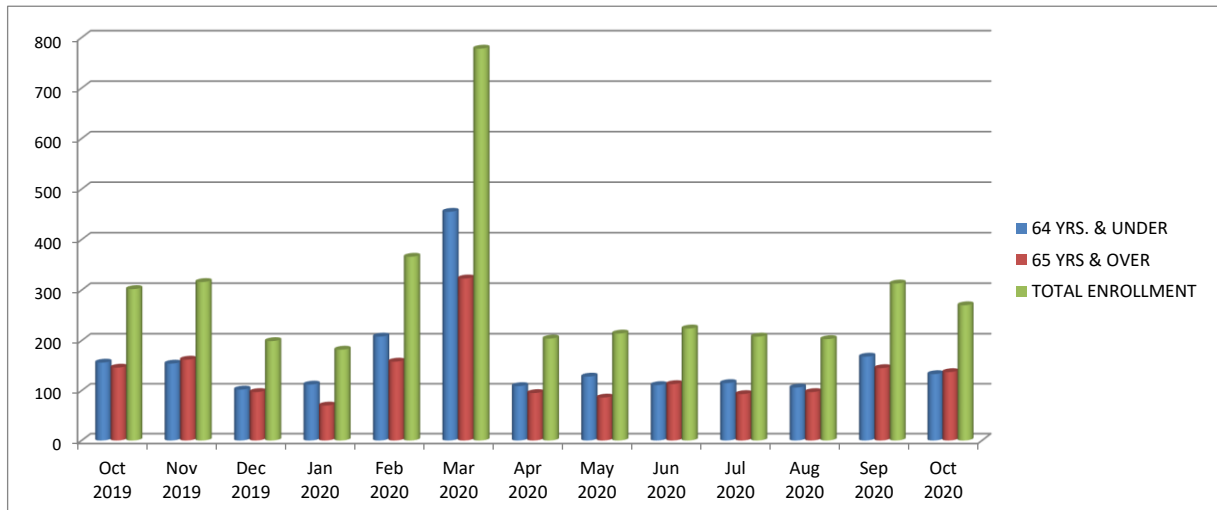
**PLEASE NOTE:**

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

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

### Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
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
Jul 2020	115	93	208
Aug 2020	106	97	203
Sep 2020	168	145	313
Oct 2020	133	137	270



**PLEASE NOTE:**

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



Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 11/30/2020

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
<b>ANTHEM BC III</b>				
221	1	(\$134.00)	0	\$0.00
240	6944	\$911,265.20	2	\$148.30
241	147	\$17,680.30	0	\$0.00
242	888	\$119,853.20	0	\$0.00
243	4108	\$1,103,930.15	1	\$54.20
244	16	\$2,055.80	0	\$0.00
245	58	\$8,140.20	0	\$0.00
246	20	\$2,521.00	0	\$0.00
247	122	\$17,439.20	0	\$0.00
248	9	\$2,272.00	1	\$43.00
249	52	\$13,268.80	0	\$0.00
250	15	\$3,907.30	0	\$0.00
<b>Plan Total:</b>	<b>12,380</b>	<b>\$2,202,199.15</b>	<b>4</b>	<b>\$245.50</b>
<b>CIGNA-HEALTHSPRING PREFERRED with RX</b>				
321	28	\$3,599.40	0	\$0.00
322	6	\$764.60	0	\$0.00
324	19	\$5,081.00	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>\$10,056.70</b>	<b>0</b>	<b>\$0.00</b>
<b>KAISER SR. ADVANTAGE</b>				
394	10	\$1,626.80	0	\$0.00
397	6	\$1,001.10	0	\$0.00
398	3	\$849.40	0	\$0.00
403	11165	\$1,454,413.80	4	\$59.30
413	1604	\$215,798.26	0	\$0.00
418	5715	\$1,531,967.90	1	\$163.70
419	264	\$32,935.20	0	\$0.00
426	218	\$28,294.00	0	\$0.00
427	156	\$17,697.80	0	\$0.00
445	4	\$531.70	0	\$0.00
446	2	\$248.10	0	\$0.00
451	34	\$4,372.60	0	\$0.00
455	2	\$289.20	0	\$0.00
457	8	\$1,861.30	0	\$0.00
458	2	\$278.60	0	\$0.00
462	60	\$7,890.80	0	\$0.00
465	6	\$805.70	0	\$0.00
466	26	\$6,781.60	0	\$0.00
467	1	\$144.60	0	\$0.00
472	34	\$4,437.40	0	\$0.00
476	4	\$537.60	0	\$0.00
478	17	\$4,577.70	0	\$0.00
479	1	\$144.60	0	\$0.00
482	76	\$9,878.70	0	\$0.00
486	5	\$672.70	0	\$0.00
488	44	\$12,613.60	0	\$0.00
491	2	\$123.40	0	\$0.00
<b>Plan Total:</b>	<b>19,469</b>	<b>\$3,340,774.16</b>	<b>5</b>	<b>\$223.00</b>

**Medicare Part B Reimbursement and Penalty Report**

**PAY PERIOD 11/30/2020**

<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	315	\$41,938.40	0	\$0.00
613	94	\$23,852.20	0	\$0.00
<b>Plan Total:</b>	<b>409</b>	<b>\$65,790.60</b>	<b>0</b>	<b>\$0.00</b>
<b>UNITED HEALTHCARE GROUP MEDICARE ADV. HMO</b>				
701	1793	\$238,326.40	1	\$36.50
702	385	\$53,553.40	0	\$0.00
703	1125	\$302,493.50	0	\$0.00
704	90	\$11,750.80	0	\$0.00
705	34	\$9,676.50	0	\$0.00
<b>Plan Total:</b>	<b>3,427</b>	<b>\$615,800.60</b>	<b>1</b>	<b>\$36.50</b>
<b>Grand Total:</b>	<b>35,742</b>	<b>\$6,234,621.21</b>	<b>10</b>	<b>\$505.00</b>

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 11/30/2020

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427	156	\$17,697.80	0	\$0.00
445	4	\$531.70	0	\$0.00
446	2	\$248.10	0	\$0.00
451	34	\$4,372.60	0	\$0.00
455	2	\$289.20	0	\$0.00
457	8	\$1,861.30	0	\$0.00
458	2	\$278.60	0	\$0.00
462	60	\$7,890.80	0	\$0.00
465	6	\$805.70	0	\$0.00
466	26	\$6,781.60	0	\$0.00
467	1	\$144.60	0	\$0.00
472	34	\$4,437.40	0	\$0.00
476	4	\$537.60	0	\$0.00
478	17	\$4,577.70	0	\$0.00
479	1	\$144.60	0	\$0.00
482	76	\$9,878.70	0	\$0.00
486	5	\$672.70	0	\$0.00
488	44	\$12,613.60	0	\$0.00
491	2	\$123.40	0	\$0.00
<b>Plan Total:</b>	<b>19,469</b>	<b>\$3,340,774.16</b>	<b>5</b>	<b>\$223.00</b>

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 11/30/2020

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
<b>SCAN</b>				
611	315	\$41,938.40	0	\$0.00
613	94	\$23,852.20	0	\$0.00
<b>Plan Total:</b>	<b>409</b>	<b>\$65,790.60</b>	<b>0</b>	<b>\$0.00</b>
<b>UNITED HEALTHCARE GROUP MEDICARE ADV. HMO</b>				
701	1793	\$238,326.40	1	\$36.50
702	385	\$53,553.40	0	\$0.00
703	1125	\$302,493.50	0	\$0.00
704	90	\$11,750.80	0	\$0.00
705	34	\$9,676.50	0	\$0.00
<b>Plan Total:</b>	<b>3,427</b>	<b>\$615,800.60</b>	<b>1</b>	<b>\$36.50</b>
<b>LOCAL 1014</b>				
804	183	\$32,399.50	0	\$0.00
805	183	\$29,295.70	0	\$0.00
806	624	\$197,436.10	0	\$0.00
807	43	\$7,721.40	0	\$0.00
808	12	\$3,470.40	0	\$0.00
812	240	\$38,098.20	0	\$0.00
813	1	\$144.60	0	\$0.00
<b>Plan Total:</b>	<b>1,286</b>	<b>\$308,565.90</b>	<b>0</b>	<b>\$0.00</b>
<b>Grand Total:</b>	<b>37,028</b>	<b>\$6,543,187.11</b>	<b>10</b>	<b>\$505.00</b>

## Medical and Dental Vision Insurance Premiums

### December 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	552	\$555,140.11	\$86,713.72	\$465,414.78	\$552,128.50	(\$1,003.87)	\$551,124.63
202	290	\$576,650.36	\$50,515.84	\$516,260.14	\$566,775.98	(\$1,974.83)	\$564,801.15
203	70	\$156,006.90	\$35,480.34	\$118,297.89	\$153,778.23	\$0.00	\$153,778.23
204	29	\$37,414.35	\$14,552.83	\$22,861.52	\$37,414.35	\$0.00	\$37,414.35
<b>SUBTOTAL</b>	<b>941</b>	<b>\$1,325,211.72</b>	<b>\$187,262.73</b>	<b>\$1,122,834.33</b>	<b>\$1,310,097.06</b>	<b>(\$2,978.70)</b>	<b>\$1,307,118.36</b>
<b>Anthem Blue Cross I</b>							
211	682	\$845,786.52	\$55,594.23	\$782,773.11	\$838,367.34	(\$4,946.12)	\$833,421.22
212	256	\$570,483.20	\$34,540.95	\$544,856.05	\$579,397.00	(\$2,228.45)	\$577,168.55
213	55	\$144,564.75	\$18,977.38	\$128,215.82	\$147,193.20	\$0.00	\$147,193.20
214	19	\$31,078.30	\$4,350.97	\$26,727.33	\$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>1,014</b>	<b>\$1,592,749.91</b>	<b>\$113,497.01</b>	<b>\$1,483,375.97</b>	<b>\$1,596,872.98</b>	<b>(\$7,174.57)</b>	<b>\$1,589,698.41</b>
<b>Anthem Blue Cross II</b>							
221	2,201	\$2,737,677.42	\$154,255.61	\$2,571,890.26	\$2,726,145.87	(\$3,709.59)	\$2,722,436.28
222	1,942	\$4,358,848.20	\$107,322.25	\$4,157,930.96	\$4,265,253.21	\$2,228.45	\$4,267,481.66
223	791	\$2,086,989.30	\$78,485.46	\$1,982,219.34	\$2,060,704.80	\$0.00	\$2,060,704.80
224	172	\$282,976.10	\$28,951.91	\$255,659.89	\$284,611.80	\$0.00	\$284,611.80
225	1	\$418.57	\$209.28	\$209.29	\$418.57	\$0.00	\$418.57
<b>SUBTOTAL</b>	<b>5,107</b>	<b>\$9,466,909.59</b>	<b>\$369,224.51</b>	<b>\$8,967,909.74</b>	<b>\$9,337,134.25</b>	<b>(\$1,481.14)</b>	<b>\$9,335,653.11</b>

## Medical and Dental Vision Insurance Premiums

### December 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Anthem Blue Cross III</b>							
240	6,971	\$3,515,716.87	\$508,148.82	\$3,042,540.23	\$3,550,689.05	(\$11,092.18)	\$3,539,596.87
241	144	\$238,217.84	\$20,312.93	\$205,672.11	\$225,985.04	\$0.00	\$225,985.04
242	886	\$1,443,793.26	\$83,454.84	\$1,325,356.51	\$1,408,811.35	(\$1,609.58)	\$1,407,201.77
243	4,127	\$4,141,038.33	\$465,848.42	\$3,657,521.58	\$4,123,370.00	(\$10,024.30)	\$4,113,345.70
244	16	\$14,431.04	\$2,417.21	\$12,013.83	\$14,431.04	\$0.00	\$14,431.04
245	57	\$52,312.52	\$5,555.96	\$47,658.50	\$53,214.46	\$0.00	\$53,214.46
246	20	\$40,144.00	\$3,251.66	\$36,892.34	\$40,144.00	\$0.00	\$40,144.00
247	125	\$250,900.00	\$17,823.91	\$235,083.29	\$252,907.20	\$0.00	\$252,907.20
248	9	\$12,599.73	\$391.99	\$12,207.74	\$12,599.73	\$0.00	\$12,599.73
249	53	\$75,598.38	\$3,919.91	\$64,678.62	\$68,598.53	\$0.00	\$68,598.53
250	15	\$23,532.30	\$815.79	\$22,716.51	\$23,532.30	\$0.00	\$23,532.30
<b>SUBTOTAL</b>	<b>12,423</b>	<b>\$9,808,284.27</b>	<b>\$1,111,941.44</b>	<b>\$8,662,341.26</b>	<b>\$9,774,282.70</b>	<b>(\$22,726.06)</b>	<b>\$9,751,556.64</b>
<b>CIGNA Network Model Plan</b>							
301	260	\$425,197.71	\$114,587.52	\$307,351.97	\$421,939.49	\$0.00	\$421,939.49
302	87	\$255,848.73	\$66,430.49	\$189,418.24	\$255,848.73	(\$2,940.79)	\$252,907.94
303	8	\$27,779.60	\$7,324.46	\$13,510.24	\$20,834.70	\$0.00	\$20,834.70
304	14	\$30,260.44	\$13,903.43	\$16,357.01	\$30,260.44	\$0.00	\$30,260.44
<b>SUBTOTAL</b>	<b>369</b>	<b>\$739,086.48</b>	<b>\$202,245.90</b>	<b>\$526,637.46</b>	<b>\$728,883.36</b>	<b>(\$2,940.79)</b>	<b>\$725,942.57</b>

## Medical and Dental Vision Insurance Premiums December 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	29	\$11,150.21	\$1,507.21	\$9,643.00	\$11,150.21	\$0.00	\$11,150.21
322	7	\$11,873.19	\$678.47	\$9,498.55	\$10,177.02	\$0.00	\$10,177.02
324	19	\$14,458.62	\$1,795.92	\$12,662.70	\$14,458.62	\$0.00	\$14,458.62
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>\$45,501.73</b>	<b>\$4,427.30</b>	<b>\$39,378.26</b>	<b>\$43,805.56</b>	<b>\$0.00</b>	<b>\$43,805.56</b>

## Medical and Dental Vision Insurance Premiums December 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Kaiser/Senior Advantage</b>							
401	1,503	\$1,653,532.00	\$148,512.86	\$1,498,380.90	\$1,646,893.76	\$1,087.85	\$1,647,981.61
403	11,207	\$3,236,149.10	\$321,266.38	\$2,928,138.54	\$3,249,404.92	(\$2,312.73)	\$3,247,092.19
404	572	\$677,148.75	\$15,097.48	\$662,051.27	\$677,148.75	(\$3,532.95)	\$673,615.80
405	1,112	\$1,257,434.01	\$21,465.52	\$1,234,838.72	\$1,256,304.24	(\$2,259.54)	\$1,254,044.70
406	36	\$75,027.12	\$29,102.83	\$39,841.01	\$68,943.84	(\$4,055.52)	\$64,888.32
411	1,846	\$4,051,431.30	\$195,093.08	\$3,719,773.12	\$3,914,866.20	(\$2,168.30)	\$3,912,697.90
413	1,594	\$2,214,824.38	\$101,233.17	\$2,068,446.55	\$2,169,679.72	(\$1,358.02)	\$2,168,321.70
414	106	\$241,552.50	\$2,167.20	\$237,127.80	\$239,295.00	\$0.00	\$239,295.00
418	5,710	\$3,250,336.46	\$254,764.07	\$3,016,032.63	\$3,270,796.70	(\$2,841.70)	\$3,267,955.00
419	263	\$386,322.30	\$4,198.52	\$379,208.14	\$383,406.66	(\$4,373.46)	\$379,033.20
420	128	\$300,454.40	\$1,126.70	\$299,327.70	\$300,454.40	\$0.00	\$300,454.40
421	8	\$8,702.80	\$1,044.33	\$7,658.47	\$8,702.80	\$0.00	\$8,702.80
422	250	\$561,243.48	\$2,297.98	\$550,107.02	\$552,405.00	\$0.00	\$552,405.00
423	20	\$65,259.81	\$10,727.64	\$45,209.34	\$55,936.98	\$0.00	\$55,936.98
426	217	\$307,366.92	\$1,466.36	\$303,080.68	\$304,547.04	\$0.00	\$304,547.04
427	153	\$364,652.94	\$6,554.53	\$323,479.46	\$330,033.99	\$0.00	\$330,033.99
428	60	\$137,965.20	\$827.78	\$134,838.00	\$135,665.78	\$0.00	\$135,665.78
429	6	\$19,184.46	\$3,413.76	\$15,770.70	\$19,184.46	\$0.00	\$19,184.46
430	140	\$315,215.60	\$3,737.54	\$311,478.06	\$315,215.60	\$0.00	\$315,215.60
431	11	\$34,644.83	\$5,731.88	\$28,912.95	\$34,644.83	\$0.00	\$34,644.83
432	3	\$12,142.56	\$4,257.21	\$7,885.35	\$12,142.56	\$0.00	\$12,142.56
<b>SUBTOTAL</b>	<b>24,945</b>	<b>\$19,170,590.92</b>	<b>\$1,134,086.82</b>	<b>\$17,811,586.41</b>	<b>\$18,945,673.23</b>	<b>(\$21,814.37)</b>	<b>\$18,923,858.86</b>



## Medical and Dental Vision Insurance Premiums

### December 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Kaiser - Colorado</b>							
450	6	\$6,299.58	\$797.94	\$5,501.64	\$6,299.58	\$0.00	\$6,299.58
451	34	\$11,868.04	\$1,312.44	\$10,555.60	\$11,868.04	\$0.00	\$11,868.04
453	3	\$6,963.54	\$278.19	\$6,685.35	\$6,963.54	\$0.00	\$6,963.54
454	2	\$9,401.67	\$505.44	\$2,628.45	\$3,133.89	\$0.00	\$3,133.89
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>57</b>	<b>\$47,580.41</b>	<b>\$4,093.09</b>	<b>\$37,219.54</b>	<b>\$41,312.63</b>	<b>\$0.00</b>	<b>\$41,312.63</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	17	\$18,847.39	\$3,237.31	\$16,718.75	\$19,956.06	\$0.00	\$19,956.06
462	61	\$25,831.67	\$3,404.69	\$22,426.98	\$25,831.67	\$0.00	\$25,831.67
463	2	\$4,418.68	\$1,104.67	\$3,314.01	\$4,418.68	\$0.00	\$4,418.68
465	6	\$9,144.84	\$914.48	\$8,230.36	\$9,144.84	\$0.00	\$9,144.84
466	26	\$21,812.44	\$872.50	\$20,939.94	\$21,812.44	(\$838.94)	\$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>127</b>	<b>\$100,694.03</b>	<b>\$9,533.65</b>	<b>\$92,269.05</b>	<b>\$101,802.70</b>	<b>(\$838.94)</b>	<b>\$100,963.76</b>

## Medical and Dental Vision Insurance Premiums

### December 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Kaiser - Hawaii</b>							
471	2	\$1,981.50	\$0.00	\$1,981.50	\$1,981.50	\$0.00	\$1,981.50
472	34	\$15,240.16	\$2,375.68	\$12,864.48	\$15,240.16	\$0.00	\$15,240.16
473	1	\$1,774.62	\$538.09	\$1,236.53	\$1,774.62	\$0.00	\$1,774.62
474	3	\$5,920.50	\$0.00	\$5,920.50	\$5,920.50	\$0.00	\$5,920.50
476	4	\$5,723.96	\$2,547.17	\$3,176.79	\$5,723.96	\$0.00	\$5,723.96
478	17	\$15,104.16	\$1,563.72	\$13,540.44	\$15,104.16	\$0.00	\$15,104.16
479	1	\$2,214.86	\$0.00	\$2,214.86	\$2,214.86	\$0.00	\$2,214.86
<b>SUBTOTAL</b>	<b>62</b>	<b>\$47,959.76</b>	<b>\$7,024.66</b>	<b>\$40,935.10</b>	<b>\$47,959.76</b>	<b>\$0.00</b>	<b>\$47,959.76</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	76	\$36,431.36	\$6,039.92	\$30,391.44	\$36,431.36	\$0.00	\$36,431.36
484	4	\$9,228.20	\$581.82	\$8,646.38	\$9,228.20	\$0.00	\$9,228.20
486	5	\$8,144.40	\$1,303.10	\$6,841.30	\$8,144.40	\$0.00	\$8,144.40
488	44	\$41,831.68	\$5,799.41	\$36,982.99	\$42,782.40	\$0.00	\$42,782.40
489	2	\$2,152.16	\$0.00	\$2,152.16	\$2,152.16	\$0.00	\$2,152.16
491	1	\$3,094.88	(\$866.57)	\$2,414.01	\$1,547.44	\$0.00	\$1,547.44
495	2	\$5,016.00	\$559.10	\$4,456.90	\$5,016.00	\$0.00	\$5,016.00
498	2	\$4,815.04	\$537.21	\$6,685.35	\$7,222.56	\$0.00	\$7,222.56
<b>SUBTOTAL</b>	<b>143</b>	<b>\$118,816.36</b>	<b>\$16,014.37</b>	<b>\$104,612.79</b>	<b>\$120,627.16</b>	<b>\$0.00</b>	<b>\$120,627.16</b>
<b>SCAN Health Plan</b>							
611	313	\$85,995.00	\$18,656.82	\$67,884.18	\$86,541.00	(\$2,971.00)	\$83,570.00
613	92	\$50,572.00	\$8,102.28	\$40,855.72	\$48,958.00	\$0.00	\$48,958.00
<b>SUBTOTAL</b>	<b>405</b>	<b>\$136,567.00</b>	<b>\$26,759.10</b>	<b>\$108,739.90</b>	<b>\$135,499.00</b>	<b>(\$2,971.00)</b>	<b>\$132,528.00</b>

## Medical and Dental Vision Insurance Premiums December 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>UHC Medicare Adv.</b>							
701	1,797	\$616,983.70	\$75,012.47	\$549,177.38	\$624,189.85	(\$1,372.60)	\$622,817.25
702	383	\$605,371.52	\$40,776.33	\$566,163.52	\$606,939.85	(\$1,568.32)	\$605,371.53
703	1,122	\$764,444.10	\$76,986.97	\$683,925.51	\$760,912.48	(\$1,356.60)	\$759,555.88
704	92	\$167,261.72	\$7,331.10	\$144,805.89	\$152,136.99	\$0.00	\$152,136.99
705	34	\$30,238.24	\$2,276.76	\$29,740.20	\$32,016.96	\$0.00	\$32,016.96
706	1	\$352.92	\$14.12	\$338.80	\$352.92	\$0.00	\$352.92
<b>SUBTOTAL</b>	<b>3,429</b>	<b>\$2,184,652.20</b>	<b>\$202,397.75</b>	<b>\$1,974,151.30</b>	<b>\$2,176,549.05</b>	<b>(\$4,297.52)</b>	<b>\$2,172,251.53</b>
<b>United Healthcare</b>							
707	448	\$561,092.35	\$51,792.93	\$506,823.08	\$558,616.01	\$1,233.17	\$559,849.18
708	416	\$956,879.00	\$44,181.58	\$872,170.78	\$916,352.36	(\$2,251.48)	\$914,100.88
709	360	\$966,322.80	\$61,481.86	\$910,179.74	\$971,661.60	\$0.00	\$971,661.60
<b>SUBTOTAL</b>	<b>1,224</b>	<b>\$2,484,294.15</b>	<b>\$157,456.37</b>	<b>\$2,289,173.60</b>	<b>\$2,446,629.97</b>	<b>(\$1,018.31)</b>	<b>\$2,445,611.66</b>

## Medical and Dental Vision Insurance Premiums

### December 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	\$2,926.95	\$75,398.97	\$78,325.92	\$0.00	\$78,325.92
802	319	\$695,662.44	\$20,586.31	\$688,247.93	\$708,834.24	\$523.38	\$709,357.62
803	330	\$848,898.60	\$21,248.18	\$804,733.63	\$825,981.81	\$2,572.42	\$828,554.23
804	183	\$221,334.84	\$6,313.50	\$218,803.24	\$225,116.74	(\$33,608.98)	\$191,507.76
805	183	\$399,079.08	\$13,433.45	\$390,007.15	\$403,440.60	(\$31,476.46)	\$371,964.14
806	625	\$1,362,975.00	\$32,580.46	\$1,326,033.02	\$1,358,613.48	(\$197,436.10)	\$1,161,177.38
807	44	\$113,186.48	\$2,675.31	\$105,366.33	\$108,041.64	(\$7,721.40)	\$100,320.24
808	12	\$30,869.04	\$205.79	\$30,663.25	\$30,869.04	(\$3,470.40)	\$27,398.64
809	22	\$26,608.56	\$3,144.64	\$23,463.92	\$26,608.56	\$0.00	\$26,608.56
810	6	\$13,084.56	\$2,137.14	\$10,947.42	\$13,084.56	\$0.00	\$13,084.56
811	3	\$7,717.26	\$1,028.97	\$6,688.29	\$7,717.26	\$0.00	\$7,717.26
812	240	\$290,275.20	\$21,770.64	\$274,551.96	\$296,322.60	(\$39,307.68)	\$257,014.92
813	1	\$2,180.76	\$0.00	\$2,180.76	\$2,180.76	(\$144.60)	\$2,036.16
<b>SUBTOTAL</b>	<b>2,032</b>	<b>\$4,089,278.54</b>	<b>\$128,051.34</b>	<b>\$3,957,085.87</b>	<b>\$4,085,137.21</b>	<b>(\$310,069.82)</b>	<b>\$3,775,067.39</b>
<b>Kaiser - Washington</b>							
393	5	\$5,810.55	\$1,580.48	\$5,392.18	\$6,972.66	\$0.00	\$6,972.66
394	10	\$4,365.20	\$349.22	\$4,889.02	\$5,238.24	\$0.00	\$5,238.24
395	2	\$4,326.42	\$0.00	\$4,326.42	\$4,326.42	\$0.00	\$4,326.42
396	1	\$3,616.76	\$1,976.62	\$5,256.90	\$7,233.52	\$0.00	\$7,233.52
397	7	\$10,063.34	\$345.03	\$9,718.31	\$10,063.34	\$0.00	\$10,063.34
398	3	\$2,595.12	\$519.02	\$2,076.10	\$2,595.12	\$0.00	\$2,595.12
<b>SUBTOTAL</b>	<b>28</b>	<b>\$30,777.39</b>	<b>\$4,770.37</b>	<b>\$31,658.93</b>	<b>\$36,429.30</b>	<b>\$0.00</b>	<b>\$36,429.30</b>
<b>Medical Plan Total</b>	<b>52,365</b>	<b>\$51,388,954.46</b>	<b>\$3,678,786.41</b>	<b>\$47,249,909.51</b>	<b>\$50,928,695.92</b>	<b>(\$378,311.22)</b>	<b>\$50,550,384.70</b>

## Medical and Dental Vision Insurance Premiums

### December 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	24,835	\$1,280,947.23	\$142,374.99	\$1,143,649.90	\$1,286,024.89	(\$1,542.97)	\$1,284,481.92
502	23,173	\$2,487,234.75	\$190,536.61	\$2,297,303.09	\$2,487,839.70	(\$3,324.75)	\$2,484,514.95
503	10	\$634.00	\$69.75	\$564.25	\$634.00	\$0.00	\$634.00
<b>SUBTOTAL</b>	<b>48,018</b>	<b>\$3,768,815.98</b>	<b>\$332,981.35</b>	<b>\$3,441,517.24</b>	<b>\$3,774,498.59</b>	<b>(\$4,867.72)</b>	<b>\$3,769,630.87</b>
<b>CIGNA Dental HMO/Vision</b>							
901	3,372	\$156,878.23	\$19,742.10	\$139,043.04	\$158,785.14	(\$558.12)	\$158,227.02
902	2,385	\$227,766.66	\$19,576.95	\$207,999.19	\$227,576.14	\$0.00	\$227,576.14
903	1	\$47.09	\$20.72	\$26.37	\$47.09	\$0.00	\$47.09
<b>SUBTOTAL</b>	<b>5,758</b>	<b>\$384,691.98</b>	<b>\$39,339.77</b>	<b>\$347,068.60</b>	<b>\$386,408.37</b>	<b>(\$558.12)</b>	<b>\$385,850.25</b>
<b>Dental/Vision Plan Total</b>	<b>53,776</b>	<b>\$4,153,507.96</b>	<b>\$372,321.12</b>	<b>\$3,788,585.84</b>	<b>\$4,160,906.96</b>	<b>(\$5,425.84)</b>	<b>\$4,155,481.12</b>
<b>GRAND TOTALS</b>	<b>106,141</b>	<b>\$55,542,462.42</b>	<b>\$4,051,107.53</b>	<b>\$51,038,495.35</b>	<b>\$55,089,602.88</b>	<b>(\$383,737.06)</b>	<b>\$54,705,865.82</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

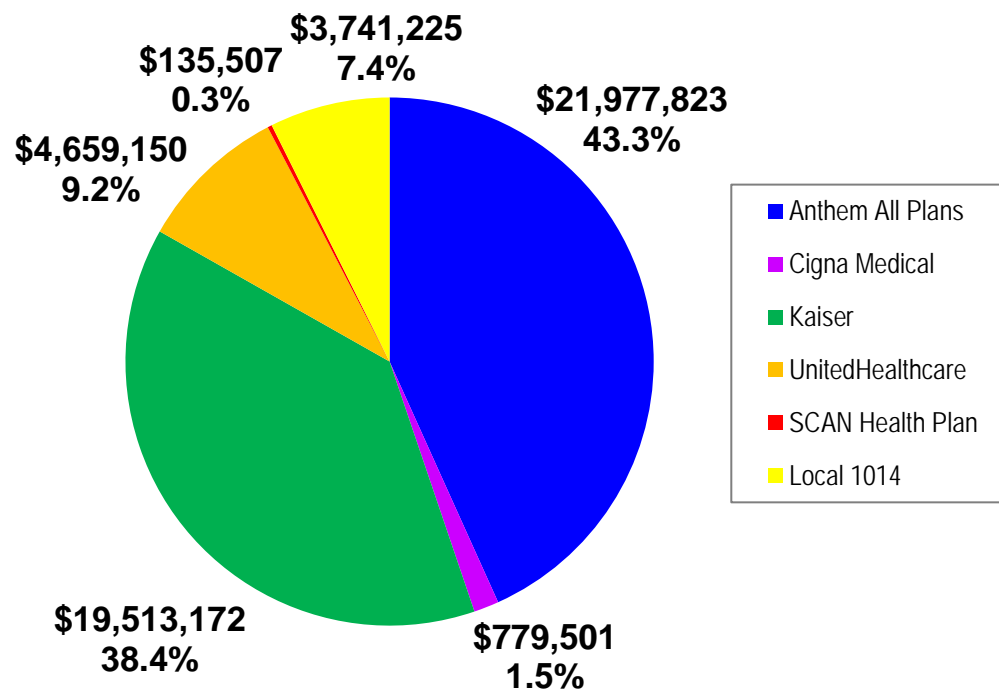
## Premium & Enrollment

Coverage Month Ending October 2020

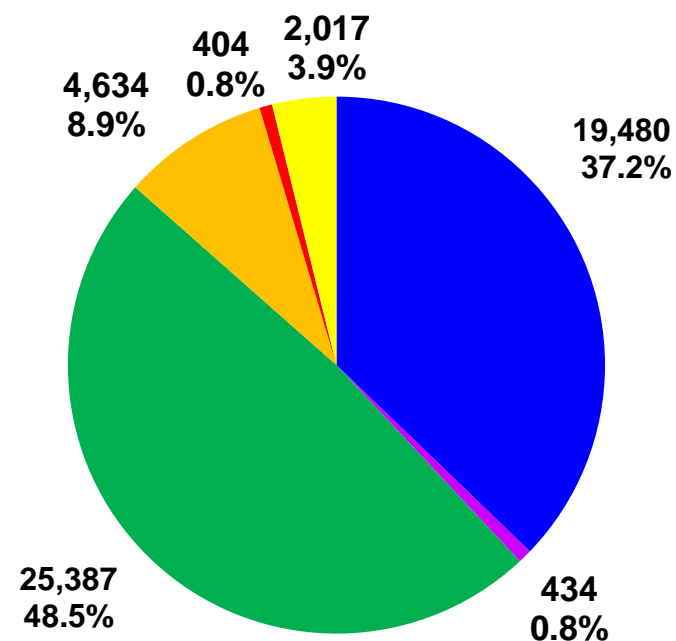
Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	\$21,977,823	43.3%	19,480	37.2%
Cigna Medical	\$779,501	1.5%	434	0.8%
Kaiser	\$19,513,172	38.4%	25,387	48.5%
UnitedHealthcare	\$4,659,150	9.2%	4,634	8.9%
SCAN Health Plan	\$135,507	0.3%	404	0.8%
Local 1014	\$3,741,225	7.4%	2,017	3.9%
<b>Combined Medical</b>	<b>\$50,806,377</b>	<b>100.0%</b>	<b>52,356</b>	<b>100.0%</b>

<b>Cigna Dental &amp; Vision (PPO and HMO)</b>	<b>\$4,153,530</b>	<b>53,731</b>
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### Monthly Premium



### Retirees

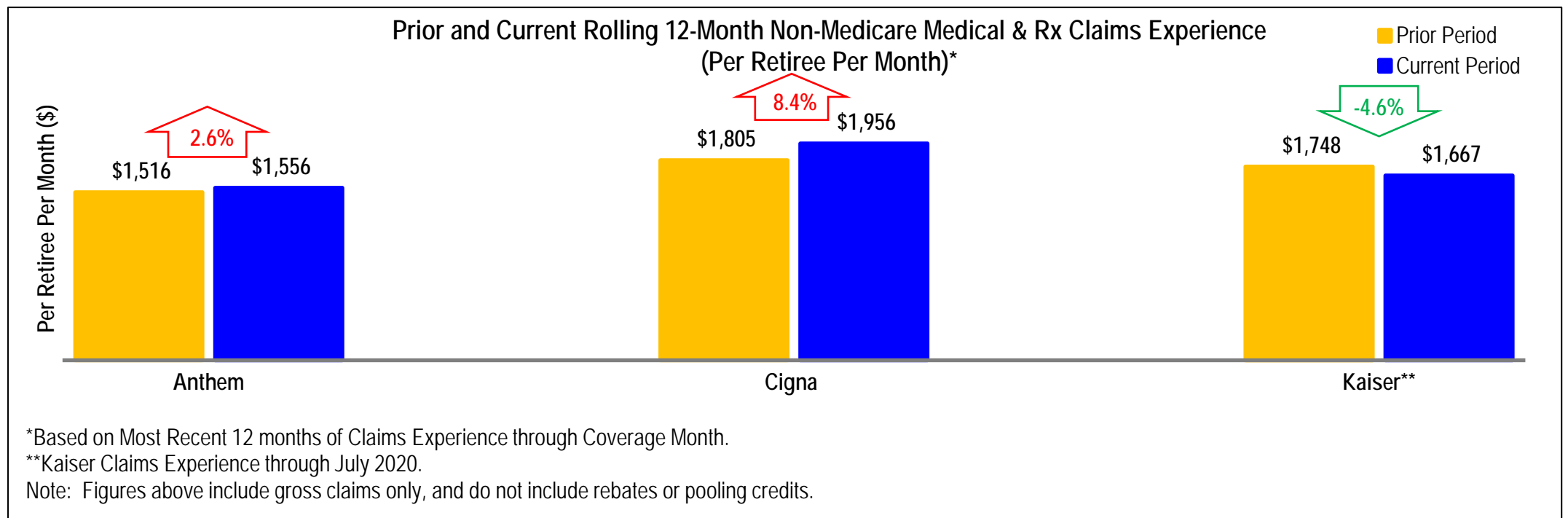
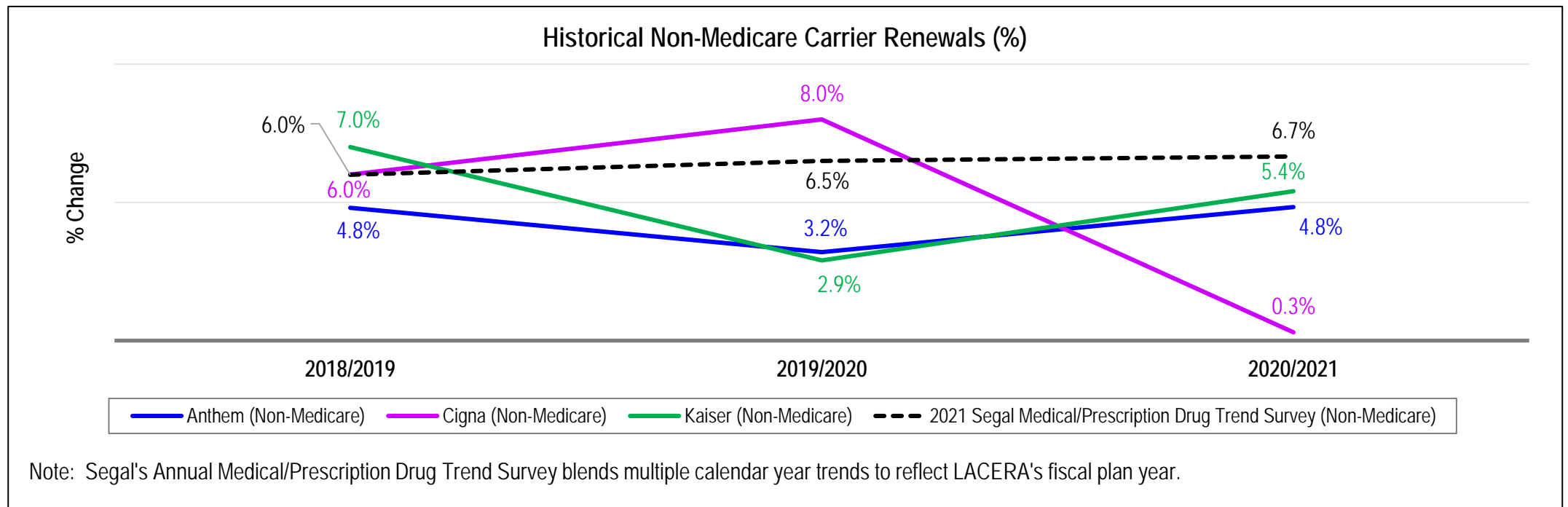


Note: Premiums include LACERA's Administrative Fee of \$8.00 per member, per plan, per month.

# Los Angeles County Employees Retirement Association

## Claims Experience by Carrier

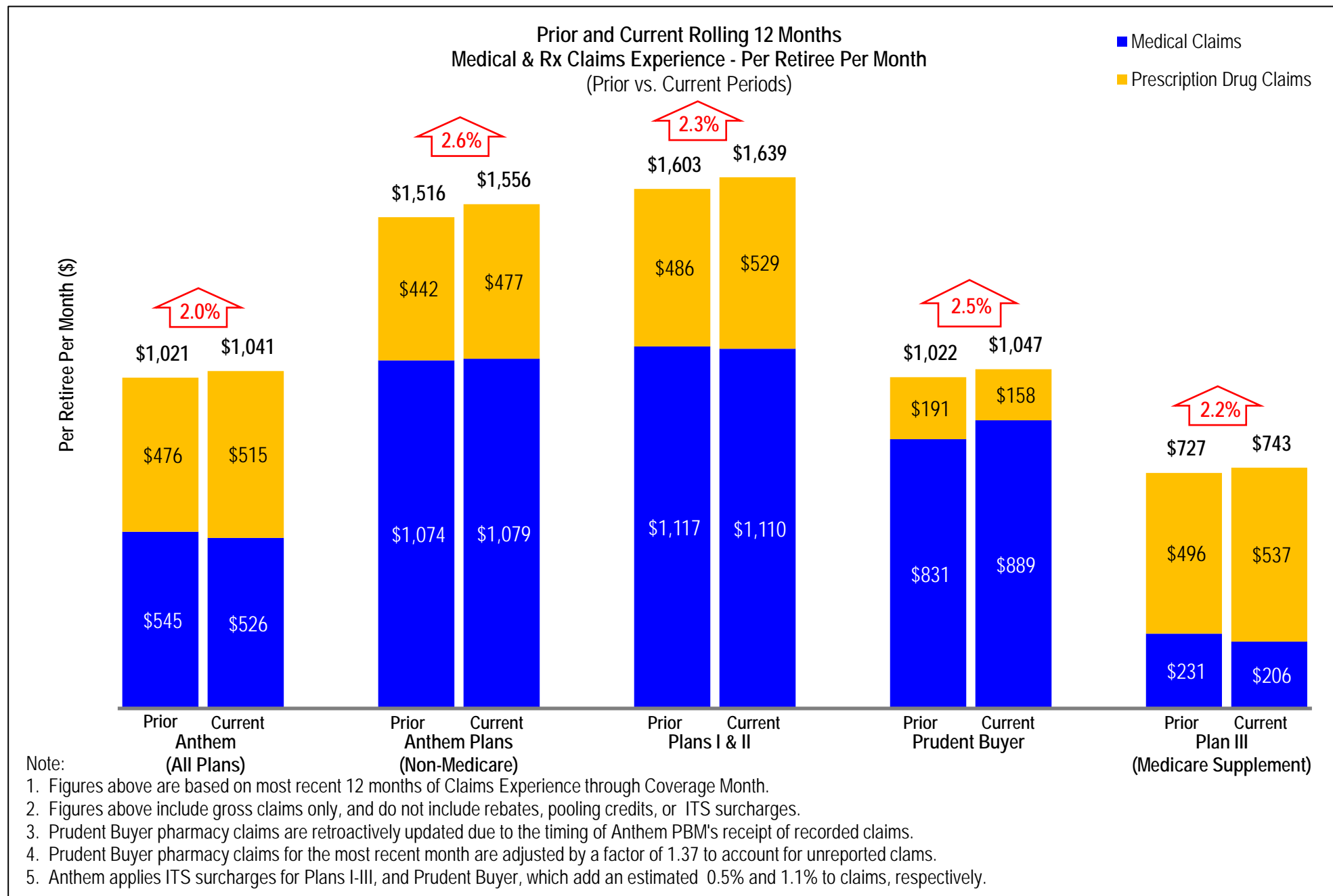
Coverage Month Ending October 2020



# Los Angeles County Employees Retirement Association

## Anthem Claims Experience By Plan

Coverage Month Ending October 2020



# Los Angeles County Employees Retirement Association

## Kaiser Utilization

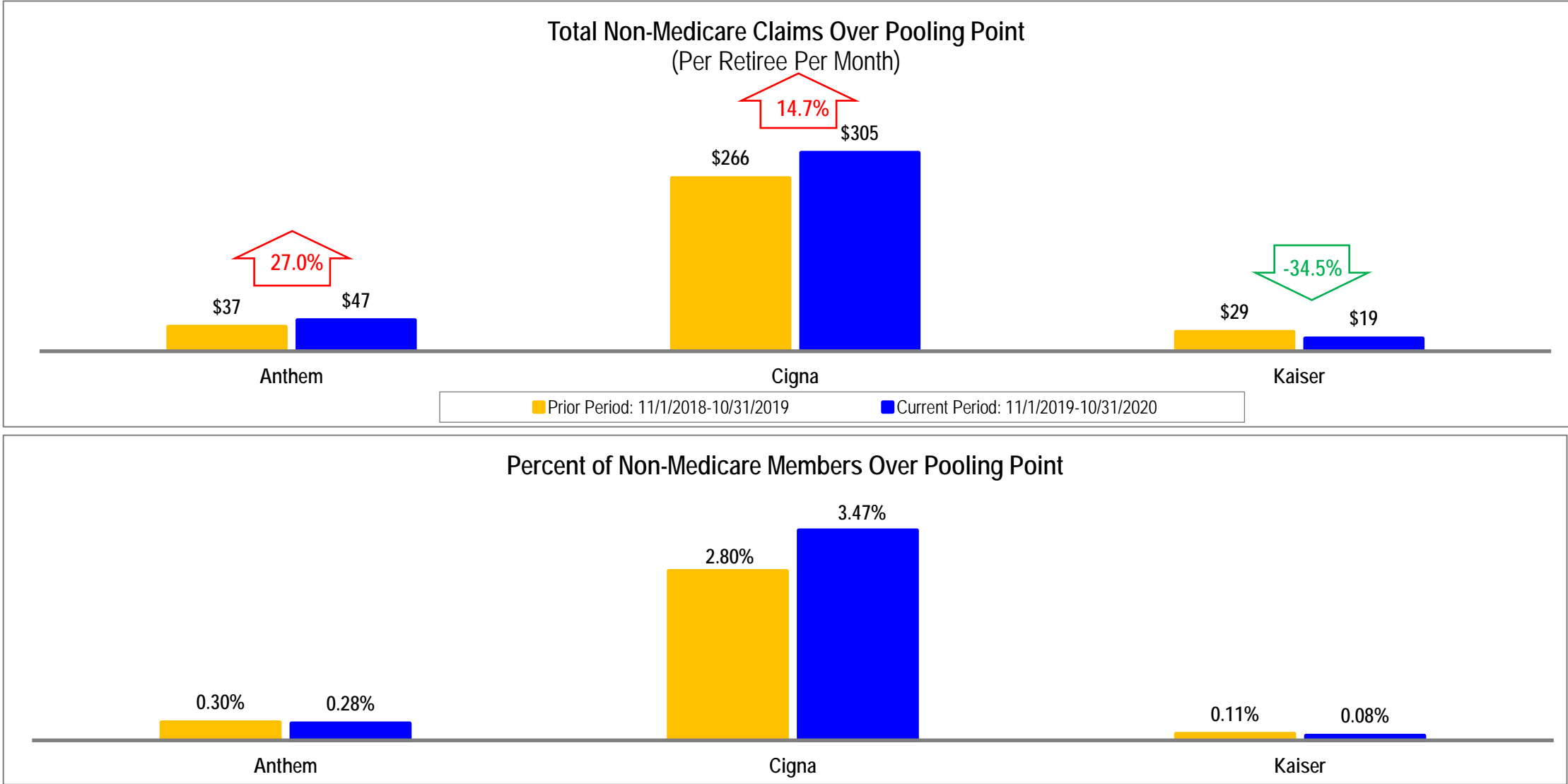
### Coverage Month Ending October 2020

- 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 8/1/2019 - 7/31/2020	Prior Period 8/1/2018 - 7/31/2019	Change
<b>Average Contract Size</b>	<b>2.39</b>	<b>2.36</b>	<b>1.27%</b>
<b>Average Members</b>	<b>8,862</b>	<b>8,734</b>	<b>1.47%</b>
Inpatient Claims Per Member Per Month	\$157.69	\$203.41	-22.48%
Outpatient Claims Per Member Per Month	\$320.59	\$327.37	-2.07%
Pharmacy Per Member Per Month	\$106.78	\$96.95	10.14%
Other Per Member Per Month	\$112.23	\$112.90	-0.59%
<b>Total Claims Per Member Per Month</b>	<b>\$697.29</b>	<b>\$740.63</b>	<b>-5.85%</b>
<b>Total Paid Claims</b>	<b>\$74,150,370</b>	<b>\$77,624,971</b>	<b>-4.48%</b>
Large Claims over \$475,000 Pooling Point			
Number of Claims over Pooling Point	3	4	
Amount over Pooling Point	\$837,136	\$1,271,056	-34.14%
% of Total Paid Claims	<b>1.13%</b>	<b>1.64%</b>	
Inpatient Days / 1000	325.8	370.3	-12.02%
Inpatient Admits / 1000	50.0	56.1	-10.87%
Outpatient Visits / 1000	11,262.0	12,963.1	-13.12%
Pharmacy Scripts Per Member Per Year	10.3	10.6	-2.83%



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



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

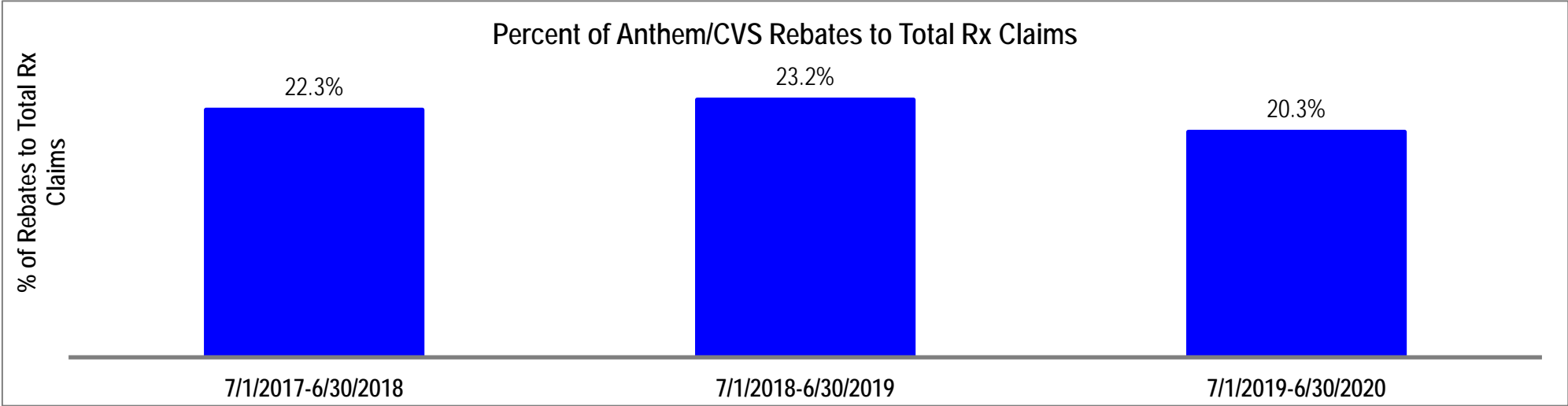
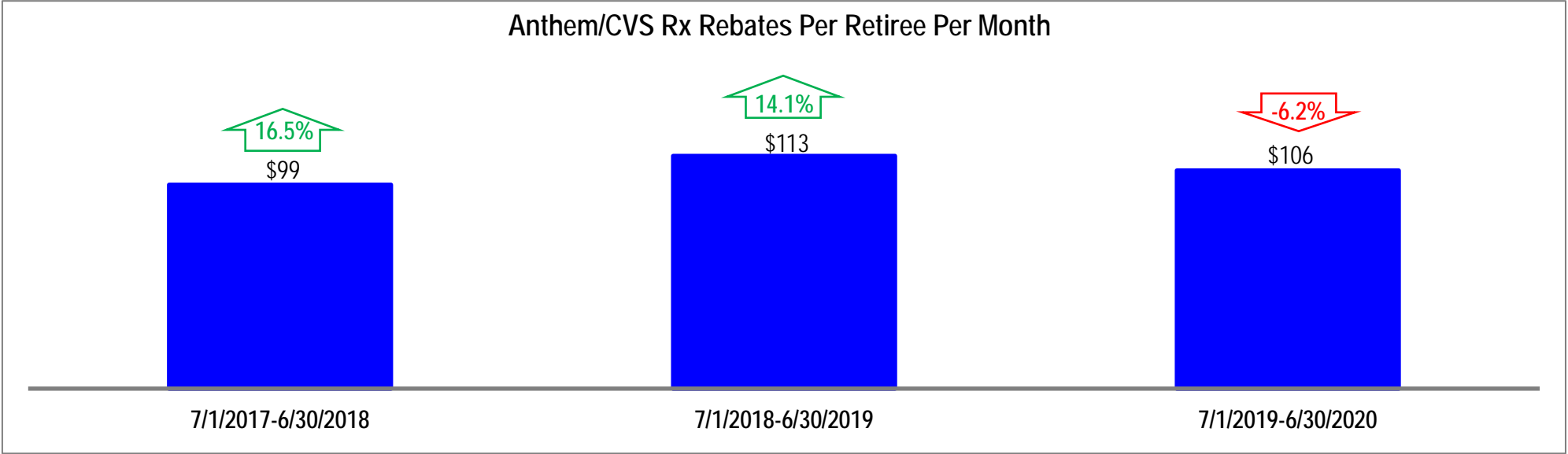
Plan sponsors mitigate the financial risk associated with individual large claimants through reinsurance. Claims exceeding the specified individual pooling threshold are deducted from the carrier's renewal calculation. The pooling credit is offset by the carrier's pooling expense, which is applied to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

**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.

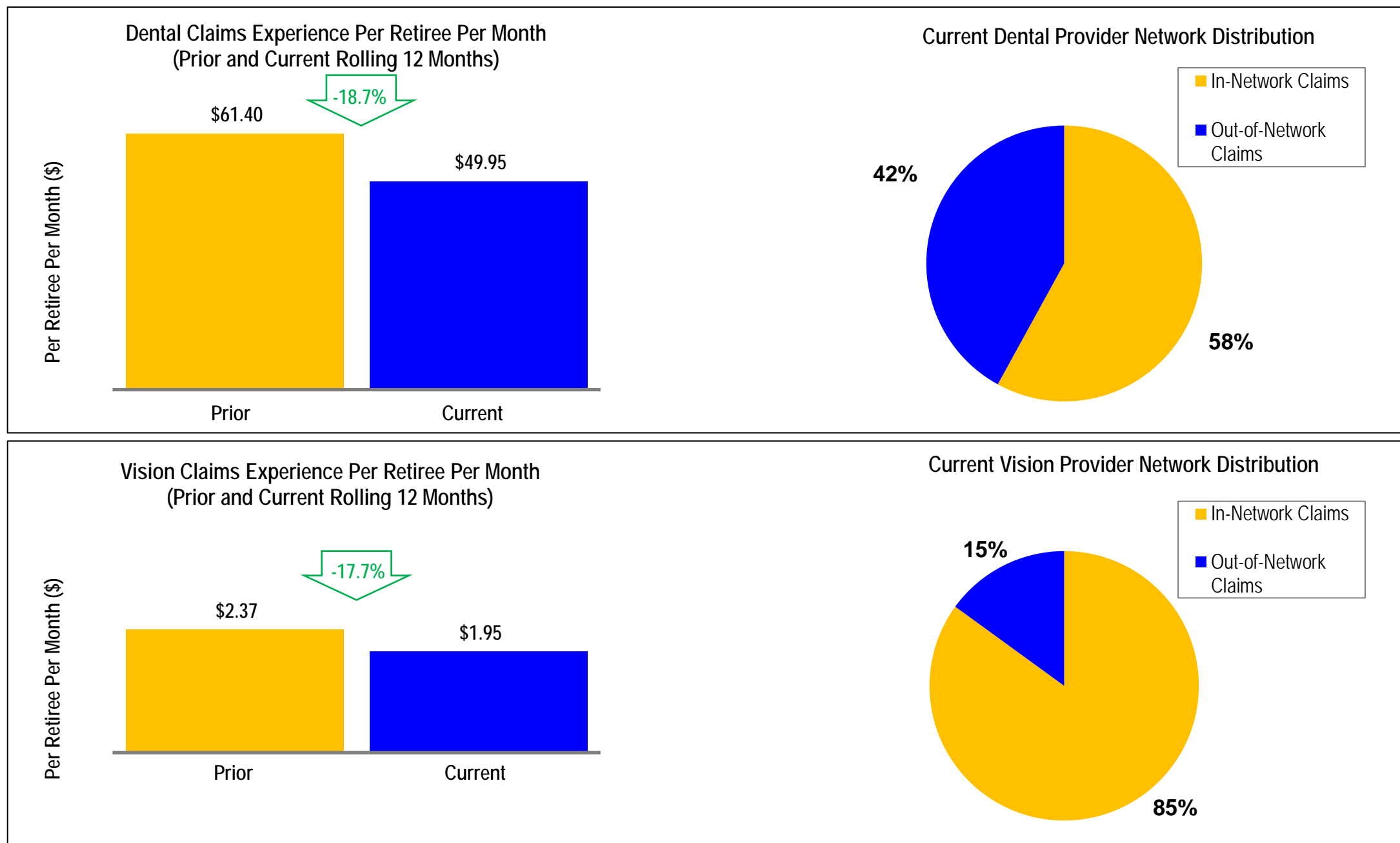
**Los Angeles County Employees Retirement Association**  
**Prescription Drug Rebates (Anthem)**  
*Coverage Month Ending October 2020*



**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 October 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.