

# IN PERSON & VIRTUAL BOARD MEETING

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



TO VIEW VIA WEB



TO PROVIDE PUBLIC COMMENT

Members of the public may address the Committee orally and in writing. To provide Public Comment, you should visit the above link and complete the request form by selecting whether you will provide oral or written comment from the options located under Options next to the Committee meeting.

**Attention:** If you have any questions, you may email [PublicComment@lacera.com](mailto:PublicComment@lacera.com). If you would like to make a public comment during the committee meeting, review the [Public Comment instructions](#).

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

## AGENDA

A REGULAR MEETING OF THE INSURANCE, BENEFITS & LEGISLATIVE

COMMITTEE AND BOARD OF RETIREMENT\*

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

300 N. LAKE AVENUE, SUITE 810, PASADENA, CA 91101

8:30 A.M., WEDNESDAY, JANUARY 3, 2024

*This meeting will be conducted by the Insurance, Benefits and Legislative Committee and Board of Retirement both in person and by teleconference under California Government Code Sections 54953(e).*

*Any person may view the meeting in person at LACERA's offices or online at <https://LACERA.com/leadership/board-meetings>.*

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

### COMMITTEE TRUSTEES:

Les Robbins, Chair  
Vivian H. Gray, Vice Chair  
Shawn R. Kehoe, Trustee  
Ronald Okum, Trustee  
JP Harris, Alternate Trustee

- I. CALL TO ORDER
- II. PROCEDURE FOR TELECONFERENCE MEETING ATTENDANCE UNDER AB 2449, California Government Code Section 54953(e)
  - A. Just Cause
  - B. Action on Emergency Circumstance Requests
  - C. Statement of Persons Present at AB 2449 Teleconference Locations

### III. APPROVAL OF MINUTES

- A. Approval of the Minutes of the Regular Meeting of December 6, 2023

### IV. PUBLIC COMMENT

(Members of the public may address the Committee orally and in writing. To provide Public Comment, you should visit <https://LACERA.com/leadership/board-meetings> and complete the request form by selecting whether you will provide oral or written comment from the options located under Options next to the Committee meeting.

If you select oral comment, we will contact you via email with information and instruction as to how to access the meeting as a speaker. You will have up to 3 minutes to address the Committee. Oral comment request will be accepted up to the close of the Public Comment item on the agenda.

If you select written comment, please input your written public comment or documentation on the above link as soon as possible and up to the close of the meeting. Written comment will be made part of the official record of the meeting. If you would like to remain anonymous at the meeting without stating your name, please leave the name field blank in the request form. If you have any questions, you may email [PublicComment@lacera.com](mailto:PublicComment@lacera.com).)

### V. NON-CONSENT ITEMS

- A. **State Engagement: Visit with California State Legislature**

Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend the Board of Retirement approve visits during the 2024 legislative year with the California State Legislature by trustees and staff as designated by the Chair of the Board of Retirement, and approve reimbursement of travel costs incurred in accordance with LACERA's Trustee Travel Policy. (Memo dated December 21, 2023)

### VI. REPORTS

- A. **Semi-Annual Report on Approved Engagements**

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

VI. REPORTS (Continued)

B. **Engagement Report for December 2023**

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

C. **Staff Activities Report for December 2023**

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

D. **LACERA Claims Experience**

Michael Szeto, Segal Consulting  
(Presentation)

E. **Federal Legislation**

Stephen Murphy, Segal Consulting  
(For Discussion Purposes)

VII. ITEMS FOR STAFF REVIEW

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

VIII. ITEMS FOR FUTURE AGENDAS

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

IX. GOOD OF THE ORDER

(For Information Purposes Only)

X. ADJOURNMENT

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

**Any documents subject to public disclosure that relate to an agenda item for an open session of the Committee, that are distributed to members of the Committee less than 72 hours prior to the meeting, will be available for public inspection at the time they are distributed to a majority of the Committee, at LACERA's offices at 300 North Lake Avenue, Suite 820, Pasadena, California during normal business hours from 9:00 a.m. to 5:00 p.m. Monday through Friday *and will also be posted on [lacera.com](http://lacera.com) at the same time, [Board Meetings | LACERA](#).***

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

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

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

300 N. LAKE AVENUE, SUITE 810, PASADENA, CA 91101

8:33 A.M. – 8:58 A.M., WEDNESDAY, DECEMBER 6, 2023

This meeting was conducted by the Insurance, Benefits & Legislative  
Committee both in person and by teleconference under California  
Government Code Section 54953(f)

COMMITTEE TRUSTEES

PRESENT: Les Robbins, Chair (In-Person)  
Vivian H. Gray, Vice Chair (In-Person) *(arrived at 8:54 a.m.)*  
Shawn R. Kehoe, Trustee (In-Person) *(arrived at 8:39 a.m.)*  
Ronald Okum, Trustee (In-Person)  
JP Harris, Trustee  
(Teleconference due to Just Cause under Section 54953(f))

OTHER BOARD OF RETIREMENT TRUSTEES

Keith Knox, Trustee (In-Person)  
Antonio Sanchez, Trustee (In-Person) *(arrived at 8:37 a.m.)*  
Herman B. Santos, Trustee (In-Person)

## STAFF, ADVISORS AND PARTICIPANTS

Cassandra Smith, Director, Retiree Healthcare

Santos H. Kreimann, Chief Executive Officer

Luis Lugo, Deputy Chief Executive Officer

JJ Popowich, Assistant Executive Officer

Laura Guglielmo, Assistant Executive Officer

Steven P. Rice, Chief Counsel

Barry W. Lew, Legislative Affairs Officer

Segal Consulting

Stephen Murphy, Sr. Vice President

Debbie Donaldson, Sr. Vice President

Michael Szeto, Sr. Actuarial Associate

### I. CALL TO ORDER

This meeting was called to order by Chair Robbins at 8:33 a.m. As Trustees Gray and Kehoe had not yet joined the meeting, the Chair announced that Trustee Harris, as the alternate would be a voting member of the Committee.

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

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

A physical quorum was present at the noticed meeting location. There was one request received from Trustee Harris related to Just Cause (A) due to contagious disease. Trustee Harris confirmed there were no individuals 18 years or older present at the teleconference location. No requests were received for Emergency Circumstances (B).



*(Items III-A and V-A were handled out of order, following Item VI-A.)*

### III. APPROVAL OF MINUTES

#### A. Approval of the Minutes of the Regular Meeting of November 1, 2023

Trustee Okum made a motion, Trustee Kehoe seconded, to approve the minutes of the regular meeting of November 1, 2023. The motion passed by the following roll call vote:

Yes: Kehoe, Okum, Harris, Robbins

No: None

Absent: Gray

### IV. PUBLIC COMMENT

There were no requests from the public to speak

### V. NON-CONSENT ITEMS

#### A. **H.R. 957 – Public Safety Retirees Healthcare Protection Act of 2023**

Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend the Board of Retirement adopt a “Watch” position on H.R. 957, which would enact the “Public Safety Retirees Healthcare Protection Act of 2023.” (Memo dated November 20, 2023)

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

Yes: Kehoe, Okum, Harris, Robbins

No: None

Absent: Gray



## VI. REPORTS

### A. **Engagement Report for November 2023**

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

The engagement report was discussed. This item was received and filed.

### B. **Staff Activities Report for November 2023**

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

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

### C. **LACERA Claims Experience**

Michael Szeto, Segal Consulting  
(For Information Only)

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

### D. **Federal Legislation**

Stephen Murphy, Segal Consulting  
(For Discussion Purposes)

Segal Consulting gave an update on federal legislation.

## VII. ITEMS FOR STAFF REVIEW

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

There was nothing to report.

## VIII. ITEMS FOR FUTURE AGENDAS

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

There was nothing to report.

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

There was nothing to report.

X. ADJOURNMENT

There being no further business to come before the Committee, the meeting was adjourned at 8:58 a.m.



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December 21, 2023

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

FROM: Barry W. Lew   
Legislative Affairs Officer

FOR: January 3, 2024 Insurance, Benefits, and Legislative Committee Meeting

SUBJECT: **State Engagement: Visit with California State Legislature**

## **RECOMMENDATION**

That the Insurance, Benefits and Legislative Committee recommend that the Board of Retirement approve visits during the 2024 legislative year with the California State Legislature by trustees and staff as designated by the Chair of the Board of Retirement and approve reimbursement of travel costs incurred in accordance with LACERA's Trustee Travel Policy.

## **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 for engagement to promote LACERA's presence and visibility with the legislative, executive, and judicial branches of state and federal governments.

## **DISCUSSION**

As noted during a legislative update to the Board of Retirement (BOR) in January 2023 by Naomi Padron, LACERA's state legislative advocate, the general election in November 2022 resulted in 10 new members to the California State Senate and 24 new members to the California State Assembly.

The Senate Labor, Public Employment and Retirement Committee continues to be chaired by Senator Dave Cortese, to whom LACERA staff has been introduced in a previous visit. The Assembly Public Employment and Retirement Committee is chaired by Assemblymember Tina McKinnor, whose district is in Inglewood and with whom LACERA staff has not previously met.

Ms. Padron proposes that LACERA staff and interested trustees conduct a visit with members of the Los Angeles delegation members as well as retirement policy committee

chairs and members. This will continue to maintain LACERA's presence and visibility among legislators and staff. The outreach will be an opportunity for LACERA to provide education and information about LACERA's history, organization, and operations. Moreover, the State Association of County Retirement System (SACRS) will be sponsoring an omnibus bill, which was approved for sponsorship at the recent SACRS 2023 Fall Conference. The upcoming bill contains two proposals (use of prepaid accounts and post-retirement employment compliance) submitted by LACERA to SACRS and provides tangible examples of enhancements to a retirement system's plan administration.

**IT IS THEREFORE RECOMMENDED THAT THE COMMITTEE** recommend that the Board of Retirement approve a visit during the 2024 legislative year with the California State Legislature by trustees and staff as designated by the Chair of the Board of Retirement and approve reimbursement of travel costs incurred in accordance with LACERA's Trustee Travel Policy.

**Reviewed and Approved:**



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**Steven P. Rice, Chief Counsel**

cc: Santos H. Kreimann  
Luis Lugo  
JJ Popowich  
Laura Guglielmo  
Steven P. Rice  
Naomi Padron, MKP Government Relations

## FOR INFORMATION ONLY

December 21, 2023

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

FROM: Barry W. Lew   
Legislative Affairs Officer

FOR: January 3, 2024 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 Congress

There were no Congressional meetings scheduled in the second half of 2023.

LACERA trustees and staff will be attending the NCPERS 2024 Legislative Conference on January 22-24, 2024 and participating in Congressional meetings during the NCPERS Policy Day event on January 24.

#### Meetings with California State Legislature

There were no meetings with California State legislators scheduled in the second half of 2023. Staff and LACERA's state legislative advocate anticipate arranging meetings with state legislators during the 2024 legislative session.

#### Legislative Positions

During the 2023 legislative session, LACERA adopted positions on the following bills.

AB 1020 (Grayson): Expands the scope of service-connected presumptions related to disability retirement for additional injuries, including post-traumatic stress disorder, skin cancer, lower back impairments, Lyme disease, hernia, pneumonia, and meningitis.

Status: Enacted. Chaptered by Secretary of State – Chapter 554, Statutes of 2023.  
(10/08/2023)

Board of Retirement Position: Neutral.

HR 82 (Graves): Amends Social Security Act to repeal the Government Pension Offset and Windfall Elimination Provision.

Status: To House Committee on Ways and Means. (01/09/2023)

Board of Retirement Position: Support.

HR 4260 (Neal): Amends Social Security Act to provide an equitable benefit formula for beneficiaries with noncovered employment and to provide relief for beneficiaries affected by the Windfall Elimination Provision.

Status: To House Committee on Ways and Means. (06/21/2023)

Board of Retirement Position: Support.

HR 5342 (Arrington): Amends Social Security Act to provide an equitable benefit formula for beneficiaries with noncovered employment and to provide relief for beneficiaries affected by the Windfall Elimination Provision.

Status: To House Committee on Ways and Means. (09/05/2023)

Board of Retirement Position: Support.

S 597 (Brown): Amends Social Security Act to repeal the Government Pension Offset and Windfall Elimination Provision.

Status: To Senate Committee on Finance. (03/01/2023)

Board of Retirement Position: Support.

#### SACRS Legislative Committee

The State Association of County Retirement Systems (SACRS) Legislative Committee continues to meet virtually, and staff participates in monthly virtual meetings of the Committee. The Committee's activities include monitoring current legislation, formulating and advocating legislative proposals, and discussing current events related to public pension plans.

SACRS will be sponsoring an omnibus bill for the 2024 legislative session, which will include, among other proposals, LACERA's proposal on the use of prepaid accounts and post-retirement employment compliance.

## **CONCLUSION**

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  
Luis Lugo  
JJ Popowich  
Laura Guglielmo  
Steven P. Rice  
Jon Grabel  
Anthony Roda, Williams & Jensen  
Shane Doucet, Doucet Consulting Solutions  
Shari McHugh, McHugh Koepke & Associates  
Naomi Padron, McHugh Koepke & Associates



**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE  
ENGAGEMENT REPORT  
DECEMBER 2023  
FOR INFORMATION ONLY**

**Which Matters More: Wages or Benefits?**

As discussed at a recent conference of the Defined Contribution Institutional Investment Association (DCIIA), the robustness of an employer's matching contribution to their defined contribution plan is a significant factor in attracting and retaining staff.

A postdoctoral researcher with the National Bureau of Economic Research analyzed a large dataset of about one-third of the U.S. workforce and observed employees moving from firm to firm along with each firm's corresponding wages and retirement benefits. Her analysis indicates that employees give preference to jobs with lower wages but robust employer matches compared to higher paying jobs without this benefit. She found that workers value retirement benefits two to three times more than wage increases for similar jobs within similar industries.

However, that preference varies demographically. Higher-income and older workers prioritize retirement benefits, whereas younger and lower-income workers prefer immediate wages, which creates complexity in balancing wages and benefits. For example, Oak Ridge National Laboratory, a federal contractor with the Department of Energy, has a \$4 billion pension plan. However, during the pandemic, workers were leaving for jobs that offered 15% to 20% more pay as well as remote work. Thus, increasing compensation was necessary to retain staff, while education about retirement plans was also necessary for younger employees who may not immediately appreciate the long-term value of benefits. ([Source](#))

**35 and Under in the Public Sector: Why Younger Workers Enter and Why They Stay (Or Don't)**

MissionSquare Research Institute conducted a national online survey of 1,004 state and local government employees aged 35 and under. The survey assessed motivations for working in the public sector, attitudes about finances and financial outlook, views on employer benefits and retirement, morale and job satisfaction, and retention issues.

The following are some of the key findings in the survey:

- Factors that attracted respondents to their current job: job security (32%), work/life balance (29%), health insurance (28%), and personal job satisfaction (28%).
- 70% believe that *benefits* offered by their employer are competitive, whereas fewer (53%) think their *wage* compensation is competitive.

- Overall, respondents feel they have a good understanding of their retirement and healthcare benefits, although they desire more education on how much to save and whether they are on track.
- 77% think they should be saving more for retirement but face challenges in being able to afford to do so, having other savings priorities, and having too much debt.
- Respondents feel it is important that their workplace improves communities (67%), has strong team dynamics (65%), has a culture of intellectual engagement, and aligns with their values (64%).
- Despite having positive morale regarding work, 60% are considering changing jobs in the near future with a higher salary being the most common response (71%), promotion/advance (42%), stress and burnout (37%), more meaningful work (33%), and ability to remote work (30%).
- 48% of respondents would be very or extremely likely to recommend a career in public service to friends and family, and 46% intend to stay in public service until retirement.
- Respondents describe individuals who have the best fit for public service as being caring, compassionate, empathetic, or understanding.

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

### **Gen X Still Falling Short of Retirement Savings Expectations**

A recent survey by Schroders Investment Management Ltd. In its 2023 U.S. Retirement Survey finds that Generation X, who are aged 43 to 58, faces the most significant retirement savings gap among current generations. Gen Xers estimate needing \$1,112,183 for retirement but anticipate having only \$661,013 saved, creating a shortfall of \$451,170, which surpasses the expected shortfall of Millennials and Baby Boomers.

Gen Xers rely on 401(k) plans over pensions and missed out on automation features like auto-enrolment, auto-escalation, and target-date funds. About 61% are not confident in achieving their retirement goals, and 45% have not done any retirement planning. They also allocate 32% of retirement assets to cash due to fear of loss (63%) and uncertainty in strategy (24%). As to Social Security benefits, 11% plan to wait until the maximum age of 70 to receive benefits, and 47% report concern about Social Security depletion.

The study advocates for diversification, taking advantage of employer matches, tailored education for retirement preparedness. [\(Source\)](#)

### **California Safety Members Taking Their Pensions to Idaho**

The city of Eagle, Idaho, about 10 miles northwest of Boise, is a popular retirement destination for California safety retirees, whose public pension money is the lifeblood of the city's economy. However, the influx of retired California cops and firefighters has caused political tensions such as during a mayoral election where it was a contest of being the "least Californian" among the Republican candidates. The newcomers are sparking concerns from more established locals that California's liberal ideals are being imported into the area.

The incumbent mayor criticized retired California police and firefighters for collecting more in their pensions than their local counterparts earn in salary and that they advocate for Idaho to give the same level of benefits as California. His concern with raising taxes was evident in his response to inquiries about why more maintenance workers were not hired to pick up garbage in the streets: "So you want your taxes to go up. You want more government?"

A number of transplants are profiled in the article, which discusses their grievances for moving out of California after retirement. These range from disillusionment with taxation and California's governance to changing perceptions of law enforcement, all of which prompted migration to a more ideologically aligned and financially favorable region such as Idaho. ([Source](#))

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE  
RETIREE HEALTHCARE BENEFITS PROGRAM  
STAFF ACTIVITIES REPORT  
DECEMBER 2023  
FOR INFORMATION ONLY**

**2024 - Medicare Part B Premium Reimbursement Program**

At their December 5, 2023, Board meeting, the Board of Supervisors approved renewing the Medicare Part B Premium Reimbursement Program for the 2024 calendar year for retirees and/or their eligible dependents currently enrolled in a LACERA-administered Medicare Advantage Prescription Drug Plan (MAPD) or Medicare Supplement Plan. The Medicare Part B premium reimbursement amount is up to standard rate of \$174.70 (single party) and \$349.40 (two-party) in 2024.

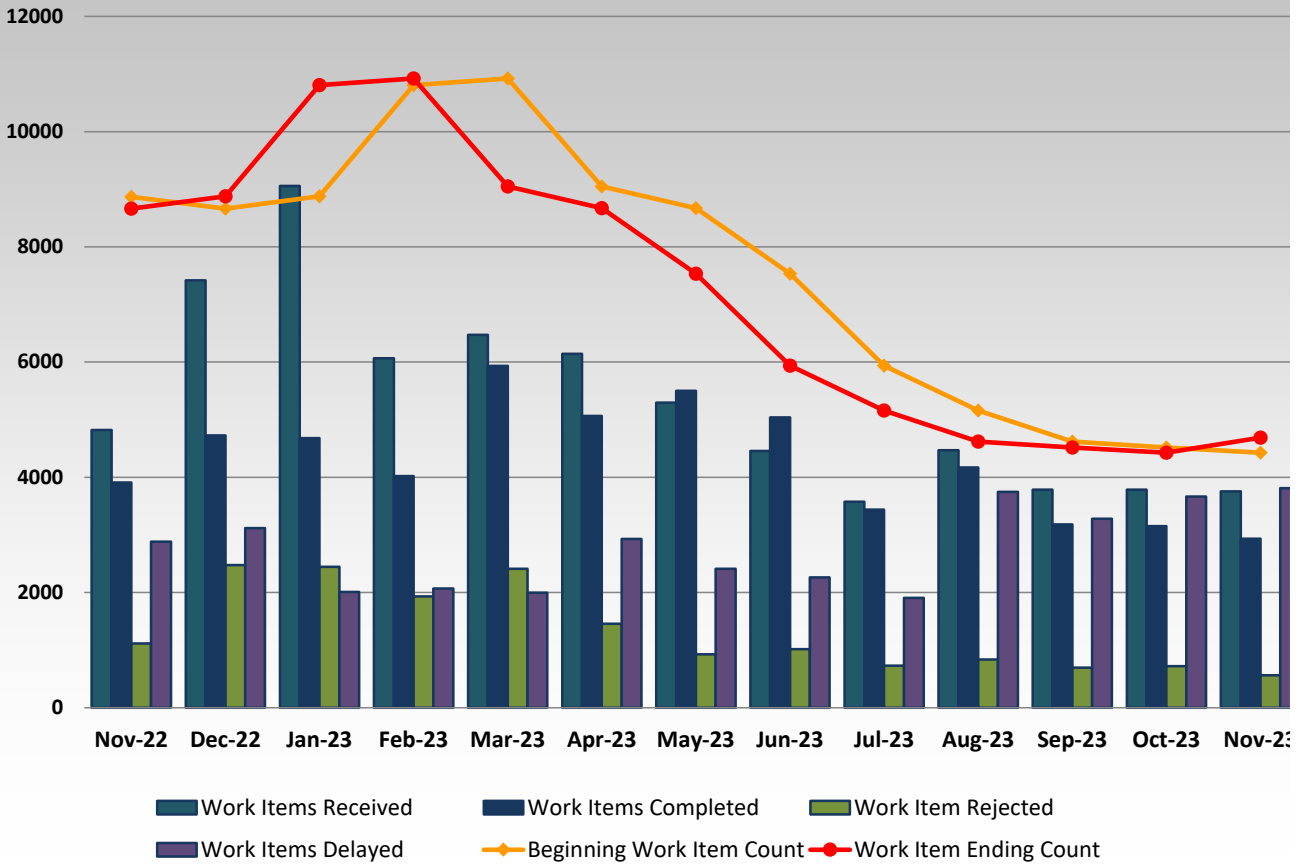
Staff conducted a mass mailing to all members/survivors currently enrolled in a LACERA-administered MAPD Plan or Medicare Supplement Plan on December 20, 2023, to submit their Part B Premium Amount Verification from Social Security or Medicare, as applicable. Kudos to RHC, Communications, and Systems staff for their support.

# Retiree Healthcare Division

## Trend Report

NOV. 2022 - NOV. 2023

Updated 12/28/2023

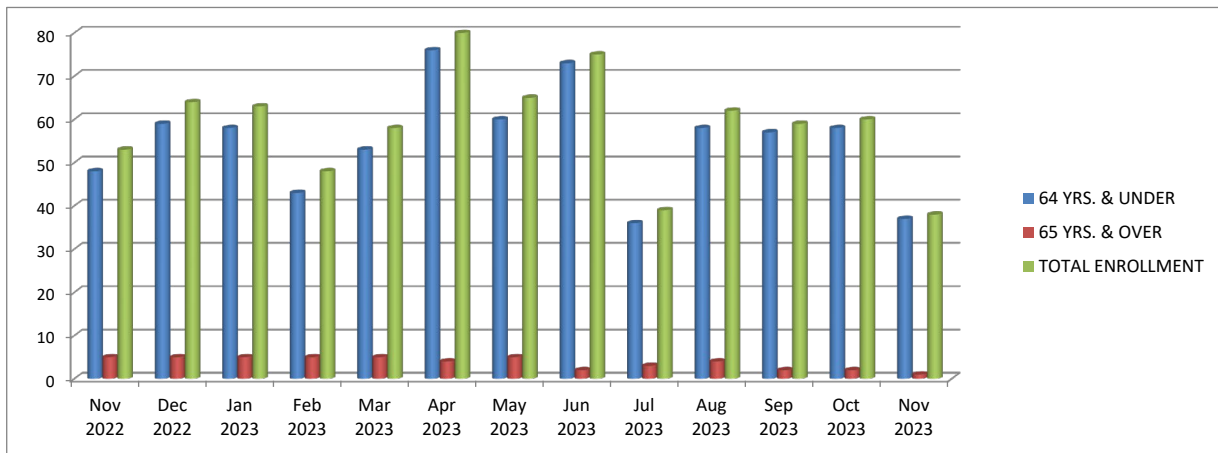


	Beginning Work Item Count	Work Items Received	Work Items Completed	Work Item Rejected	Work Items Delayed	Work Item Ending Count
Nov-22	8868	4822	3911	1114	2884	8665
Dec-22	8665	7418	4728	2476	3116	8879
Jan-23	8879	9057	4680	2448	2010	10808
Feb-23	10808	6067	4019	1934	2070	10922
Mar-23	10922	6472	5934	2411	1999	9049
Apr-23	9049	6144	5065	1458	2930	8670
May-23	8670	5294	5503	926	2412	7535
Jun-23	7535	4458	5039	1018	2263	5939
Jul-23	5939	3576	3438	730	1908	5157
Aug-23	5157	4471	4172	836	3746	4620
Sep-23	4620	3787	3181	698	3282	4515
Oct-23	4515	3784	3151	721	3665	4427
Nov-23	4427	3757	2936	565	3812	4689

## Retirees Monthly Age Breakdown NOV. 2022 - NOV. 2023

### Disability Retirement

MONTH	64 YRS. & UNDER	65 YRS. & OVER	TOTAL ENROLLMENT
Nov 2022	48	5	53
Dec 2022	59	5	64
Jan 2023	58	5	63
Feb 2023	43	5	48
Mar 2023	53	5	58
Apr 2023	76	4	80
May 2023	60	5	65
Jun 2023	73	2	75
Jul 2023	36	3	39
Aug 2023	58	4	62
Sep 2023	57	2	59
Oct 2023	58	2	60
Nov 2023	37	1	38



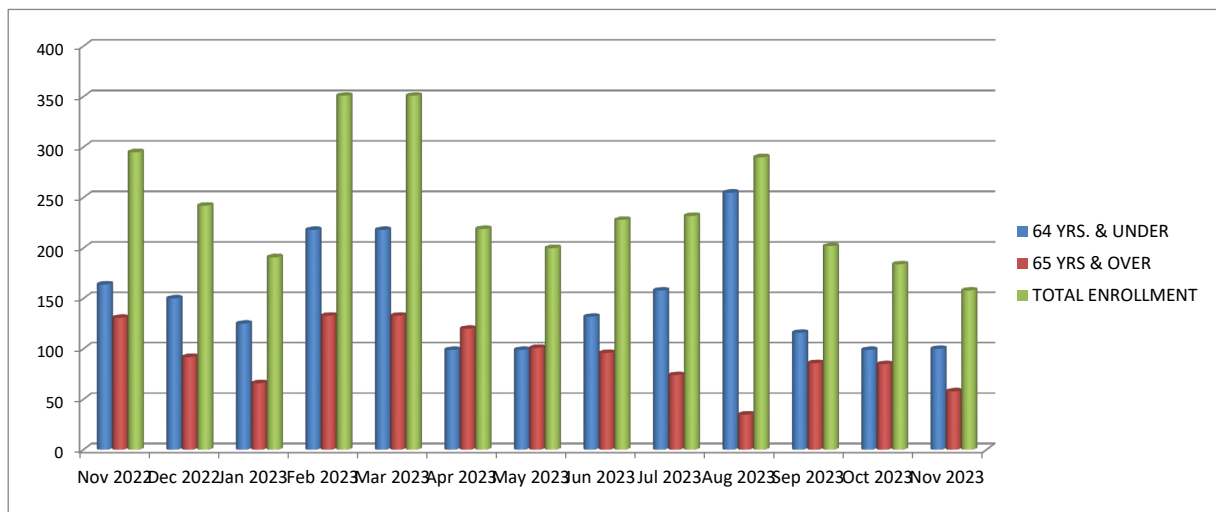
**PLEASE NOTE:**

- Next Report will include the following dates: December 1, 2022, through December 31, 2023.

## Retirees Monthly Age Breakdown NOV. 2022 - NOV. 2023

### Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
Nov 2022	164	131	295
Dec 2022	150	92	242
Jan 2023	125	66	191
Feb 2023	218	133	351
Mar 2023	218	133	351
Apr 2023	99	120	219
May 2023	99	101	200
Jun 2023	132	96	228
Jul 2023	158	74	232
Aug 2023	255	35	290
Sep 2023	116	86	202
Oct 2023	99	85	184
Nov 2023	100	58	158



**PLEASE NOTE:**

- Next Report will include the following dates: December 1, 2022, through December 31, 2023.



Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 12/31/2023

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
<b>ANTHEM BC III</b>				
240	7542	\$1,206,232.15	2	\$129.57
241	132	\$20,678.00	0	\$0.00
242	934	\$154,387.16	0	\$0.00
243	4514	\$1,446,966.11	0	\$0.00
244	16	\$366.80	0	\$0.00
245	56	\$11,000.40	0	\$0.00
246	13	\$1,951.60	0	\$0.00
247	154	\$26,677.80	0	\$0.00
248	15	\$4,464.50	1	\$43.00
249	67	\$21,920.40	0	\$0.00
250	17	\$5,487.30	0	\$0.00
<b>Plan Total:</b>	<b>13,460</b>	<b>\$2,900,132.22</b>	<b>3</b>	<b>\$172.57</b>
<b>CIGNA - PREFERRED with RX</b>				
321	33	\$5,140.10	0	\$0.00
322	7	\$1,027.00	0	\$0.00
324	22	\$6,060.90	0	\$0.00
327	1	\$104.90	0	\$0.00
<b>Plan Total:</b>	<b>63</b>	<b>\$12,332.90</b>	<b>0</b>	<b>\$0.00</b>
<b>KAISER SR. ADVANTAGE</b>				
394	20	\$3,229.20	0	\$0.00
397	3	\$494.00	0	\$0.00
398	8	\$2,795.20	0	\$0.00
403	11905	\$1,870,791.49	0	\$0.00
413	1547	\$252,562.34	0	\$0.00
418	6320	\$2,026,958.43	0	\$0.00
419	226	\$33,137.50	0	\$0.00
426	251	\$38,949.40	0	\$0.00
427	1	(\$329.80)	0	\$0.00
445	2	\$349.40	0	\$0.00
446	1	\$145.10	0	\$0.00
451	36	\$6,081.80	0	\$0.00
455	7	\$1,222.90	0	\$0.00
457	14	\$4,704.60	0	\$0.00
459	1	\$349.40	0	\$0.00
462	87	\$12,878.50	0	\$0.00
465	1	\$174.70	0	\$0.00
466	30	\$9,490.10	0	\$0.00
472	28	\$4,494.20	0	\$0.00
476	2	\$259.00	0	\$0.00
478	13	\$4,432.80	0	\$0.00
479	1	\$144.60	0	\$0.00
482	86	\$13,604.90	0	\$0.00
488	37	\$12,197.50	0	\$0.00
491	1	\$148.50	0	\$0.00
<b>Plan Total:</b>	<b>20,628</b>	<b>\$4,299,265.76</b>	<b>0</b>	<b>\$0.00</b>

**Medicare Part B Reimbursement and Penalty Report**

**PAY PERIOD 12/31/2023**

<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	289	\$47,000.60	0	\$0.00
613	92	\$29,003.60	0	\$0.00
620	5	\$802.70	0	\$0.00
622	9	\$1,489.90	0	\$0.00
623	2	\$559.20	0	\$0.00
<b>Plan Total:</b>	<b>397</b>	<b>78,856</b>	<b>0</b>	<b>0</b>
<b>UNITED HEALTHCARE GROUP MEDICARE ADV. HMO</b>				
701	2076	\$337,934.50	1	\$36.50
702	391	\$65,777.20	0	\$0.00
703	1340	\$436,650.40	0	\$0.00
704	98	\$17,831.60	0	\$0.00
705	47	\$16,003.10	0	\$0.00
<b>Plan Total:</b>	<b>3,952</b>	<b>\$874,196.80</b>	<b>1</b>	<b>\$36.50</b>
<b>Grand Total:</b>	<b>38,500</b>	<b>\$8,164,783.68</b>	<b>4</b>	<b>\$209.07</b>

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 12/31/2023

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
<b>ANTHEM BC III</b>				
240	7542	\$1,206,232.15	2	\$129.57
241	132	\$20,678.00	0	\$0.00
242	934	\$154,387.16	0	\$0.00
243	4514	\$1,446,966.11	0	\$0.00
244	16	\$366.80	0	\$0.00
245	56	\$11,000.40	0	\$0.00
246	13	\$1,951.60	0	\$0.00
247	154	\$26,677.80	0	\$0.00
248	15	\$4,464.50	1	\$43.00
249	67	\$21,920.40	0	\$0.00
250	17	\$5,487.30	0	\$0.00
<b>Plan Total:</b>	<b>13,460</b>	<b>\$2,900,132.22</b>	<b>3</b>	<b>\$172.57</b>
<b>CIGNA - PREFERRED with RX</b>				
321	33	\$5,140.10	0	\$0.00
322	7	\$1,027.00	0	\$0.00
324	22	\$6,060.90	0	\$0.00
327	1	\$104.90	0	\$0.00
<b>Plan Total:</b>	<b>63</b>	<b>\$12,332.90</b>	<b>0</b>	<b>\$0.00</b>
<b>KAISER SR. ADVANTAGE</b>				
394	20	\$3,229.20	0	\$0.00
397	3	\$494.00	0	\$0.00
398	8	\$2,795.20	0	\$0.00
403	11905	\$1,870,791.49	0	\$0.00
413	1547	\$252,562.34	0	\$0.00
418	6320	\$2,026,958.43	0	\$0.00
419	226	\$33,137.50	0	\$0.00
426	251	\$38,949.40	0	\$0.00
427	1	(\$329.80)	0	\$0.00
445	2	\$349.40	0	\$0.00
446	1	\$145.10	0	\$0.00
451	36	\$6,081.80	0	\$0.00
455	7	\$1,222.90	0	\$0.00
457	14	\$4,704.60	0	\$0.00
459	1	\$349.40	0	\$0.00
462	87	\$12,878.50	0	\$0.00
465	1	\$174.70	0	\$0.00
466	30	\$9,490.10	0	\$0.00
472	28	\$4,494.20	0	\$0.00
476	2	\$259.00	0	\$0.00
478	13	\$4,432.80	0	\$0.00
479	1	\$144.60	0	\$0.00
482	86	\$13,604.90	0	\$0.00
488	37	\$12,197.50	0	\$0.00
491	1	\$148.50	0	\$0.00
<b>Plan Total:</b>	<b>20,628</b>	<b>\$4,299,265.76</b>	<b>0</b>	<b>\$0.00</b>

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 12/31/2023

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
<b>SCAN</b>				
611	289	\$47,000.60	0	\$0.00
613	92	\$29,003.60	0	\$0.00
620	5	\$802.70	0	\$0.00
622	9	\$1,489.90	0	\$0.00
623	2	\$559.20	0	\$0.00
<b>Plan Total:</b>	<b>397</b>	<b>78,856</b>	<b>0</b>	<b>0</b>
<b>UNITED HEALTHCARE GROUP MEDICARE ADV. HMO</b>				
701	2076	\$337,934.50	1	\$36.50
702	391	\$65,777.20	0	\$0.00
703	1340	\$436,650.40	0	\$0.00
704	98	\$17,831.60	0	\$0.00
705	47	\$16,003.10	0	\$0.00
<b>Plan Total:</b>	<b>3,952</b>	<b>\$874,196.80</b>	<b>1</b>	<b>\$36.50</b>
<b>LOCAL 1014</b>				
804	184	\$41,938.70	0	\$0.00
805	223	\$46,228.20	0	\$0.00
806	705	\$278,085.50	0	\$0.00
807	52	\$11,512.80	0	\$0.00
808	17	\$6,708.40	0	\$0.00
812	254	\$49,108.60	0	\$0.00
813	1	\$174.70	0	\$0.00
<b>Plan Total:</b>	<b>1,436</b>	<b>\$433,756.90</b>	<b>0</b>	<b>\$0.00</b>
<b>Grand Total:</b>	<b>39,936</b>	<b>\$8,598,540.58</b>	<b>4</b>	<b>\$209.07</b>

## Medical and Dental Vision Insurance Premiums

### January 2024

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	456	\$434,002.56	\$65,062.05	\$370,745.65	\$435,807.70	(\$3,807.04)	\$432,000.66
202	241	\$451,132.72	\$39,684.68	\$409,576.12	\$449,260.80	(\$3,743.84)	\$445,516.96
203	74	\$156,323.52	\$25,561.00	\$130,762.52	\$156,323.52	\$0.00	\$156,323.52
204	30	\$36,692.10	\$8,928.39	\$26,540.64	\$35,469.03	\$0.00	\$35,469.03
<b>SUBTOTAL</b>	<b>801</b>	<b>\$1,078,150.90</b>	<b>\$139,236.12</b>	<b>\$937,624.93</b>	<b>\$1,076,861.05</b>	<b>(\$7,550.88)</b>	<b>\$1,069,310.17</b>
<b>Anthem Blue Cross I</b>							
211	555	\$764,288.72	\$46,477.35	\$722,198.11	\$768,675.46	(\$2,749.24)	\$765,926.22
212	235	\$587,290.74	\$31,991.28	\$549,426.68	\$581,417.96	(\$2,478.02)	\$578,939.94
213	74	\$216,300.52	\$26,379.49	\$189,921.03	\$216,300.52	\$2,922.98	\$219,223.50
214	22	\$40,010.30	\$3,564.54	\$36,445.76	\$40,010.30	\$0.00	\$40,010.30
215	1	\$464.72	\$18.59	\$446.13	\$464.72	\$0.00	\$464.72
<b>SUBTOTAL</b>	<b>887</b>	<b>\$1,608,355.00</b>	<b>\$108,431.25</b>	<b>\$1,498,437.71</b>	<b>\$1,606,868.96</b>	<b>(\$2,304.28)</b>	<b>\$1,604,564.68</b>
<b>Anthem Blue Cross II</b>							
221	2,376	\$3,270,220.98	\$177,215.39	\$3,137,074.06	\$3,314,289.45	(\$9,622.34)	\$3,304,667.11
222	2,018	\$5,017,990.50	\$113,393.97	\$4,788,008.05	\$4,901,402.02	\$2,478.02	\$4,903,880.04
223	919	\$2,700,833.52	\$102,947.46	\$2,522,530.34	\$2,625,477.80	\$0.00	\$2,625,477.80
224	237	\$431,020.05	\$40,410.36	\$413,855.78	\$454,266.14	\$1,818.65	\$456,084.79
<b>SUBTOTAL</b>	<b>5,550</b>	<b>\$11,420,065.05</b>	<b>\$433,967.18</b>	<b>\$10,861,468.23</b>	<b>\$11,295,435.41</b>	<b>(\$5,325.67)</b>	<b>\$11,290,109.74</b>

## Medical and Dental Vision Insurance Premiums

### January 2024

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Anthem Blue Cross III</b>							
240	7,584	\$4,247,932.42	\$566,938.60	\$3,754,933.01	\$4,321,871.61	(\$11,633.30)	\$4,310,238.31
241	133	\$238,016.80	\$21,045.66	\$215,181.54	\$236,227.20	\$0.00	\$236,227.20
242	936	\$1,684,013.60	\$98,929.06	\$1,546,363.19	\$1,645,292.25	(\$3,579.20)	\$1,641,713.05
243	4,507	\$5,052,897.00	\$522,934.05	\$4,369,218.23	\$4,892,152.28	(\$12,811.33)	\$4,879,340.95
244	15	\$16,038.72	\$1,664.01	\$1,773.21	\$3,437.22	\$0.00	\$3,437.22
245	56	\$57,137.94	\$5,072.25	\$62,662.35	\$67,734.60	\$0.00	\$67,734.60
246	13	\$29,014.83	\$2,231.91	\$26,782.92	\$29,014.83	\$0.00	\$29,014.83
247	159	\$354,873.69	\$21,470.97	\$333,402.72	\$354,873.69	\$0.00	\$354,873.69
248	15	\$23,346.45	\$1,992.22	\$21,354.23	\$23,346.45	\$0.00	\$23,346.45
249	68	\$107,393.67	\$4,824.94	\$97,899.44	\$102,724.38	\$0.00	\$102,724.38
250	17	\$29,652.25	\$2,267.52	\$27,384.73	\$29,652.25	\$0.00	\$29,652.25
<b>SUBTOTAL</b>	<b>13,503</b>	<b>\$11,840,317.37</b>	<b>\$1,249,371.19</b>	<b>\$10,456,955.57</b>	<b>\$11,706,326.76</b>	<b>(\$28,023.83)</b>	<b>\$11,678,302.93</b>
<b>CIGNA Network Model Plan</b>							
301	236	\$423,656.46	\$111,692.74	\$316,937.15	\$428,629.89	(\$3,575.16)	\$425,054.73
302	60	\$196,876.28	\$45,809.54	\$138,865.96	\$184,675.50	(\$3,227.48)	\$181,448.02
303	9	\$34,298.91	\$7,922.52	\$22,565.40	\$30,487.92	\$0.00	\$30,487.92
304	14	\$33,206.46	\$13,593.75	\$17,240.82	\$30,834.57	\$0.00	\$30,834.57
<b>SUBTOTAL</b>	<b>319</b>	<b>\$688,038.11</b>	<b>\$179,018.55</b>	<b>\$495,609.33</b>	<b>\$674,627.88</b>	<b>(\$6,802.64)</b>	<b>\$667,825.24</b>
<b>CIGNA Preferred w/ Rx - Phoenix, AZ</b>							
321	33	\$11,446.38	\$1,678.81	\$10,461.29	\$12,140.10	\$0.00	\$12,140.10
322	7	\$12,507.32	\$714.70	\$11,792.62	\$12,507.32	\$0.00	\$12,507.32
324	21	\$15,085.84	\$1,234.32	\$11,794.36	\$13,028.68	\$0.00	\$13,028.68
327	1	\$2,370.95	\$474.19	\$1,896.76	\$2,370.95	\$0.00	\$2,370.95
<b>SUBTOTAL</b>	<b>62</b>	<b>\$41,410.49</b>	<b>\$4,102.02</b>	<b>\$35,945.03</b>	<b>\$40,047.05</b>	<b>\$0.00</b>	<b>\$40,047.05</b>

## Medical and Dental Vision Insurance Premiums

### January 2024

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Kaiser/Senior Advantage</b>							
401	1,527	\$1,944,284.16	\$151,086.56	\$1,802,966.05	\$1,954,052.61	(\$5,063.24)	\$1,948,989.37
403	11,911	\$2,993,849.36	\$268,264.35	\$2,722,138.89	\$2,990,403.24	(\$4,456.50)	\$2,985,946.74
404	494	\$586,180.40	\$11,106.57	\$577,447.03	\$588,553.60	(\$3,559.80)	\$584,993.80
405	1,390	\$1,763,131.60	\$19,610.18	\$1,752,400.50	\$1,772,010.68	\$6,342.20	\$1,778,352.88
411	1,858	\$4,709,074.92	\$208,551.52	\$4,480,068.28	\$4,688,619.80	\$7,570.86	\$4,696,190.66
413	1,540	\$2,348,096.13	\$109,818.96	\$2,196,050.65	\$2,305,869.61	(\$4,524.27)	\$2,301,345.34
414	53	\$129,553.73	\$782.21	\$128,771.52	\$129,553.73	\$0.00	\$129,553.73
418	6,291	\$3,117,412.24	\$223,828.13	\$2,866,837.23	\$3,090,665.36	(\$7,132.93)	\$3,083,532.43
419	226	\$325,784.64	\$4,286.70	\$315,782.42	\$320,069.12	\$0.00	\$320,069.12
420	106	\$250,711.20	\$1,135.30	\$249,575.90	\$250,711.20	\$0.00	\$250,711.20
421	7	\$8,860.67	\$607.58	\$8,253.09	\$8,860.67	\$0.00	\$8,860.67
422	268	\$679,561.25	\$2,728.35	\$671,780.40	\$674,508.75	\$0.00	\$674,508.75
426	250	\$380,701.44	\$2,658.88	\$356,038.46	\$358,697.34	\$0.00	\$358,697.34
427	0	\$1,432.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
428	44	\$110,116.80	\$489.40	\$97,392.20	\$97,881.60	\$0.00	\$97,881.60
430	144	\$364,158.72	\$3,388.73	\$360,769.99	\$364,158.72	(\$2,528.88)	\$361,629.84
<b>SUBTOTAL</b>	<b>26,109</b>	<b>\$19,712,909.32</b>	<b>\$1,008,343.42</b>	<b>\$18,586,272.61</b>	<b>\$19,594,616.03</b>	<b>(\$13,352.56)</b>	<b>\$19,581,263.47</b>



## Medical and Dental Vision Insurance Premiums

### January 2024

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Kaiser - Colorado</b>							
450	3	\$3,309.75	\$441.30	\$2,868.45	\$3,309.75	\$0.00	\$3,309.75
451	37	\$11,022.30	\$1,543.11	\$10,074.99	\$11,618.10	\$0.00	\$11,618.10
453	9	\$21,956.04	\$0.00	\$21,956.04	\$21,956.04	\$0.00	\$21,956.04
454	1	\$3,293.85	\$721.63	\$2,572.22	\$3,293.85	\$0.00	\$3,293.85
455	7	\$9,752.05	\$0.00	\$9,752.05	\$9,752.05	\$0.00	\$9,752.05
457	14	\$8,229.20	\$940.48	\$7,288.72	\$8,229.20	\$0.00	\$8,229.20
459	1	\$1,683.05	\$67.32	\$1,615.73	\$1,683.05	\$0.00	\$1,683.05
<b>SUBTOTAL</b>	<b>72</b>	<b>\$59,246.24</b>	<b>\$3,713.84</b>	<b>\$56,128.20</b>	<b>\$59,842.04</b>	<b>\$0.00</b>	<b>\$59,842.04</b>
<b>Kaiser - Georgia</b>							
441	4	\$5,182.00	\$0.00	\$5,182.00	\$5,182.00	\$0.00	\$5,182.00
442	7	\$9,068.50	\$0.00	\$9,068.50	\$9,068.50	\$0.00	\$9,068.50
445	2	\$3,363.78	\$0.00	\$3,363.78	\$3,363.78	\$0.00	\$3,363.78
446	1	\$1,681.89	\$0.00	\$1,681.89	\$1,681.89	\$0.00	\$1,681.89
461	12	\$15,546.00	\$1,269.59	\$14,276.41	\$15,546.00	\$0.00	\$15,546.00
462	85	\$34,311.93	\$3,460.69	\$27,208.49	\$30,669.18	(\$788.78)	\$29,880.40
463	4	\$10,331.96	\$1,658.89	\$8,673.07	\$10,331.96	\$0.00	\$10,331.96
465	1	\$1,681.89	\$0.00	\$1,681.89	\$1,681.89	\$0.00	\$1,681.89
466	30	\$23,423.40	\$1,639.63	\$21,783.77	\$23,423.40	\$0.00	\$23,423.40
<b>SUBTOTAL</b>	<b>146</b>	<b>\$104,591.35</b>	<b>\$8,028.80</b>	<b>\$92,919.80</b>	<b>\$100,948.60</b>	<b>(\$788.78)</b>	<b>\$100,159.82</b>

## Medical and Dental Vision Insurance Premiums

### January 2024

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Kaiser - Hawaii</b>							
471	5	\$4,773.20	\$267.30	\$5,460.54	\$5,727.84	\$0.00	\$5,727.84
472	28	\$12,185.60	\$1,740.78	\$10,444.82	\$12,185.60	\$0.00	\$12,185.60
473	2	\$3,965.12	\$1,215.88	\$2,749.24	\$3,965.12	\$0.00	\$3,965.12
474	4	\$7,605.12	\$0.00	\$7,605.12	\$7,605.12	\$0.00	\$7,605.12
475	3	\$8,543.76	\$0.00	\$8,543.76	\$8,543.76	\$0.00	\$8,543.76
476	2	\$2,763.68	\$1,216.02	\$1,547.66	\$2,763.68	\$0.00	\$2,763.68
478	13	\$11,211.20	\$1,448.83	\$9,762.37	\$11,211.20	\$0.00	\$11,211.20
479	1	\$2,409.76	\$0.00	\$2,409.76	\$2,409.76	\$0.00	\$2,409.76
<b>SUBTOTAL</b>	<b>58</b>	<b>\$53,457.44</b>	<b>\$5,888.81</b>	<b>\$48,523.27</b>	<b>\$54,412.08</b>	<b>\$0.00</b>	<b>\$54,412.08</b>
<b>Kaiser - Oregon</b>							
481	2	\$2,336.86	\$584.21	\$1,752.65	\$2,336.86	\$0.00	\$2,336.86
482	86	\$42,826.28	\$6,513.59	\$37,308.65	\$43,822.24	\$0.00	\$43,822.24
483	2	\$2,914.32	\$494.99	\$2,419.33	\$2,914.32	\$0.00	\$2,914.32
484	7	\$16,302.02	\$0.00	\$16,302.02	\$16,302.02	\$0.00	\$16,302.02
488	37	\$37,542.48	\$5,315.24	\$29,263.36	\$34,578.60	(\$987.96)	\$33,590.64
491	1	\$1,682.42	\$0.00	\$1,682.42	\$1,682.42	\$0.00	\$1,682.42
498	2	\$5,235.18	\$279.14	\$4,956.04	\$5,235.18	\$0.00	\$5,235.18
<b>SUBTOTAL</b>	<b>137</b>	<b>\$108,839.56</b>	<b>\$13,187.17</b>	<b>\$93,684.47</b>	<b>\$106,871.64</b>	<b>(\$987.96)</b>	<b>\$105,883.68</b>
<b>SCAN Health Plan</b>							
611	290	\$72,339.69	\$15,775.48	\$56,793.60	\$72,569.08	(\$248.59)	\$72,320.49
613	91	\$45,004.56	\$9,675.98	\$34,350.22	\$44,026.20	\$0.00	\$44,026.20
<b>SUBTOTAL</b>	<b>381</b>	<b>\$117,344.25</b>	<b>\$25,451.46</b>	<b>\$91,143.82</b>	<b>\$116,595.28</b>	<b>(\$248.59)</b>	<b>\$116,346.69</b>

## Medical and Dental Vision Insurance Premiums

### January 2024

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>SCAN Health Plan, AZ</b>							
620	5	\$1,242.95	\$198.87	\$1,044.08	\$1,242.95	\$0.00	\$1,242.95
<b>SUBTOTAL</b>	<b>5</b>	<b>\$1,242.95</b>	<b>\$198.87</b>	<b>\$1,044.08</b>	<b>\$1,242.95</b>	<b>\$0.00</b>	<b>\$1,242.95</b>
<b>SCAN Health Plan, NV</b>							
622	10	\$2,485.90	\$308.25	\$2,426.24	\$2,734.49	\$0.00	\$2,734.49
623	2	\$978.36	\$0.00	\$978.36	\$978.36	\$0.00	\$978.36
<b>SUBTOTAL</b>	<b>12</b>	<b>\$3,464.26</b>	<b>\$308.25</b>	<b>\$3,404.60</b>	<b>\$3,712.85</b>	<b>\$0.00</b>	<b>\$3,712.85</b>
<b>UHC Medicare Adv.</b>							
701	2,073	\$672,161.49	\$75,749.77	\$595,395.87	\$671,145.64	(\$2,940.07)	\$668,205.57
702	390	\$670,239.95	\$35,531.12	\$632,503.12	\$668,034.24	\$0.00	\$668,034.24
703	1,336	\$856,389.42	\$82,154.19	\$767,849.03	\$850,003.22	(\$638.62)	\$849,364.60
704	101	\$199,142.26	\$12,025.87	\$145,635.23	\$157,661.10	\$0.00	\$157,661.10
705	47	\$41,135.81	\$2,135.59	\$39,875.45	\$42,011.04	\$0.00	\$42,011.04
706	3	\$1,184.61	\$157.94	\$1,026.67	\$1,184.61	\$0.00	\$1,184.61
<b>SUBTOTAL</b>	<b>3,950</b>	<b>\$2,440,253.54</b>	<b>\$207,754.48</b>	<b>\$2,182,285.37</b>	<b>\$2,390,039.85</b>	<b>(\$3,578.69)</b>	<b>\$2,386,461.16</b>
<b>United Healthcare</b>							
707	518	\$721,143.00	\$59,091.18	\$660,783.73	\$719,874.91	\$0.00	\$719,874.91
708	454	\$1,155,575.22	\$68,487.02	\$1,090,863.58	\$1,159,350.60	(\$45.07)	\$1,159,305.53
709	373	\$1,118,862.14	\$74,364.50	\$1,019,083.71	\$1,093,448.21	\$2,991.61	\$1,096,439.82
<b>SUBTOTAL</b>	<b>1,345</b>	<b>\$2,995,580.36</b>	<b>\$201,942.70</b>	<b>\$2,770,731.02</b>	<b>\$2,972,673.72</b>	<b>\$2,946.54</b>	<b>\$2,975,620.26</b>

## Medical and Dental Vision Insurance Premiums

### January 2024

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Local 1014 Firefighters</b>							
801	83	\$110,780.10	\$3,630.41	\$101,810.89	\$105,441.30	\$0.00	\$105,441.30
802	329	\$791,758.24	\$25,894.58	\$765,863.66	\$791,758.24	\$2,406.56	\$794,164.80
803	371	\$1,053,183.67	\$31,056.09	\$1,024,966.35	\$1,056,022.44	\$2,838.77	\$1,058,861.21
804	193	\$257,597.10	\$7,928.11	\$279,615.19	\$287,543.30	(\$41,938.70)	\$245,604.60
805	228	\$548,695.68	\$16,662.17	\$515,187.59	\$531,849.76	(\$46,228.20)	\$485,621.56
806	708	\$1,703,844.48	\$36,627.80	\$1,606,001.92	\$1,642,629.72	(\$282,898.62)	\$1,359,731.10
807	53	\$150,454.81	\$2,384.56	\$162,264.10	\$164,648.66	(\$11,512.80)	\$153,135.86
808	17	\$48,259.09	\$227.10	\$48,031.99	\$48,259.09	(\$6,708.40)	\$41,550.69
809	17	\$22,689.90	\$3,523.61	\$19,166.29	\$22,689.90	\$0.00	\$22,689.90
810	9	\$21,659.04	\$2,839.73	\$18,819.31	\$21,659.04	\$0.00	\$21,659.04
811	3	\$8,516.31	\$2,043.92	\$6,472.39	\$8,516.31	\$0.00	\$8,516.31
812	255	\$340,348.50	\$21,034.88	\$325,319.77	\$346,354.65	(\$49,108.60)	\$297,246.05
813	1	\$2,406.56	\$0.00	\$2,406.56	\$2,406.56	(\$174.70)	\$2,231.86
<b>SUBTOTAL</b>	<b>2,267</b>	<b>\$5,060,193.48</b>	<b>\$153,852.96</b>	<b>\$4,875,926.01</b>	<b>\$5,029,778.97</b>	<b>(\$433,324.69)</b>	<b>\$4,596,454.28</b>
<b>Kaiser - Washington</b>							
393	5	\$8,202.05	\$1,328.95	\$6,873.10	\$8,202.05	\$0.00	\$8,202.05
394	20	\$8,950.40	\$1,673.72	\$7,276.68	\$8,950.40	\$0.00	\$8,950.40
395	4	\$12,225.48	\$1,735.05	\$7,434.06	\$9,169.11	\$0.00	\$9,169.11
397	3	\$5,590.44	\$670.85	\$4,919.59	\$5,590.44	\$0.00	\$5,590.44
398	8	\$7,096.32	\$958.00	\$6,138.32	\$7,096.32	\$0.00	\$7,096.32
<b>SUBTOTAL</b>	<b>40</b>	<b>\$42,064.69</b>	<b>\$6,366.57</b>	<b>\$32,641.75</b>	<b>\$39,008.32</b>	<b>\$0.00</b>	<b>\$39,008.32</b>
<b>Medical Plan Total</b>	<b>55,644</b>	<b>\$57,375,524.36</b>	<b>\$3,749,163.64</b>	<b>\$53,120,745.80</b>	<b>\$56,869,909.44</b>	<b>(\$499,342.03)</b>	<b>\$56,370,567.41</b>

## Medical and Dental Vision Insurance Premiums

### January 2024

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b><u>Dental/Vision Plan</u></b>							
<b>CIGNA Indemnity Dental/Vision</b>							
501	26,286	\$1,384,799.16	\$144,105.79	\$1,272,182.63	\$1,416,288.42	(\$1,800.24)	\$1,414,488.18
502	24,189	\$2,663,661.17	\$197,778.89	\$2,406,143.29	\$2,603,922.18	(\$3,580.18)	\$2,600,342.00
503	9	\$583.38	\$36.30	\$547.08	\$583.38	\$0.00	\$583.38
<b>SUBTOTAL</b>	<b>50,484</b>	<b>\$4,049,043.71</b>	<b>\$341,920.98</b>	<b>\$3,678,873.00</b>	<b>\$4,020,793.98</b>	<b>(\$5,380.42)</b>	<b>\$4,015,413.56</b>
<b>CIGNA Dental HMO/Vision</b>							
901	4,068	\$189,382.92	\$21,128.26	\$171,637.26	\$192,765.52	(\$889.61)	\$191,875.91
902	3,069	\$292,986.00	\$21,157.72	\$266,850.20	\$288,007.92	\$476.40	\$288,484.32
903	2	\$94.22	\$16.96	\$77.26	\$94.22	\$0.00	\$94.22
<b>SUBTOTAL</b>	<b>7,139</b>	<b>\$482,463.14</b>	<b>\$42,302.94</b>	<b>\$438,564.72</b>	<b>\$480,867.66</b>	<b>(\$413.21)</b>	<b>\$480,454.45</b>
<b>Dental/Vision Plan Total</b>	<b>57,623</b>	<b>\$4,531,506.85</b>	<b>\$384,223.92</b>	<b>\$4,117,437.72</b>	<b>\$4,501,661.64</b>	<b>(\$5,793.63)</b>	<b>\$4,495,868.01</b>
<b>GRAND TOTALS</b>	<b>113,267</b>	<b>\$61,907,031.21</b>	<b>\$4,133,387.56</b>	<b>\$57,238,183.52</b>	<b>\$61,371,571.08</b>	<b>(\$505,135.66)</b>	<b>\$60,866,435.42</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.



PREMIUMS*	CARRIER DEDUCTION 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

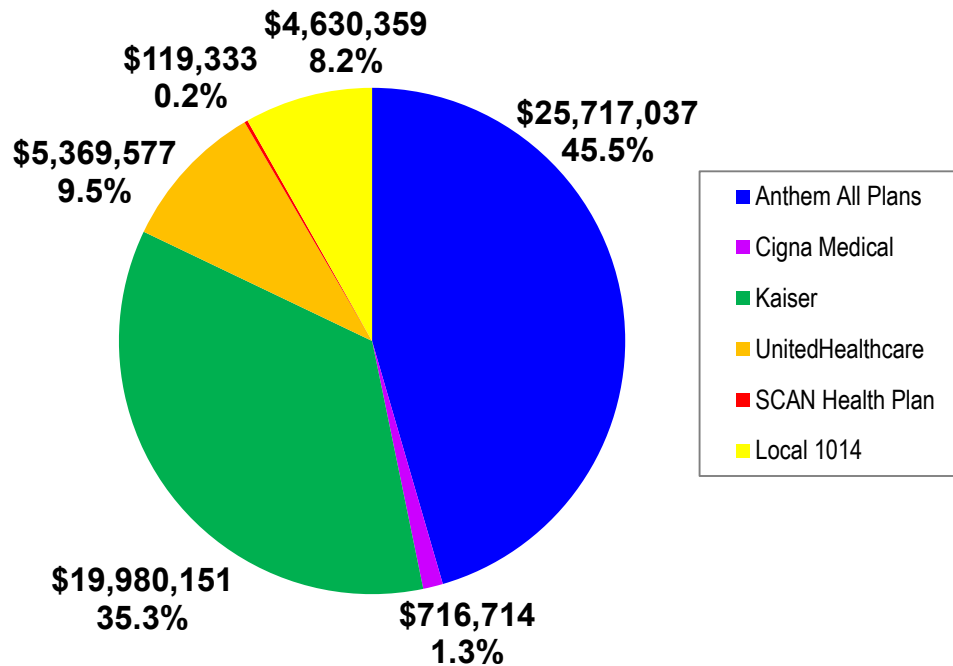
## Premium & Enrollment

### Coverage Month Ending November 2023

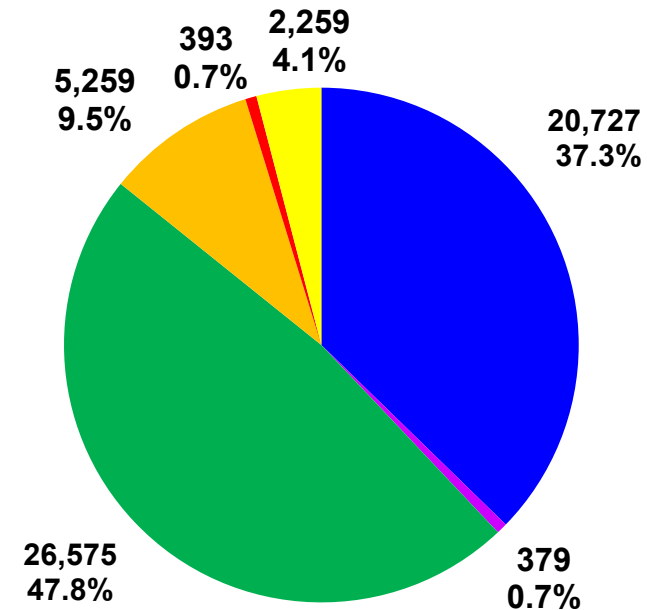
Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	\$25,717,037	45.5%	20,727	37.2%
Cigna Medical	\$716,714	1.3%	379	0.7%
Kaiser	\$19,980,151	35.3%	26,575	47.8%
UnitedHealthcare	\$5,369,577	9.5%	5,259	9.5%
SCAN Health Plan	\$119,333	0.2%	393	0.7%
Local 1014	\$4,630,359	8.2%	2,259	4.1%
<b>Combined Medical</b>	<b>\$56,533,172</b>	<b>100.0%</b>	<b>55,592</b>	<b>100.0%</b>

<b>Cigna Dental &amp; Vision (PPO and HMO)</b>	<b>\$4,512,143</b>	<b>57,554</b>
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### Monthly Premium



### Retirees

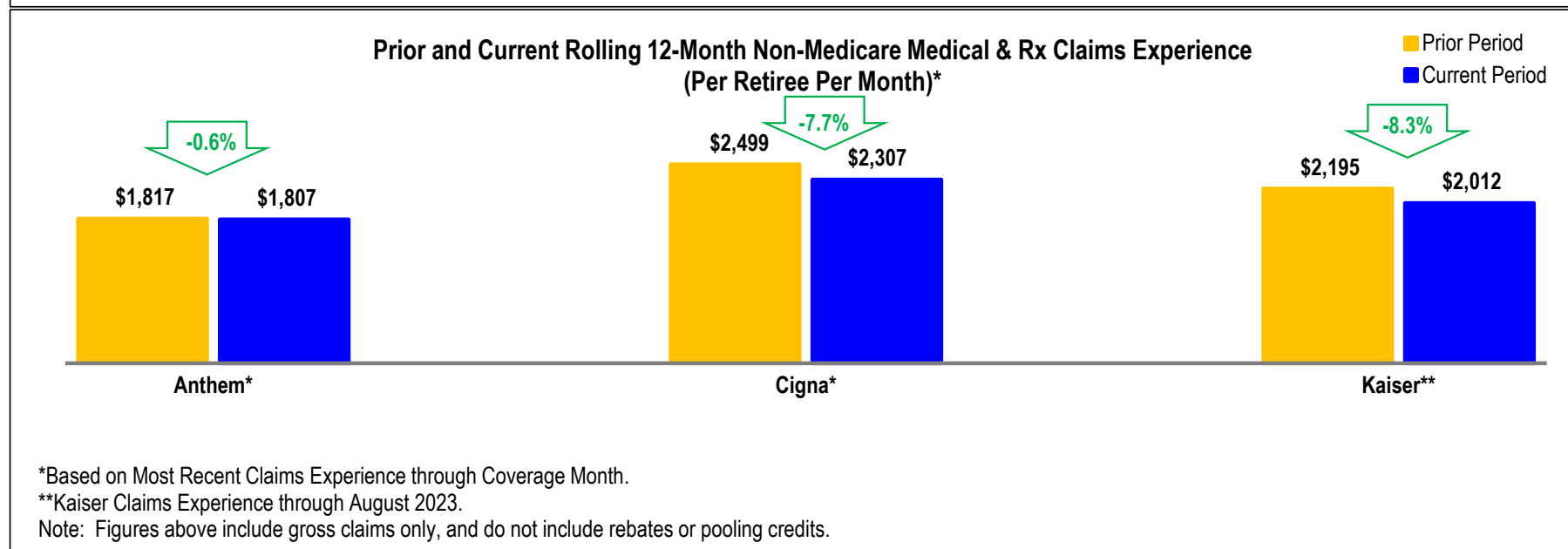
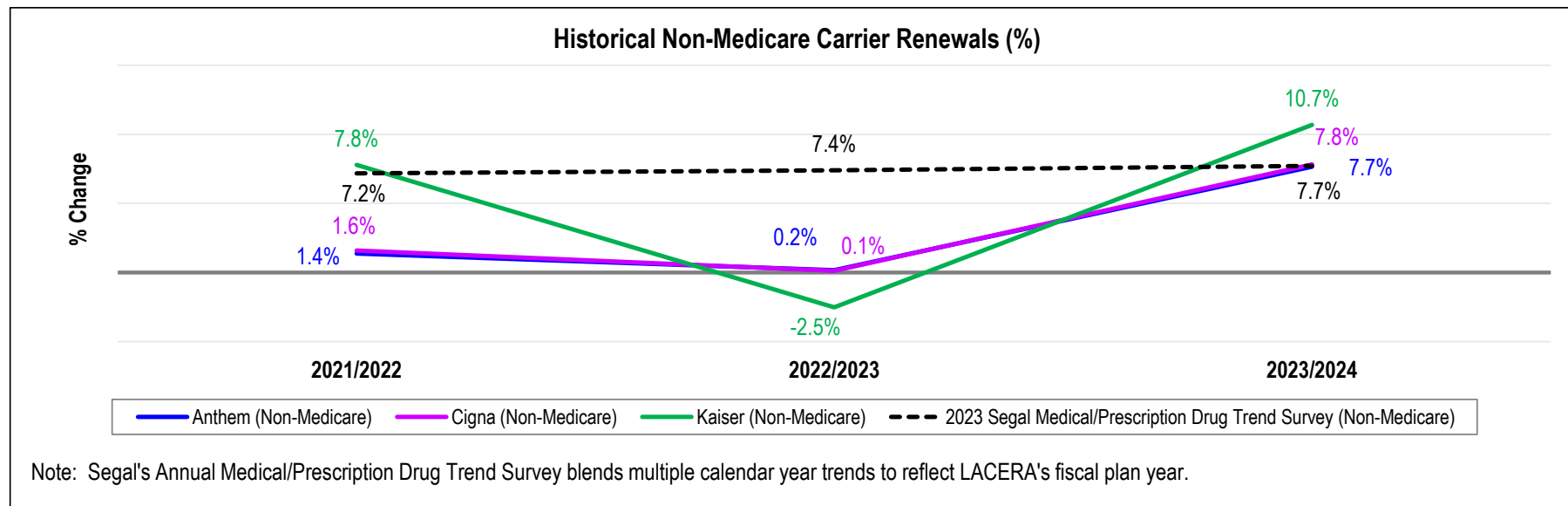


Note: Premiums include LACERA's Administrative Fee of \$8.00 per member, per plan, per month.

# Los Angeles County Employees Retirement Association

## Claims Experience by Carrier

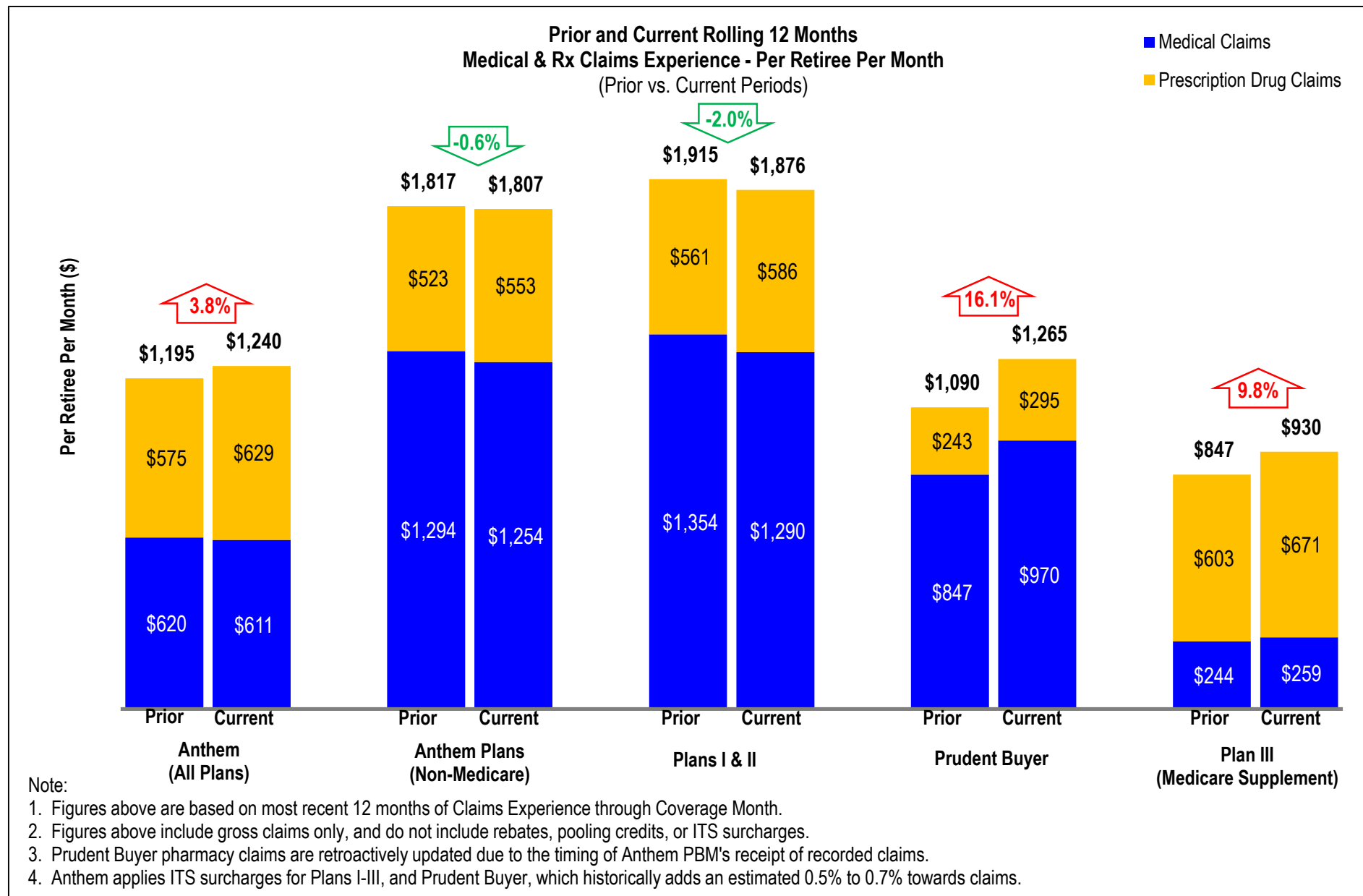
Coverage Month Ending November 2023



# Los Angeles County Employees Retirement Association

Anthem Claims Experience By Plan

Coverage Month Ending November 2023





# Los Angeles County Employees Retirement Association

## Kaiser Utilization

### Coverage Month Ending November 2023

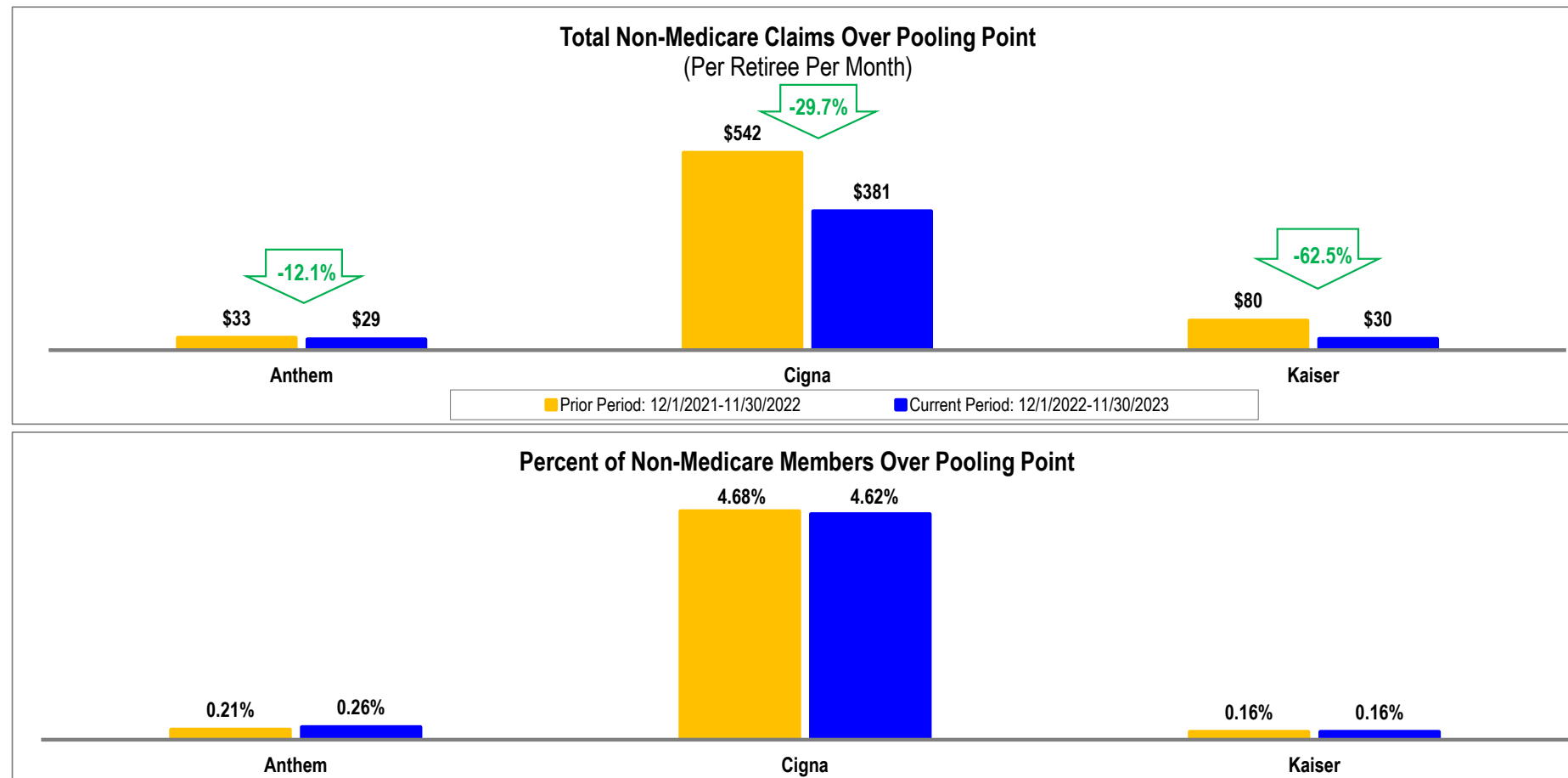
- Kaiser insures approximately 26,000 LACERA retirees with the majority enrolled in Medicare Advantage plans.
- Kaiser's Periodic Utilization Report (PUR) monitors utilization patterns of LACERA's non-Medicare population in Southern California.

Category	Current Period 9/1/2022 - 8/31/2023	Prior Period 9/1/2021 - 8/31/2022	Change
<b>Average Contract Size</b>	<b>2.36</b>	<b>2.37</b>	<b>-0.42%</b>
<b>Average Members</b>	<b>9,005</b>	<b>8,908</b>	<b>1.09%</b>
Inpatient Claims Per Member Per Month	\$236.83	\$297.74	-20.46%
Outpatient Claims Per Member Per Month	\$346.85	\$368.08	-5.77%
Pharmacy Per Member Per Month	\$133.88	\$119.97	11.59%
Other Per Member Per Month	\$135.44	\$140.69	-3.73%
<b>Total Claims Per Member Per Month</b>	<b>\$853.00</b>	<b>\$926.48</b>	<b>-7.93%</b>
<b>Total Paid Claims</b>	<b>\$92,175,937</b>	<b>\$99,036,150</b>	<b>-6.93%</b>
Large Claims over \$525,000 Pooling Point			
Number of Claims over Pooling Point	6	6	
Amount over Pooling Point	\$1,358,332	\$3,593,397	-62.20%
% of Total Paid Claims	<b>1.47%</b>	<b>3.63%</b>	
Inpatient Days / 1000	409.7	456.0	-10.15%
Inpatient Admits / 1000	52.7	57.5	-8.35%
Outpatient Visits / 1000	14,087.7	14,679.8	-4.03%
Pharmacy Scripts Per Member Per Year	10.4	10.3	0.97%

# Los Angeles County Employees Retirement Association

High Cost Claimants (Anthem, Cigna, & Kaiser)

Coverage Month Ending November 2023



## Stop-Loss & Pooling Points Overview:

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

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

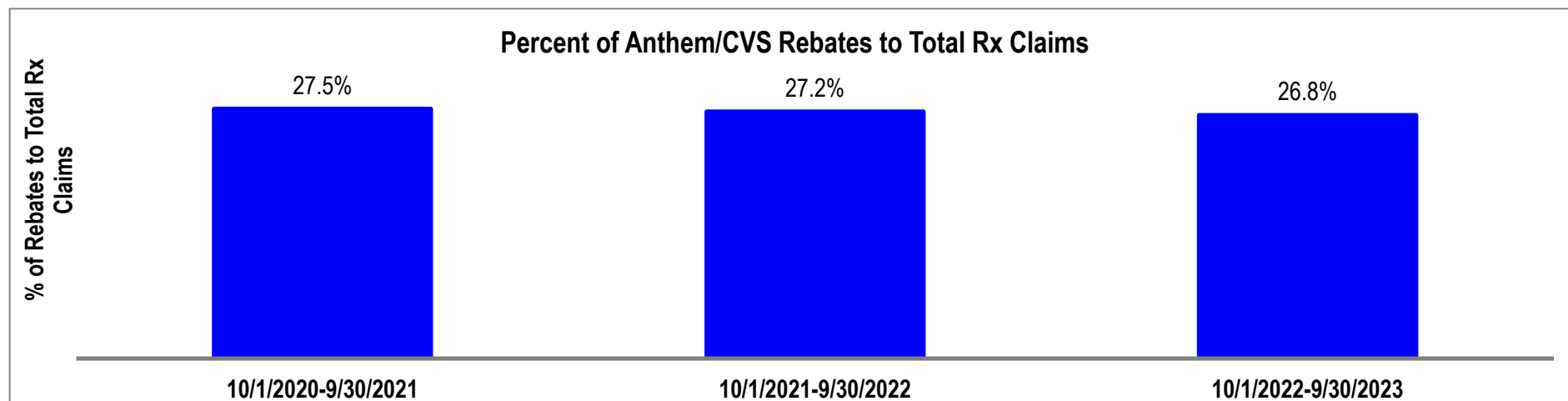
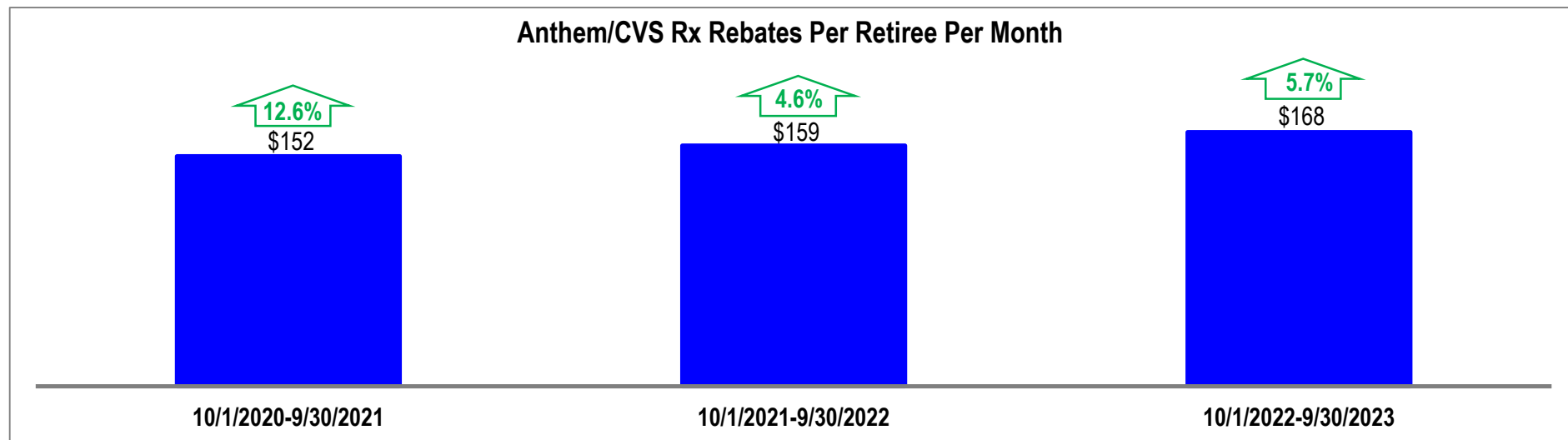
## Pooling Points by Carrier:

1. Anthem's pooling points are \$350,000 for Plans I & II, and \$300,000 for Prudent Buyer.
2. Cigna's pooling point is \$100,000.
3. Kaiser's pooling point is \$525,000.

# Los Angeles County Employees Retirement Association

## Prescription Drug Rebates (Anthem)

Coverage Month Ending November 2023



### Rebates Overview:

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

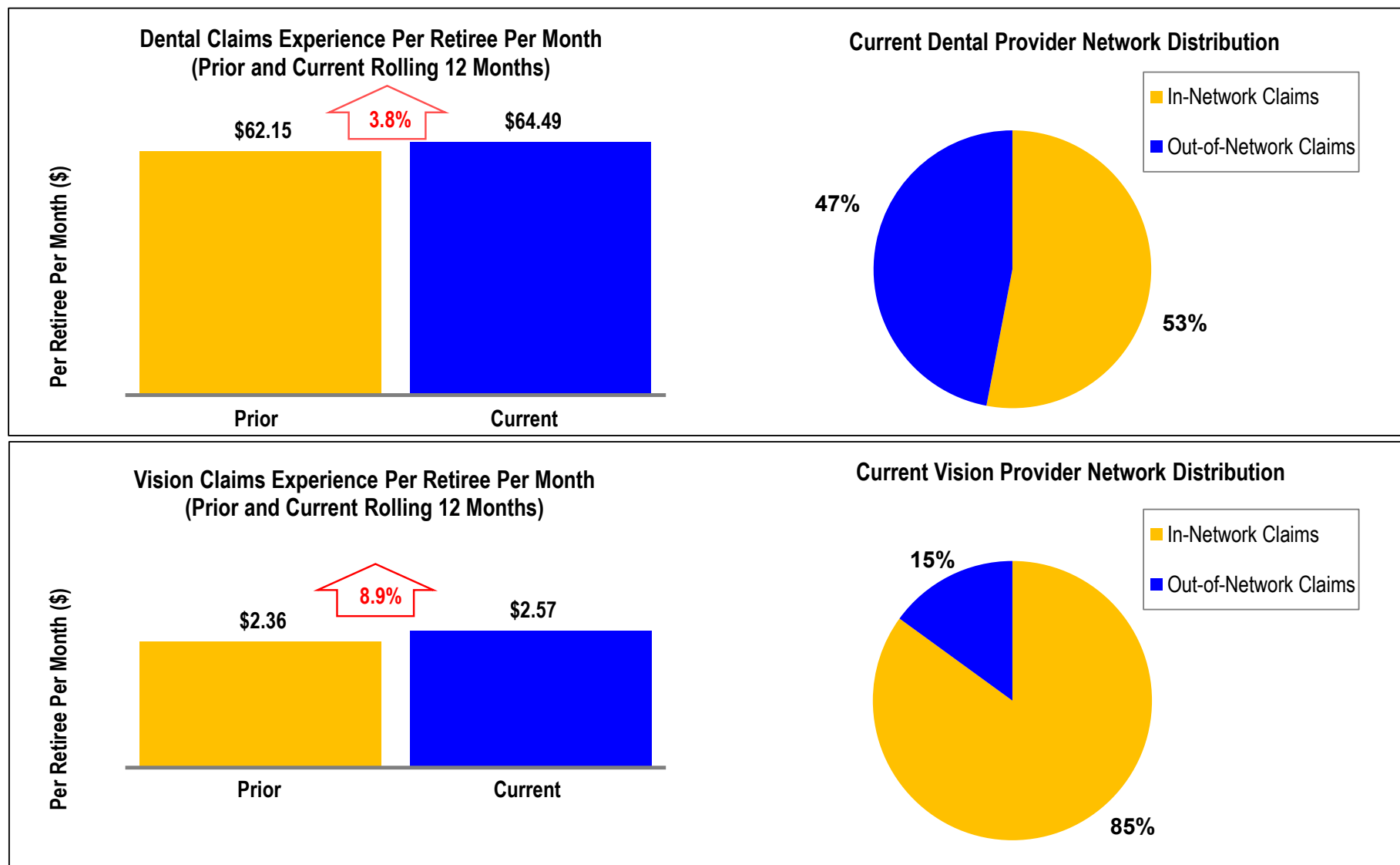
### Note:

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

# Los Angeles County Employees Retirement Association

Cigna Dental & Vision Claims Experience

Coverage Month Ending November 2023



Notes:

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