



Benefits Administration Committee Agenda

REGULAR MEETING

TUESDAY, MAY 24, 2022

TIME: 9:00 A.M.

MEETING LOCATION:

In accordance with Government Code Section 54953, subsections (e)(1) and (e)(3), and in light of the State of Emergency proclaimed by the Governor on March 4, 2020 relating to COVID-19 and ongoing concerns that meeting in person would present imminent risks to the health or safety of attendees and/or that the State of Emergency continues to directly impact the ability of members to meet safely in person, the LACERS Benefits Administration May 24, 2022 meeting will be conducted via telephone and/or videoconferencing.

Important Message to the Public

Information to call-in to listen and/or participate:

Dial: (669) 254-5252 or (669) 216-1590

Meeting ID# 160 585 5224

Instructions for call-in participants:

- 1- Dial in and enter Meeting ID
- 2- Automatically enter virtual "Waiting Room"
- 3- Automatically enter Meeting
- 4- During Public Comment, **press *9** to raise hand
- 5- Staff will call out the last 3-digits of your phone number to make your comment

Information to listen only: Live Committee Meetings can be heard at: (213) 621-CITY (Metro), (818) 904-9450 (Valley), (310) 471-CITY (Westside), and (310) 547-CITY (San Pedro Area).

Chair: Michael R. Wilkinson

Committee Members: Annie Chao
Sandra Lee

Manager-Secretary: Neil M. Guglielmo

Executive Assistant: Ani Ghokassian

Legal Counselor: City Attorney's Office
Public Pensions General
Counsel Division

Notice to Paid Representatives

If you are compensated to monitor, attend, or speak at this meeting, City law may require you to register as a lobbyist and report your activity. See Los Angeles Municipal Code §§ 48.01 *et seq.* More information is available at ethics.lacity.org/lobbying. For assistance, please contact the Ethics Commission at (213) 978-1960 or ethics.commission@lacity.org.

Request for services

As a covered entity under Title II of the Americans with Disabilities Act, the City of Los Angeles does not discriminate on the basis of disability and, upon request, will provide reasonable accommodation to ensure equal access to its programs, services and activities.

Sign Language Interpreters, Communication Access Real-Time Transcription, Assistive Listening Devices, Telecommunication Relay Services (TRS), or other auxiliary aids and/or services may be provided upon request. To ensure availability, you are advised to make your request at least 72 hours prior to the meeting you wish to attend. Due to difficulties in securing Sign Language Interpreters, five or more business days' notice is strongly recommended. For additional information, please contact: Board of Administration Office at **(213) 855-9348** and/or email at ani.ghokassian@lacers.org.

Disclaimer to participants

Please be advised that all LACERS Board and Committee Meeting proceedings are audio recorded.

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- I. PUBLIC COMMENTS AND GENERAL PUBLIC COMMENTS ON MATTERS WITHIN THE COMMITTEE'S JURISDICTION AND COMMENTS ON ANY SPECIFIC MATTERS ON THE AGENDA – *THIS WILL BE THE ONLY OPPORTUNITY FOR PUBLIC COMMENT - PRESS *9 TO RAISE HAND DURING PUBLIC COMMENT PERIOD*
- II. [APPROVAL OF MINUTES FOR THE MEETING OF MARCH 22, 2022 AND POSSIBLE COMMITTEE ACTION](#)
- III. [ANTHEM MEDICARE ADVANTAGE PLAN TRANSITION UPDATE](#)
- IV. [HEALTH PLAN FINANCIAL DASHBOARDS](#)
- V. OTHER BUSINESS
- VI. NEXT MEETING: The next Benefits Administration Committee meeting is not scheduled at this time and will be announced upon scheduling. Please continue to view the LACERS website for updated information on public access to Board/Committee meetings while public health concerns relating to the novel coronavirus continue.
- VII. ADJOURNMENT



Board of Administration Agenda

SPECIAL MEETING

TUESDAY, MAY 24, 2022

TIME: 9:00 A.M.

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President: Cynthia M. Ruiz
Vice President: Sung Won Sohn

Commissioners: Annie Chao
Elizabeth Lee
Sandra Lee
Nilza R. Serrano
Michael R. Wilkinson

Manager-Secretary: Neil M. Guglielmo

Executive Assistant: Ani Ghoukassian

Legal Counsel: City Attorney's Office
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- III. ANTHEM MEDICARE ADVANTAGE PLAN TRANSITION UPDATE
- IV. HEALTH PLAN FINANCIAL DASHBOARDS
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- VII. ADJOURNMENT

**MINUTES OF THE REGULAR MEETING
BENEFITS ADMINISTRATION COMMITTEE
LOS ANGELES CITY EMPLOYEES' RETIREMENT SYSTEM**

In accordance with Government Code Section 54953, subsections (e)(1) and (e)(3), and in light of the State of Emergency proclaimed by the Governor on March 4, 2020 relating to COVID-19 and ongoing concerns that meeting in person would present imminent risks to the health and safety of attendees and/or that the State of Emergency continues to directly impact the ability of members to meet safely in person, the LACERS Benefits Administration March 22, 2022 meeting will be conducted via telephone and/or videoconferencing.

March 22, 2022

9:30 a.m.

PRESENT via Videoconferencing:	Chair:	Michael R. Wilkinson
	Committee Member:	Annie Chao Sandra Lee
	Manager-Secretary:	Neil M. Guglielmo
	Legal Counselor:	Anya Freedman
	Executive Assistant:	Ani Ghoukassian

The Items in the Minutes are numbered to correspond with the Agenda.

I

PUBLIC COMMENTS AND GENERAL PUBLIC COMMENTS ON MATTERS WITHIN THE COMMITTEE'S JURISDICTION AND COMMENTS ON ANY SPECIFIC MATTERS ON THE AGENDA **PRESS *9 TO RAISE HAND DURING PUBLIC COMMENT PERIOD** – Chair Wilkinson asked if any persons wished to speak on matters within the Committee's jurisdiction, to which there was no response.

II

APPROVAL OF MINUTES FOR THE MEETING OF FEBRUARY 22, 2022 AND POSSIBLE COMMITTEE ACTION – Committee Member Chao moved approval, adopted by the following vote: Ayes, Committee Members Chao, Sandra Lee, and Chair Wilkinson -3; Nays, None.

III

2023 HEALTH PLAN CONTRACT RENEWAL TIMELINE AND STRATEGY – Karen Freire, Chief Benefits Analyst, and James Kawashima, Senior Benefits Analyst, presented and discussed this item with the Committee for 20 minutes.

IV

OPERATIONAL UPDATE – Dale Wong-Nguyen, Assistant General Manager, provided the Committee with the following updates:

- Benefit positions requested in the Proposed Budget
- Consideration of Health & Welfare Consultant six-month contract extension
- Status of the report back to the BAC on the Medicare IRMAAs
- Consideration of Medical Evaluation Services Contract Extension
- Member feedback on the Retirement Application Portal launched in July 2021
- One-on-One Video Counseling launched in Fall
- New topical seminars begin March 31, 2022
- Limited 15-minute appointments begin April 5, 2022

V

OTHER BUSINESS –There was no other business.

VI

NEXT MEETING: The next Benefits Administration Committee meeting is not scheduled at this time, and will be announced upon scheduling. Please continue to view the LACERS website for updated information on public access to Board/Committee meetings while responding to public health concerns relating to the novel coronavirus continue.

VII

ADJOURNMENT – There being no further business before the Committee, Chair Wilkinson adjourned the Meeting at 9:52 a.m.

Michael R. Wilkinson
Chair

Neil M. Guglielmo
Manager-Secretary

BAC Meeting: 05/24/2022

Item: III



ANTHEM MEDICARE ADVANTAGE PLAN TRANSITION UPDATE



RECAP

- On July 27, 2021, the Board approved transitioning Members and their dependents who were on Anthem's Medicare Supplement A&B Plan to Anthem's Medicare Advantage Preferred PPO Plan (also known as Anthem's Medicare Preferred PPO).
- The change to Anthem Preferred PPO is estimated to save a premium cost of more than \$4.5 million.
- The Anthem Medicare Preferred PPO plan offers enhanced senior support benefits, with no annual deductible, and provides more integrated care. This new plan includes the following non-standard benefits: transportation, personal emergency response system, additional assisted devices, personal care, in-home caregiver relief, adult day care, etc.
- Most services under the new plan have \$0 co-pay.
- Under the new plan, Anthem subscribers can see any Anthem in-network provider and any out-of-network provider, that accepts Medicare, with no change in benefits. Out-of-network providers have the option not to accept the Anthem Medicare Preferred PPO plan. Because of this, coverage with the new plan could create disruptions when seeking service with an out-of-network provider. Out-of-network providers also have the option not to accept the Anthem Medicare Supplement plan.

TRANSITION SUCCESS AND CHALLENGES

Successes

- A total of 4,451 members were converted on January 1, 2022
- Established a marketing campaign to inform members of the new benefits
- Established regularly scheduled meetings with Anthem team to determine member transitional needs and resolve issues
- Established member tracking of issues and usage of various covered benefits
- Resolved approximately 59 escalated cases with 2 outstanding cases

Challenges

- Member ID usage: Members using old medical ID rather than the new medical ID
- Mailing list update: continuous update of mailing list so informational benefits-related materials are sent to accurate addresses

MARKETING CAMPAIGN

The Anthem Team developed a marketing campaign focused on our Anthem Preferred Medicare Advantage Plan.

- The goal of the campaign is to provide information of the benefits available to members
- In March and April, the campaign focused on House Calls and the Papa Benefits
- LACERS and Anthem Microsite to publish benefits-related documents and announcements
- Ongoing marketing reminder to members to use their new cards and sign-up for the Sydney app and Anthem.com

LACERS

Anthem Transition & Marketing
Update

Medicare Advantage Plan

May 2022



Call Center

Call Purpose	Interactions
Benefit Inquiry	1,403
ID Card Request or Inquiry	642
Claim Inquiry	511
Eligibility Information	217
Find a Provider	219
Authorization Inquiry	199
Pharmacy Inquiry	149
Question about Letter or Outbound Call	90
Web Support	43
Request Member Materials	43
Case Management Request	13
Other	570
Total	4,099

*Data captured from 1/1/2022 – 3/31/2022- All calls to Anthem Customer Service

Recent Member Service kudos from LACERS Retirees!

- ❖ “I like the service when making phone calls. More important I believe this is the best medical insurance out there at this time. I am very happy with this as my medical insurance. Very please with the help I was given.” – 4/22/22
- ❖ “I was extremely happy and satisfied to the person I spoke to regarding my claims. Her name was Whitney. She was very courteous and friendly. She made an effort to find out if my claim was received and where it went to. Fortunately, she found it and stated to me that it was received on April 11 and would mailing it within 5 days. At least, I know what to expect and I feel good and happy about it. Thank you for being my new vision carrier. Super satisfied. God bless your company band more power.” – 4/21/22
- ❖ “The Associate was extremely helpful and took care of all the issues.” – 4/20/22
- ❖ “Sheila took the time to listen to my situation and then made calls to Doctor's office to get the matter resolved. She called me back and gave me the updated info. I am very pleased with her effort, and I would like this message relayed to her.” – 4/19/22
- ❖ “I got all the information I needed. It was very professional. It seems that the service is much better this year.” – 4/19/22
- ❖ “Person I spoke to was knowledgeable, polite, motivated.” – 4/22/22

*Surveys conducted by Medallia third party latest 30 days

LACERS Inquiries/Escalations Cases

Category	January	February	March	April	May
Ongoing					
Member Education				1	
Provider Education					
Find a Provider					
Claim Inquiry					
Authorizations				2	
Case Management Request					
Eligibility					

Resolved					
Member Education	5	5	4	2	
Provider Education	6	10	4		
Find a Provider		2			
Claim Inquiry					
Authorizations	1	2	3		1
Case Management Request			1		
Eligibility	1				

*Data captured from 1/1/2022-4/21/2022 - Member inquiries/escalations that involves contact from LACERS intervention and/or Anthem advocate.

Extra Covered Benefits

Additional Benefits	Description	January - March
Healthy Meal Deliveries	Discharge from inpatient stay/Elevated A1C/BMI	52 Meal kits sent/24 Members
Fitness Tracker	Wearable fitness tracker to promote active lifestyle	17 Members
Healthy Pantry/Nutritional Education (Kroger's)	Assists retirees with chronic illnesses manage their health conditions providing nutritional guidance.	2 Pantry Deliveries
LiveHealth Online	Telehealth for common illnesses	5 Members Enrolled
House Calls	Member health evaluation in the member's home	47 Members Completed
In Home Support	Focuses on companionship & addresses senior isolation. Aids also assist seniors to live at home alone and care for themselves. (Meal prep, pet care, etc)	89 Enrolled/191 Completed Visits

*Data captured from 1/1/2022 – 3/31/2022

LACERS communications timeline

2022 Q2 Proposed Campaigns & Timeline

	April	May	June	July
Custom Campaigns	<ul style="list-style-type: none"> Digital engagement <ul style="list-style-type: none"> Sydney app Anthem.com ID reminder 	<ul style="list-style-type: none"> In-home care options <ul style="list-style-type: none"> In-home support Personal home helper Adult day center 	<ul style="list-style-type: none"> Preventative care <ul style="list-style-type: none"> Annual Wellness Physical Examine My Care Checklist 	<ul style="list-style-type: none"> Hearing and Vision <ul style="list-style-type: none"> Blue View Vision Hearing Care
Core Communications <i>Many are "always on", triggered when relevant to member.</i>	<ul style="list-style-type: none"> Health Promotion Events Adherence Case Management Onboarding – Kit and EOC Digital Detail Reminder Predictive interventions House Calls 	<ul style="list-style-type: none"> Oncology Disease State 	<ul style="list-style-type: none"> Adhere Health 	

LACERS members Sydney/Web usage

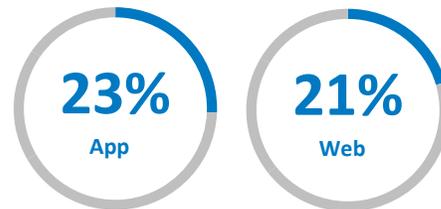
Sydney gives members access to their plan information on the go along with other time and money sharing features.

Usage



Of the 4,464 LACERS members, ~2,400 have accessed the Sydney mobile app or Anthem.com.

Claims



Members can save time and quickly check the current status of their medical claims without calling in

Finding care



The Sydney app uses GPS to help members find nearby care and can also help prevent costly out-of-network visits

ID cards



Members can conveniently access their membership cards which is a common call driver for LACERS members

LACERS member calls by the numbers



- Membership cards – 28%
- Benefits – 30%
- Find nearby doctors/hospitals/pharmacy – 5%



LACERS
LA CITY EMPLOYEES'
RETIREMENT SYSTEM



REPORT TO BENEFITS ADMINISTRATION COMMITTEE
From: Neil M. Guglielmo, General Manager

MEETING: MAY 24, 2022
ITEM: IV

Neil M. Guglielmo

SUBJECT: HEALTH PLAN FINANCIAL DASHBOARDS

ACTION: CLOSED: CONSENT: RECEIVE & FILE:

Recommendation

That the Committee receive and file this report.

Executive Summary

The LACERS' financial dashboard was developed by Keenan & Associates to assist LACERS in identifying trends and assisting in the renewal negotiation process with LACERS' carriers. In 2021, COVID-19 impacted utilization throughout the year. Essential and non-essential healthcare services were available through most of 2021. This means that the financial dashboard saw increases in utilization in almost every category over 2020. These increases impacted the financial performance of our vendor partners differently based on their model. LACERS' Health and Welfare Consultant, Keenan & Associates (Keenan), will present the health plan financial dashboards, tracking utilization data to inform LACERS on trends impacting contract renewals.

Discussion

As part of LACERS's Strategic Plan, staff developed a health plan data initiative to help achieve the Goal: To improve value and minimize costs of Members' health and wellness benefits. The purpose of the initiative is to analyze various health plan data reports to better understand costs and trends, and to identify cost drivers that have the potential to be mitigated. As such cost drivers are identified, staff and Keenan, develop strategies to minimize their impact in an effort to reduce health plan premium increases. The results of these efforts are monitored and reported back to the Board through health plan dashboards.

Keenan developed a set of financial dashboards to track utilization and cost trends associated with LACERS health plans, as they relate to diagnostic categories, inpatient and outpatient claims, prescription drug claims, high-cost claims, and therapies. These health plan data dashboards are useful in monitoring the performance of each plan, explaining changes in premiums, making informed health plan decisions, and as negotiation points during contract renewals. Additionally, they help guide staff's communication and wellness efforts to encourage our Members to utilize services offered by their plans to improve their health in a cost-effective manner.

Keenan will be present to share highlights from the current set of financial dashboards.

Strategic Plan Impact Statement

The health plan contract renewal process assures that LACERS health plan premium changes support Strategic Plan Goal #3: Improve value and minimize costs of Members' health and wellness benefits.

Prepared By: James Kawashima, Senior Benefits Analyst, Health, Wellness and Buyback Division

NMG/DWN/KF/jk

Attachments: 1. Keenan Report – LACERS Health Plan Financial Dashboards



BAC Meeting: 05/24/2022

Item: IV

ATTACHMENT

Los Angeles City Employees' Retirement System Financial Dashboard Anthem Blue Cross, Kaiser, Delta Dental, and Anthem Blue View Vision April 25, 2022

Respectfully Submitted by:

Ju Anderson, Senior Advisor | Bordan Darm, Senior Consultant
Erin Robinson, Service Consultant | Christine Hough, Consultant and Actuary

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Background

- The LACERS financial dashboard was developed by Keenan & Associates to assist LACERS in identifying trends and assisting in the renewal negotiation process with LACERS' carriers
- The 2021 financial dashboard includes the most recent experience available for the following:
 - Anthem plans from January 1, 2016, to December 31, 2021
 - Kaiser plan from January 1, 2015, to September 30, 2021 (annualized through 3rd quarter)
 - Dental and Vision plans from January 1, 2016, to December 31, 2021
 - Delta Dental has been the current dental carrier since January 1, 2015
 - Anthem Blue View Vision has been the current vision carrier since January 1, 2015
- This report is based on information provided by the carriers where plan experience is available
 - This report excludes the following carriers and coverage:
 - Kaiser Medicare coverage
 - UHC Medicare coverage
 - SCAN Medicare coverage
- *Anthem Blue Cross HMO* refers to coverage for U65 retirees and retirees with Part B coverage
- *Anthem Blue Cross PPO* refers to coverage for U65 retirees and retirees with Part B coverage and retirees with Part A and Part B coverage
- Kaiser refers to coverage for U65 retirees
- This report is highlighted by red and green arrows. Red refers to an unfavorable trend and green to a favorable trend.

Executive Summary

Executive Summary

- LACERS 2021 plan experience overall 91.8% loss ratio was 5.2% higher than 2020 🚩
 - Kaiser 102.2% in 2021 🚩 versus 95.3% in 2020
 - Anthem HMO 86.8% in 2021 versus 86.7% in 2020
 - Anthem PPO 84.9% in 2021 versus 82.9% for 2020
 - Delta Dental 77.2% in 2021 versus 66.6% for 2020 🚩
 - Anthem Blue View Vision 75.5% in 2021 versus 58.9% for 2020 🚩
 - Overall loss ratio 91.8% in 2021 versus 86.6% for 2020

Premium	2016	2017	2018	2019	2020	2021
Kaiser ^{1,5}	\$ 31,582,829	\$ 35,290,459	\$ 38,665,574	\$ 38,093,075	\$ 38,186,226	\$ 45,992,013
Anthem - HMO ^{2,6}	\$ 12,397,041	\$ 13,165,555	\$ 15,252,406	\$ 12,114,384	\$ 13,823,063	\$ 16,500,249
Anthem - PPO ^{3,4,6}	\$ 21,730,470	\$ 23,421,893	\$ 26,759,578	\$ 26,504,659	\$ 27,995,073	\$ 31,685,480
Dental ⁷	\$ 8,740,607	\$ 9,054,217	\$ 9,440,831	\$ 10,185,820	\$ 10,586,448	\$ 11,534,538
Vision ⁷	\$ 617,329	\$ 636,952	\$ 679,099	\$ 725,266	\$ 794,534	\$ 854,178
Total	\$ 75,068,276	\$ 81,569,076	\$ 90,797,488	\$ 87,623,204	\$ 91,385,344	\$106,566,458
Claims	2016	2017	2018	2019	2020	2021
Kaiser ^{1,5}	\$ 33,624,950	\$ 28,189,333	\$ 30,385,948	\$ 34,746,396	\$ 36,379,147	\$ 47,010,493
Anthem - HMO ^{2,6}	\$ 11,157,154	\$ 11,819,412	\$ 12,004,658	\$ 11,297,796	\$ 11,989,195	\$ 14,326,329
Anthem - PPO ^{3,4,6}	\$ 17,611,357	\$ 21,597,294	\$ 22,119,027	\$ 22,481,067	\$ 23,213,272	\$ 26,889,689
Dental ⁷	\$ 7,453,548	\$ 7,666,357	\$ 7,884,355	\$ 7,763,760	\$ 7,050,619	\$ 8,904,930
Vision ⁷	\$ 533,380	\$ 608,902	\$ 684,891	\$ 681,374	\$ 467,912	\$ 644,783
Total	\$ 70,380,389	\$ 69,881,298	\$ 73,078,879	\$ 76,970,393	\$ 79,100,145	\$ 97,776,224
Loss Ratio	2016	2017	2018	2019	2020	2021
Kaiser ^{1,5}	106.5%	79.9%	78.6%	91.2%	95.3%	102.2%
Anthem - HMO ^{2,6}	90.0%	89.8%	78.7%	93.3%	86.7%	86.8%
Anthem - PPO ^{3,4,6}	81.0%	92.2%	82.7%	84.8%	82.9%	84.9%
Dental ⁷	85.3%	84.7%	83.5%	76.2%	66.6%	77.2%
Vision ⁷	86.4%	95.6%	100.9%	93.9%	58.9%	75.5%
Total	93.8%	85.7%	80.5%	87.8%	86.6%	91.8%

Notes:

1. Kaiser is for U65 retiree plans only
2. Anthem Blue Cross HMO is for the U65 retiree plans and retirees with Part B. (includes Capitation Fees)
3. Anthem Blue Cross PPO includes the Blue Card plan for U65 retirees and retirees with Part B, and retirees with Parts A and B
4. Anthem Blue Cross 2011, 2014-17 include MedSupp plans; 2012-13 include LPPO prior to Medicare reimbursements
5. Kaiser data is based on the annual renewal packets
6. Anthem Blue Cross data is based on the Summary Annual Reports and Claims Loss Reports
7. In 2015 the Delta Dental and Anthem Blue Vision plans were added

Executive Summary (Cont.)

COVID-19

2021 COVID-19 continued throughout the year. Essential and Non-essential healthcare services were available throughout most of 2021. This means that the financial dashboard saw increases in utilization in almost every category over 2020. These increases impacted the financial performance of our vendor partners differently based on their model.

- Kaiser is a staff model HMO. COVID-19 impacted Kaiser adversely with the highest loss ratio (102.2%). This is predominantly due to Kaiser having captured (their own) facilities and captured providers which still required payment regardless whether services were provided or not.
- Anthem – HMO is a partially-capitated and partial fee-for-service model. The HMO had an 86.8% loss ratio in 2021. Covid-19 would have adversely impacted Anthem HMO's. The capitation fee is paid to providers and facilities on a monthly basis regardless of whether or not services were provided.
- FFS (Fee for Service) arrangements are found in the Anthem PPO, Anthem Blue View Vision, and the self-funded Delta Dental plan. FFS positively impacted the loss ratios as non-essential services were provided on a limited scale driving the loss ratio down. These plans were able to reserve the unrealized claim cost dollars.

Executive Summary (Cont.)

Anthem Blue Cross PPO

- The PPO loss ratio increased 6.1% per member per month (pmpm)
 - Inpatient Facility cost increased 1.0% to \$89.88 pmpm
 - Outpatient Facility cost increased 2.1% to \$87.59 pmpm
 - Professional/Other cost increased 11.8% to \$154.04 pmpm
- Medical Enrollment increased 6.0% to 4,596 subscribers and 6.5% to 5,666 members

Anthem Blue Cross HMO

- The HMO loss ratio remained constant at 85.4% for 2020 and 2021 pmpm
 - Capitation cost increased 0.3% to \$330.23 pmpm
 - Inpatient Facility cost increased 40.0% to \$122.03 pmpm
 - Outpatient Facility cost increased 1.3% to \$95.09 pmpm
 - Professional/Other cost decreased -10.5% to \$80.97 pmpm
 - Prescription Drug cost decreased -3.0% to \$187.11 pmpm
- Medical Enrollment increased 14.7% to 945 subscribers and 16.2% to 1,440 members

Kaiser

- The Kaiser loss ratio for 2021 was 102.2% versus 95.3% in 2020
- Medical Enrollment increased 14.3% to 4,714 members

Executive Summary (Cont.)

Delta Dental

- 2021 was the third consecutive year LACERS self-funded the dental plan
- Premium equivalent exceeded claim cost for a 77.2% loss ratio
- Given Delta Dental's administration cost of \$5.10 per retiree per month (prpm), LACERS accumulated a cash position of \$1,802,735 in 2021, \$2,759,875 in 2020 and \$1,685,860 in 2019 for a total of \$6,248,470
- Keenan recommends LACERS maintain an IBNR reserve at \$607,345 as outlined in Keenan's December 31, 2021, IBNR actuarially certified reserve calculation
- This leaves an accumulation of margin of \$5,641,125

Anthem Blue View Vision

- Membership grew 6.9% to 6,796
- The loss ratio increased to 75.5% from 58.9%
- Claim cost pmpm increased 28.9% to \$7.91

Carrier Detail

Anthem Blue Cross COVID-19

Anthem Blue Cross – COVID-19 Claim Cost

Incurred Month	Total Paid Amount	Inpatient	Outpatient	Emergency Department	Professional	Total Visits/Admits	Inpatient	Outpatient	Emergency Department	Professional	Unique Claimants	Inpatient	Outpatient	Emergency Department	Professional	Confirmed Cases
Mar-20	\$1,488	**	\$0	**	**	6	**	0	**	**	6	**	0	**	**	**
Apr-20	\$8,215	**	\$792	\$468	\$2,555	136	6	14	10	106	49	**	11	8	32	12
May-20	\$18,174	\$12,975	\$1,370	\$132	\$3,697	198	8	57	19	114	112	7	43	18	61	15
Jun-20	\$16,229	\$9,267	\$1,670	\$115	\$5,177	261	6	78	23	154	150	6	55	20	81	13
Jul-20	\$21,868	\$12,496	\$1,187	\$361	\$7,824	322	8	84	33	197	191	7	59	27	118	21
Aug-20	\$28,200	\$16,720	\$622	\$2,511	\$8,347	288	6	83	23	176	170	5	53	16	107	11
Sep-20	\$30,359	**	\$2,155	\$2,948	\$9,592	234	5	76	13	140	157	**	55	12	98	9
Oct-20	\$21,966	\$10,384	\$2,914	\$1,627	\$7,042	318	5	112	37	164	186	6	74	25	104	14
Nov-20	\$67,358	\$33,573	\$2,606	\$1,535	\$29,644	400	9	83	30	278	234	9	59	20	161	23
Dec-20	\$228,779	\$188,716	\$3,763	\$4,165	\$32,135	816	26	101	52	637	305	27	66	39	231	74
Jan-21	\$126,648	\$79,176	\$3,025	\$8,665	\$35,783	813	29	102	44	638	332	26	70	34	262	77
Feb-21	\$73,179	\$52,604	\$4,281	\$689	\$15,604	472	11	98	34	329	229	12	65	27	157	24
Mar-21	\$20,606	**	\$3,383	\$618	\$11,782	351	**	110	23	215	202	**	72	20	118	13
Apr-21	\$27,337	\$0	\$6,661	\$2,017	\$18,660	292	0	109	47	136	195	0	75	38	94	8
May-21	\$51,291	**	\$4,498	\$823	\$3,559	214	**	75	36	102	152	**	54	29	76	7
Jun-21	\$17,758	**	\$12,918	\$424	\$2,932	178	**	75	26	76	140	**	55	22	67	7
Jul-21	\$22,740	\$7,049	\$3,065	\$6,050	\$6,575	254	6	73	34	141	142	6	52	24	73	11
Aug-21	\$160,317	\$94,182	\$14,145	\$26,828	\$25,162	460	5	111	49	295	249	5	74	34	156	33
Sep-21	\$63,268	\$17,500	\$6,246	\$23,402	\$16,121	384	8	88	38	250	221	7	60	27	142	25
Oct-21	\$210,397	\$151,974	\$41,792	\$5,206	\$11,425	419	8	91	58	262	237	8	65	46	137	22
Nov-21	\$94,890	\$68,674	\$1,728	\$12,177	\$12,310	381	10	68	50	253	200	10	44	36	126	18
Dec-21	\$26,096	**	\$3,332	\$6,544	\$14,736	466	**	78	47	340	252	**	52	36	171	27
Jan-22	\$266,013	\$210,393	\$10,734	\$4,725	\$40,161	592	6	50	21	515	283	5	34	15	246	45
Feb-22	\$24,693	**	\$6,275	\$4,001	\$12,861	211	**	38	12	160	117	**	25	10	87	16
Mar-22	<u>\$12,321</u>	<u>\$0</u>	<u>\$4,499</u>	<u>\$105</u>	<u>\$7,717</u>	<u>162</u>	<u>0</u>	<u>33</u>	<u>8</u>	<u>121</u>	93	0	24	7	64	**
Total	\$1,640,189	\$965,682	\$143,661	\$116,136	\$341,401	8628	162	1887	767	5799						
2020	\$442,637	\$284,131	\$17,079	\$13,862	\$106,013	2979	79	688	240	1966						
2021	\$894,525	\$471,158	\$105,074	\$93,442	\$174,648	4684	77	1078	486	3037						
YTD	\$303,027	\$210,393	\$21,508	\$8,831	\$60,739	965	6	121	41	796						

Notes – 1) ** means no encounter data, 2) Information pertains to Anthem Blue Cross only

Anthem Blue Cross –



COVID-19 Testing

Incurred Month	Total Paid Amount	Virus	Antibody	Total Labs with Results	Virus	Antibody	Total Testing Claims	Virus	Antibody	Unique Claimants	Virus	Antibody	Confirmed Cases
Jan-20	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
Feb-20	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
Mar-20	**	**	\$0	8	8	0	**	**	0	**	**	0	**
Apr-20	\$1,254	\$953	\$301	35	13	22	39	25	14	38	24	14	12
May-20	\$2,880	\$2,361	\$519	95	47	48	109	79	30	103	73	30	15
Jun-20	\$3,816	\$3,299	\$517	103	74	29	147	124	23	135	113	22	13
Jul-20	\$5,843	\$5,468	\$375	88	71	17	189	174	15	164	149	15	21
Aug-20	\$5,884	\$5,499	\$385	55	47	8	162	148	14	143	129	14	11
Sep-20	\$6,859	\$6,547	\$312	43	36	7	137	128	9	125	116	9	9
Oct-20	\$7,935	\$7,608	\$327	76	62	14	189	178	11	164	153	11	14
Nov-20	\$11,256	\$11,050	\$205	73	71	**	226	219	7	197	190	7	23
Dec-20	\$19,130	\$19,022	\$109	111	100	11	316	305	11	241	230	11	74
Jan-21	\$13,678	\$13,509	\$169	103	90	13	387	378	9	233	224	9	77
Feb-21	\$9,230	\$9,144	\$86	54	48	6	289	281	8	163	155	8	24
Mar-21	\$9,730	\$9,268	\$462	63	56	7	253	241	12	160	148	12	13
Apr-21	\$7,979	\$7,846	\$133	65	51	14	240	234	6	155	149	6	8
May-21	\$4,410	\$4,239	\$172	51	48	**	158	151	7	114	107	7	7
Jun-21	\$3,832	\$3,590	\$242	44	35	9	145	135	10	108	98	10	7
Jul-21	\$5,784	\$5,601	\$183	49	38	11	169	164	5	112	107	5	11
Aug-21	\$11,876	\$11,367	\$508	61	49	12	312	294	18	199	182	17	33
Sep-21	\$10,990	\$10,692	\$298	76	61	15	272	261	11	173	162	11	25
Oct-21	\$11,793	\$11,291	\$502	52	38	14	324	310	14	198	185	13	22
Nov-21	\$13,290	\$12,780	\$510	46	39	7	279	259	20	164	144	20	18
Dec-21	\$13,587	\$13,375	\$212	43	36	7	358	352	6	214	208	6	27
Jan-22	\$39,807	\$39,445	\$363	47	42	5	542	535	7	259	252	7	45
Feb-22	\$13,336	\$13,035	\$302	22	13	9	204	198	6	104	98	6	16
Mar-22	\$9,936	\$9,401	\$535	21	13	8	149	141	8	91	83	8	**
Total	\$244,117	\$236,388	\$7,728	1484	1186	293	5595	5314	281	3757	3479	278	525
2020	\$64,857	\$61,807	\$3,051	687	529	156	1514	1380	134				
2021	\$116,180	\$112,702	\$3,478	707	589	115	3186	3060	126				
YTD	\$63,079	\$61,880	\$1,199	90	68	22	895	874	21				

Notes –
 1) ** means no encounter data
 2) Information pertains to Anthem Blue Cross only

Anthem

Blue Cross PPO

Anthem Blue Cross PPO –

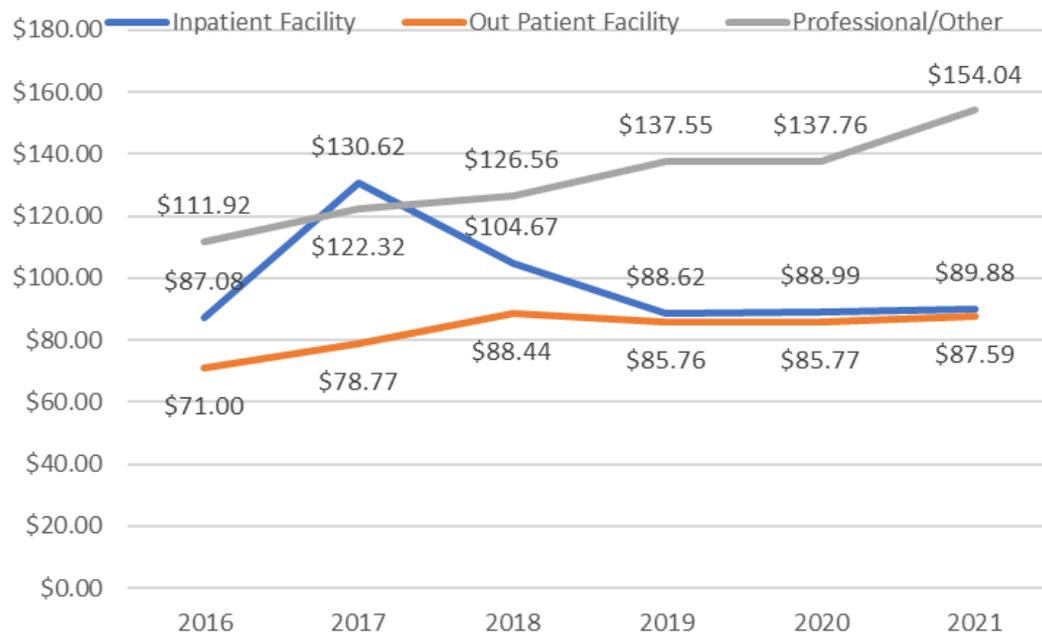
Medical Summary

- Membership in the Anthem Blue Cross PPO plan increased 6.1% to 4,599 subscribers and 6.5% to 5,666 members
- Pharmacy Enrollment increased 3.6% to 5,220 subscribers and to 5,463 members
- The Claim Cost ratio increased 2.3% to 84.9%
- In-network utilization decreased -1.3% to 83.8%
- Premium PMPM increased 6.3%, while Claim Cost increased 8.8% PMPM

Medical	2016	2017	2018	2019	2020	2021
Medical Eligible Subscribers	3,788	3,911	4,075	4,185	4,335	4,599
Medical Eligible Members	4,502	4,714	4,952	5,114	5,322	5,666
Premium	\$21,730,470	\$23,421,893	\$26,759,578	\$26,504,659	\$27,995,073	\$31,685,480
Medical Claims	\$17,611,357	\$21,597,294	\$22,119,027	\$22,481,067	\$23,213,272	\$26,889,689
Loss Ratio	81.0%	92.2%	82.7%	84.8%	82.9%	84.9%
Premium PMPM	\$402.24	\$414.05	\$450.32	\$431.90	\$438.35	\$466.02
Medical Claim Cost PMPM	\$325.99	\$381.79	\$372.22	\$366.33	\$363.48	\$395.48
Percent Paid in network	78.4%	73.2%	82.6%	80.9%	85.1%	83.8%
Change from Previous Year						
Medical Eligible Subscribers		3.2%	4.2%	2.7%	3.6%	6.1%
Medical Eligible Members		4.7%	5.0%	3.3%	4.1%	6.5%
Premium		7.8%	14.3%	-1.0%	5.6%	13.2%
Medical Claims		22.6%	2.4%	1.6%	3.3%	15.8%
Loss Ratio		13.8%	-10.4%	2.6%	-2.2%	2.3%
Premium PMPM		2.9%	8.8%	-4.1%	1.5%	6.3%
Medical Claim Cost PMPM		17.1%	-2.5%	-1.6%	-0.8%	8.8%

Anthem Blue Cross PPO – Medical Summary

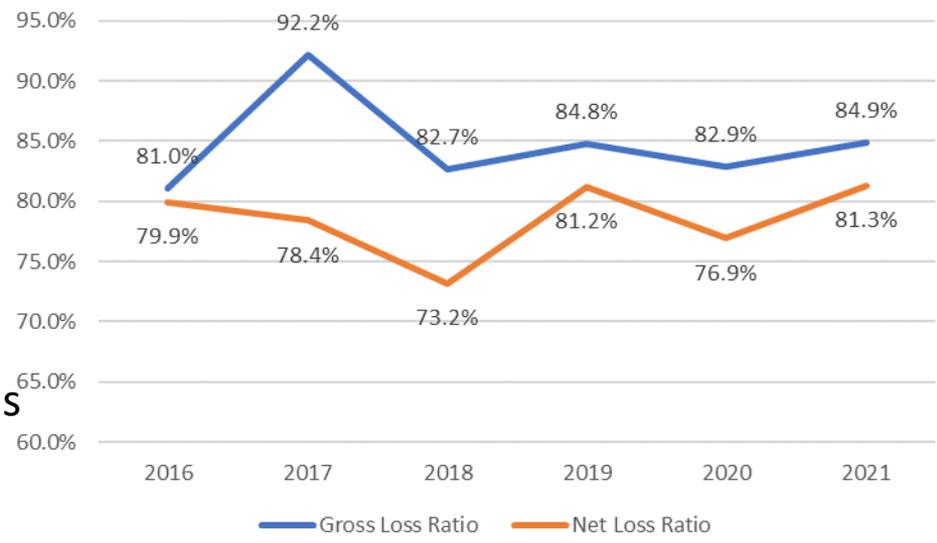
- Total paid claims pmpm increased 6.1% to \$331.51
- Inpatient Facility cost increased 1.0% to \$89.88
- Outpatient Facility cost increased 2.1% to \$87.59
- Professional/Other cost increased 11.8% to \$154.04



	2016	2017	2018	2019	2020	2021
Inpatient Facility	\$87.08	\$130.62	\$104.67	\$88.62	\$88.99	\$89.88
Out Patient Facility	\$71.00	\$78.77	\$88.44	\$85.76	\$85.77	\$87.59
Professional/Other	\$111.92	\$122.32	\$126.56	\$137.55	\$137.76	\$154.04
Total Paid PMPM	\$270.00	\$331.71	\$319.67	\$311.93	\$312.52	\$331.51
Change from Previous Year						
Inpatient Facility		50.0%	-19.9%	-15.3%	0.4%	1.0%
Out Patient Facility		10.9%	12.3%	-3.0%	0.0%	2.1%
Professional/Other		9.3%	3.5%	8.7%	0.2%	11.8%
Total Paid PMPM		22.9%	-3.6%	-2.4%	0.2%	6.1%

Anthem Blue Cross PPO – Large Claim Cost Summary

2021	
Description	Total Paid
Hereditary Factor VIII Deficiency	\$820,214
Spondylosis	\$681,213
Burn & Corrosion of Wrist and Hand	\$529,628
Total	\$2,031,055



- For 2021, the pooling level for a large claimant is \$300,000
- Pooling claims reduced the loss ratio by 3.6%
- There were three large claimants above \$300,000 in 2021
- The large claimant amount total was \$2,031,055 resulting in LACERS receiving a \$1,131,055 pooling credit

High Cost Claimants	2016	2017	2018	2019	2020	2021
Premium	\$ 21,730,470	\$ 23,421,893	\$ 26,759,578	\$ 26,504,659	\$ 27,995,073	\$ 31,685,480
Gross Paid Claims	\$ 17,611,357	\$ 21,597,294	\$ 22,119,027	\$ 22,481,067	\$ 23,213,272	\$ 26,889,689
Gross Loss Ratio	81.0%	92.2%	82.7%	84.8%	82.9%	84.9%
Pooling Point	\$200,000	\$200,000	\$200,000	\$300,000	\$300,000	\$300,000
Number of Pooled Claimants	2	14	12	4	8	3
Total Large Claims	\$651,552	\$6,034,148	\$4,942,569	\$2,165,195	\$4,078,462	\$2,031,055
Pooled Amount	\$251,552	\$3,234,148	\$2,542,569	\$965,195	\$1,678,462	\$1,131,055
Net Paid Claims	\$17,359,805	\$18,363,146	\$19,576,458	\$21,515,872	\$21,534,810	\$25,758,634
Net Loss Ratio	79.9%	78.4%	73.2%	81.2%	76.9%	81.3%

Anthem Blue Cross PPO – Inpatient Claim Summary by Classification

- Inpatient facility charges increased 1.0% from \$88.99 pmpm to \$89.88 pmpm

Inpatient Facility	2016	2017	2018	2019	2020	2021
Medical	\$1,741,785	\$2,935,328	\$3,281,032	\$2,386,304	\$2,837,217	\$2,854,993
Surgical	\$2,226,804	\$3,723,909	\$1,982,709	\$2,286,047	\$2,315,920	\$2,362,903
Behavioral Health	\$129,307	\$16,405	\$56,441	\$145,807	\$46,824	\$130,998
All Other Admissions	\$1,229,941	\$712,495	\$900,218	\$620,400	\$483,174	\$762,536
Subtotal Inpatient Facility	\$5,327,837	\$7,388,137	\$6,220,400	\$5,438,558	\$5,683,135	\$6,111,430
PMPM	2016	2017	2018	2019	2020	2021
Medical	\$32.24	\$51.89	\$55.21	\$38.89	\$44.43	\$41.99
Surgical	\$41.22	\$65.83	\$33.37	\$37.25	\$36.26	\$34.75
Behavioral Health	\$2.39	\$0.29	\$0.95	\$2.38	\$0.73	\$1.93
All Other Admissions	\$22.77	\$12.60	\$15.15	\$10.11	\$7.57	\$11.22
Subtotal Inpatient Facility	\$98.62	\$130.61	\$104.68	\$88.62	\$88.99	\$89.88
Change from Previous Year	2016	2017	2018	2019	2020	2021
Medical		60.9%	6.4%	-29.6%	14.2%	-5.5%
Surgical		59.7%	-49.3%	11.6%	-2.7%	-4.2%
Behavioral Health		-87.9%	227.5%	150.2%	-69.1%	162.8%
All Other Admissions		-44.7%	20.3%	-33.3%	-25.2%	48.2%
Subtotal Inpatient Facility		32.4%	-19.9%	-15.3%	0.4%	1.0%

Anthem Blue Cross PPO – Inpatient Utilization Summary

- The total number of admissions increased 16.9% from 681 to 796
- The number of days in hospital increased 25.2% from 3,731 to 4,672
- The length of stays per admission increased from 5.5 days to 5.9 days or 7.1%
- The covered charge per admission decreased from \$7,515 to \$6,787 or -9.7%
- The covered charge per day decreased from \$1,372 to \$1,156 or -15.7%

Inpatient Admissions	2016	2017	2018	2019	2020	2021
# of Admits	756	873	915	871	681	796
# of Days	3,991	4,670	5,146	4,559	3,731	4,672
Avg Length of Stay (LOS)	5.3	5.3	5.6	5.2	5.5	5.9
Admits Per 1,000	168	185	185	170	128	141
DOC Per 1,000	887	991	1,039	891	701	825
Covered Charge per Admit	\$5,521	\$7,647	\$5,951	\$5,536	\$7,515	\$6,787
Covered Charge per Day	\$1,046	\$1,429	\$1,058	\$1,058	\$1,372	\$1,156
Change from Previous Year	2016	2017	2018	2019	2020	2021
# of Admits		15.5%	4.8%	-4.8%	-21.8%	16.9%
# of Days		17.0%	10.2%	-11.4%	-18.2%	25.2%
Avg Length of Stay (LOS)		0.0%	6.1%	-7.0%	4.8%	7.1%
Admits Per 1,000		10.1%	-0.1%	-7.8%	-24.8%	9.8%
DOC Per 1,000		11.7%	4.9%	-14.2%	-21.3%	17.6%
Covered Charge per Admit		38.5%	-22.2%	-7.0%	35.7%	-9.7%
Covered Charge per Day		36.6%	-26.0%	0.0%	29.7%	-15.7%

Anthem Blue Cross PPO – Major Diagnostic Category Summary

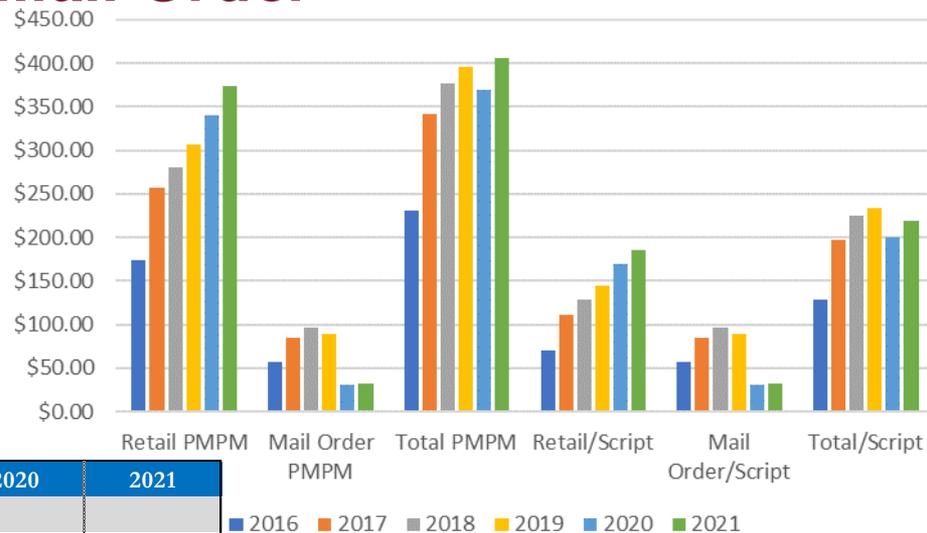
- Neoplasms – Malignant, Circulatory System, and Musculoskeletal System, make up the top 39.0% health condition
- In this report COVID-19 (18) is shown as a total of \$273,763 with 206 unique claimants. This line item shows COVID-19 claimants only, many COVID-19 claimants have co-morbidity factors and are included in other Conditions.

2021 Health Conditions Category	Paid Amount by Setting					% of Total
	Unique Claimants	Inpatient	Outpatient	Professional	Total	
1 Neoplasms - Malignant	951	\$266,209	\$1,410,584	\$1,452,333	\$3,129,126	13.9%
2 Circulatory System	3,008	\$1,503,346	\$591,509	\$932,748	\$3,027,603	13.4%
3 Musculoskeletal System	2,959	\$488,729	\$700,083	\$1,438,370	\$2,627,182	11.7%
4 Ill-Defined Conditions	3,365	\$234,933	\$441,878	\$910,237	\$1,587,048	7.0%
5 Injury & Poisoning	1,196	\$923,443	\$276,250	\$368,806	\$1,568,498	7.0%
6 Genitourinary System	1,688	\$134,155	\$901,337	\$328,948	\$1,364,440	6.1%
7 Infectious/Parasitic	685	\$1,023,061	\$11,193	\$105,131	\$1,139,385	5.1%
8 Health Status	3,251	\$1,484	\$346,216	\$708,574	\$1,056,274	4.7%
9 Digestive System	1,387	\$310,528	\$359,655	\$359,155	\$1,029,337	4.6%
10 Nervous System	1,363	\$395,595	\$251,649	\$374,574	\$1,021,819	4.5%
11 Diseases of the Blood	488	\$71,637	\$31,680	\$865,922	\$969,239	4.3%
12 Diseases of the Eye	2,279	\$17,569	\$135,497	\$579,989	\$733,055	3.3%
13 Endocrine/Metabolic	2,411	\$96,569	\$108,251	\$424,909	\$629,729	2.8%
14 Behavioral Health	748	\$130,998	\$81,843	\$298,828	\$511,669	2.3%
15 Respiratory System	1,207	\$128,697	\$102,406	\$251,086	\$482,190	2.1%
16 Diseases of the Ear	679	\$2,968	\$4,677	\$446,887	\$454,532	2.0%
17 Diseases of the Skin	1,870	\$17,361	\$48,657	\$327,400	\$393,418	1.7%
18 COVID-19	206	\$182,188	\$27,972	\$63,604	\$273,763	1.2%
19 Aftercare	340	\$154,604	\$39,706	\$15,533	\$209,844	0.9%
20 Neoplasms - Uncertain/Unspecified	520	\$2,968	\$30,834	\$120,002	\$153,804	0.7%
21 Neoplasms - Benign	755	\$13,466	\$48,585	\$84,081	\$146,132	0.6%
22 Congenital Abnormalities	66	\$2,968	\$4,864	\$14,186	\$22,018	0.1%
23 Maternity	*	\$7,954	\$0	\$2,550	\$10,504	0.0%
24 <u>Unknown</u>	*	<u>\$0</u>	<u>\$17</u>	<u>\$58</u>	<u>\$75</u>	<u>0.0%</u>
25 Vaping Related Disorder	*	\$0	\$0	\$32	\$32	0.0%
26 Newborn	*	\$0	\$0	\$20	\$20	0.0%
27 Procreative management	*	\$0	\$0	\$0	\$0	0.0%
Total		\$6,111,430	\$5,955,343	\$10,473,964	\$22,540,737	100.0%

Anthem Blue Cross PPO –

Pharmacy Summary: Retail vs. Mail Order

- Overall drug cost increased 9.7% year over year, from \$370.10 to \$406.16 pmpm
 - Retail drug cost increased 9.9% year over year pmpm
 - Mail order drug cost increased 7.8% year over year pmpm
 - Retail claim cost represented 91.9% of total cost



Pharmacy	2016	2017	2018	2019	2020	2021
Retail						
Total Number Of Paid Scripts	136,929	134,686	132,516	129,730	127,981	136,624
Paid	\$9,713,416	\$15,022,478	\$16,999,404	\$18,828,618	\$21,700,561	\$26,660,629
PMPM	\$174.23	\$257.13	\$279.91	\$306.81	\$339.79	\$373.50
Average Payment Per Script	\$70.94	\$111.54	\$128.28	\$145.14	\$169.56	\$185.88
Mail Order						
Total Number Of Paid Scripts	12,521	12,988	13,431	13,617	11,478	11,357
Paid	\$3,187,785	\$4,987,228	\$5,870,819	\$5,449,915	\$1,935,993	\$2,352,204
PMPM	\$57.18	\$85.36	\$96.67	\$88.81	\$30.31	\$32.66
Average Payment Per Script	\$254.60	\$383.99	\$437.11	\$400.23	\$168.67	\$195.53
Total						
Total Number Of Paid Scripts	149,450	147,674	145,947	143,347	139,459	147,981
Paid	\$12,901,201	\$20,009,706	\$22,870,223	\$24,278,533	\$23,636,554	\$29,012,833
PMPM	\$231.40	\$342.50	\$376.58	\$395.62	\$370.10	\$406.16
Average Payment Per Script	\$86.32	\$135.50	\$156.70	\$169.37	\$169.49	\$186.62
% Retail Dollars	75.3%	75.1%	74.3%	77.6%	91.8%	91.9%
% Retail Scripts	91.6%	91.2%	90.8%	90.5%	91.8%	92.3%

Anthem Blue Cross PPO – Pharmacy Summary: Generic vs. Brand

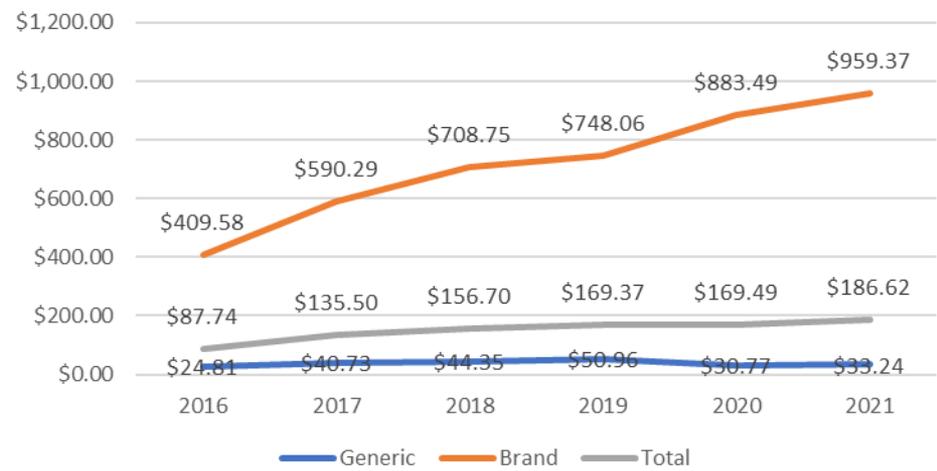
Pharmacy	Annual Data						% Change Year over Year					
	2016	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	
Generic - Retail												
Number of Scripts Paid	112,730	111,738	110,453	107,848	106,964	113,887	-0.9%	-1.2%	-2.4%	-0.8%	6.5%	
Paid	\$2,509,410	\$3,947,962	\$4,228,293	\$4,862,131	\$3,261,218	\$3,665,213	57.3%	7.1%	15.0%	-32.9%	12.4%	
Average Paid per Script	\$22.26	\$35.33	\$38.28	\$45.08	\$30.49	\$32.18	58.7%	8.3%	17.8%	-32.4%	5.6%	
Generic - Mail Order												
Number of Scripts Paid	9,695	10,470	10,813	11,150	9,808	9,585	8.0%	3.3%	3.1%	-12.0%	-2.3%	
Paid	\$527,811	\$1,029,304	\$1,149,324	\$1,201,884	\$331,650	\$438,471	95.0%	11.7%	4.6%	-72.4%	32.2%	
Average Paid per Script	\$54.44	\$98.31	\$106.29	\$107.79	\$33.81	\$45.75	80.6%	8.1%	1.4%	-68.6%	35.3%	
Generic - Total												
Number of Scripts Paid	122,425	122,208	121,266	118,998	116,772	123,472	-0.2%	-0.8%	-1.9%	-1.9%	5.7%	
Paid	\$3,037,221	\$4,977,266	\$5,377,617	\$6,064,015	\$3,592,868	\$4,103,684	63.9%	8.0%	12.8%	-40.8%	14.2%	
Average Paid per Script	\$24.81	\$40.73	\$44.35	\$50.96	\$30.77	\$33.24	64.2%	8.9%	14.9%	-39.6%	8.0%	
Brand - Retail												
Number of Scripts Paid	21,405	22,948	22,063	21,882	21,017	22,737	7.2%	-3.9%	-0.8%	-4.0%	8.2%	
Paid	\$7,160,719	\$11,074,516	\$12,771,112	\$13,966,487	\$18,439,342	\$21,730,992	54.7%	15.3%	9.4%	32.0%	17.9%	
Average Paid per Script	\$334.53	\$482.59	\$578.85	\$638.26	\$877.35	\$955.75	44.3%	19.9%	10.3%	37.5%	8.9%	
Brand - Mail Order												
Number of Scripts Paid	2,534	2,518	2,618	2,467	1,670	1,772	-0.6%	4.0%	-5.8%	-32.3%	6.1%	
Paid	\$2,644,281	\$3,957,924	\$4,721,495	\$4,248,030	\$1,604,342	\$1,782,215	49.7%	19.3%	-10.0%	-62.2%	11.1%	
Average Paid per Script	\$1,043.52	\$1,571.85	\$1,803.47	\$1,721.94	\$960.68	\$1,005.76	50.6%	14.7%	-4.5%	-44.2%	4.7%	
Brand - Total												
Number of Scripts Paid	23,939	25,466	24,681	24,349	22,687	24,509	6.4%	-3.1%	-1.3%	-6.8%	8.0%	
Paid	\$9,805,000	\$15,032,440	\$17,492,607	\$18,214,517	\$20,043,684	\$23,513,207	53.3%	16.4%	4.1%	10.0%	17.3%	
Average Paid per Script	\$409.58	\$590.29	\$708.75	\$748.06	\$883.49	\$959.37	44.1%	20.1%	5.5%	18.1%	8.6%	

Anthem Blue Cross PPO –

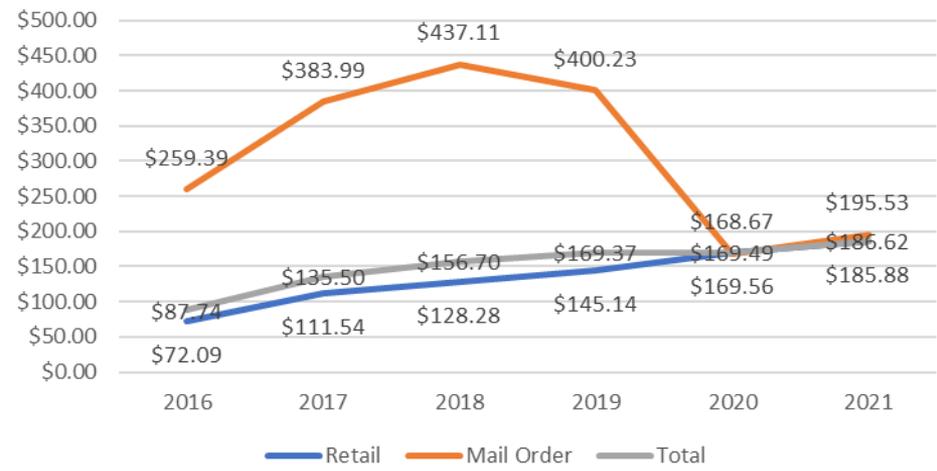
Pharmacy Summary: Generic vs. Brand

- Overall generic drug cost increased 8.0% year over year, from \$30.77 to \$33.24 per script
- Overall brand drug cost increased 8.6% year over year, from \$883.49 to \$959.37 per script
- Total Overall drug cost increased 10.1% year over year, from \$169.49 to \$186.62 per script
- The Generic fill rate represents 14.9% of claim cost and 83.4% of scripts
- Over the past two years, the Retail (30-day supply) and mail order (90-day supply) cost per script have converged in price.
 - Retail \$185.88 per script
 - Mail Order \$195.53 per script

Generic vs. Brand (\$ Per Script)



Retail vs. Mail Order (\$ Per Script)

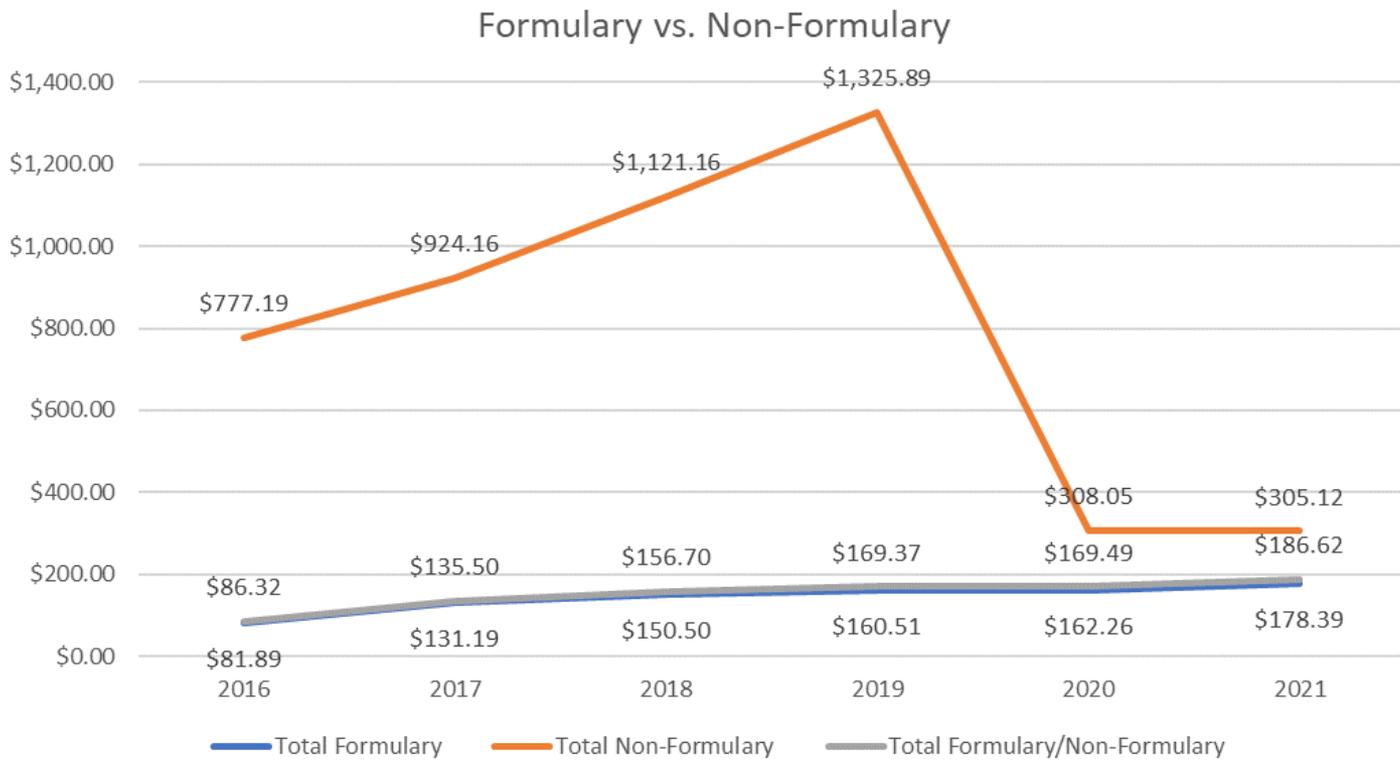


Anthem Blue Cross PPO –

Pharmacy Summary: Formulary vs. Non-Formulary

Pharmacy Formulary / Non-Formulary	Annual Data						% Change Year over Year				
	2016	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
Retail - Formulary											
Number of Scripts Paid	136,101	134,011	131,735	128,743	121,450	127,537	-1.5%	-1.7%	-2.3%	-5.7%	5.0%
Paid	\$9,235,635	\$14,497,419	\$16,379,735	\$17,721,735	\$19,720,809	\$22,592,712	57.0%	13.0%	8.2%	11.3%	14.6%
Average Paid per Script	\$67.86	\$108.18	\$124.34	\$137.65	\$162.38	\$177.15	59.4%	14.9%	10.7%	18.0%	9.1%
Mail Order - Formulary											
Number of Scripts Paid	12,395	12,861	13,280	13,514	11,092	10,833	3.8%	3.3%	1.8%	-17.9%	-2.3%
Paid	\$2,924,126	\$4,771,108	\$5,445,565	\$5,111,578	\$1,784,942	\$2,091,707	63.2%	14.1%	-6.1%	-65.1%	17.2%
Average Paid per Script	\$235.91	\$370.97	\$410.06	\$378.24	\$160.92	\$193.09	57.3%	10.5%	-7.8%	-57.5%	20.0%
Total - Formulary											
Number of Scripts Paid	148,496	146,872	145,015	142,257	132,542	138,370	-1.1%	-1.3%	-1.9%	-6.8%	4.4%
Paid	\$12,159,763	\$19,268,526	\$21,825,300	\$22,833,313	\$21,505,751	\$24,684,419	58.5%	13.3%	4.6%	-5.8%	14.8%
Average Paid per Script	\$81.89	\$131.19	\$150.50	\$160.51	\$162.26	\$178.39	60.2%	14.7%	6.6%	1.1%	9.9%
Retail - Non-Formulary											
Number of Scripts Paid	828	675	781	987	6,531	9,087	-18.5%	15.7%	26.4%	561.7%	39.1%
Paid	\$477,780	\$525,059	\$619,669	\$1,106,882	\$1,979,752	\$2,803,493	9.9%	18.0%	78.6%	78.9%	41.6%
Average Paid per Script	\$577.03	\$777.87	\$793.43	\$1,121.46	\$303.13	\$308.52	34.8%	2.0%	41.3%	-73.0%	1.8%
Mail Order - Non-Formulary											
Number of Scripts Paid	126	127	151	103	386	524	0.8%	18.9%	-31.8%	274.8%	35.8%
Paid	\$263,658	\$216,120	\$425,254	\$338,337	\$151,051	\$128,978	-18.0%	96.8%	-20.4%	-55.4%	-14.6%
Average Paid per Script	\$2,092.52	\$1,701.73	\$2,816.25	\$3,284.83	\$391.32	\$246.14	-18.7%	65.5%	16.6%	-88.1%	-37.1%
Total - Non-Formulary											
Number of Scripts Paid	954	802	932	1,090	6,917	9,611	-15.9%	16.2%	17.0%	534.6%	38.9%
Paid	\$741,437	\$741,179	\$1,044,923	\$1,445,219	\$2,130,803	\$2,932,471	0.0%	41.0%	38.3%	47.4%	37.6%
Average Paid per Script	\$777.19	\$924.16	\$1,121.16	\$1,325.89	\$308.05	\$305.12	18.9%	21.3%	18.3%	-76.8%	-1.0%

Anthem Blue Cross PPO – Pharmacy Summary: Formulary vs. Non-Formulary



- Formulary drug cost increased 9.9% from \$162.26 to \$178.39 per script
- Non-formulary drug cost decreased -1.0% from \$308.05 to \$305.12 per script
- Total Overall drug cost increased 10.1% from \$169.49 to \$186.62
- The Formulary fill rate represents 89.4% of claim cost and 93.5% of scripts

Anthem Blue Cross HMO

Anthem Blue Cross HMO – HMO Summary

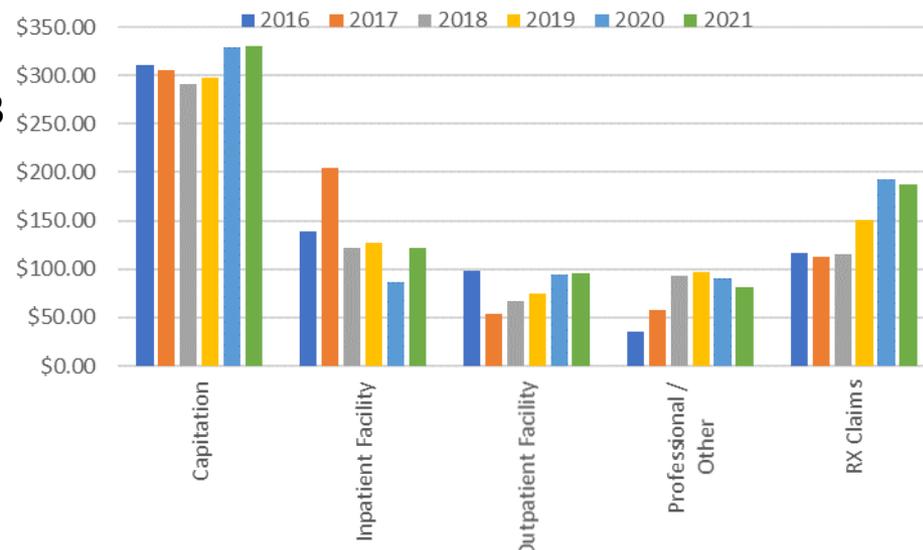
- Medical Enrollment increased 14.7% to 945 subscribers and 16.2% to 1,440 members
- The Claim Cost ratio including capitation remained 85.4%
- In-network utilization increased 0.2% to 96.2%
- Total Premium and Total Claim Cost increased 19.4% each
- On a PMPM basis, premium and claim cost with capitation increased 2.7% each

Medical	2016	2017	2018	2019	2020	2021
Eligible Subscribers	756	823	888	804	824	945
Eligible Members	1,117	1,215	1,325	1,188	1,239	1,440
Premium	\$12,397,041	\$13,165,555	\$15,252,406	\$12,114,384	\$13,823,063	\$16,500,249
Medical Claims	\$3,902,488	\$4,597,352	\$4,479,263	\$4,264,922	\$4,038,355	\$5,152,208
Medical Capitation	\$4,158,124	\$4,446,812	\$4,629,466	\$4,236,951	\$4,897,491	\$5,706,314
RX Claims	\$1,568,400	\$1,647,836	\$1,824,760	\$2,147,680	\$2,867,295	\$3,233,287
Claims/Capitation/RX	\$9,629,012	\$10,692,000	\$10,933,489	\$10,649,553	\$11,803,141	\$14,091,809
Loss Ratio	77.7%	81.2%	71.7%	87.9%	85.4%	85.4%
Premium PMPM	\$924.88	\$902.99	\$959.27	\$849.77	\$929.72	\$954.88
Medical Claims PMPM	\$291.14	\$315.32	\$281.71	\$299.17	\$271.61	\$298.16
Medical Capitation PMPM	\$310.22	\$304.99	\$291.16	\$297.20	\$329.40	\$330.23
RX Claims PMPM	\$117.01	\$113.02	\$114.76	\$150.65	\$192.85	\$187.11
Claims/Capitation/RX PMPM	\$718.37	\$733.33	\$687.64	\$747.02	\$793.86	\$815.50
Percent Paid in network	95.5%	91.3%	98.9%	95.7%	96.0%	96.2%
Change from Previous Year						
Eligible Subscribers		8.9%	7.8%	-9.5%	2.5%	14.7%
Eligible Members		8.8%	9.1%	-10.3%	4.3%	16.2%
Premium		6.2%	15.9%	-20.6%	14.1%	19.4%
Medical Claims		17.8%	-2.6%	-4.8%	-5.3%	27.6%
Medical Capitation		6.9%	4.1%	-8.5%	15.6%	16.5%
RX Claims		5.1%	10.7%	17.7%	33.5%	12.8%
Claims/Capitation/RX		11.0%	2.3%	-2.6%	10.8%	19.4%
Loss Ratio		4.6%	-11.7%	22.6%	-2.9%	0.0%
Premium PMPM		-2.4%	6.2%	-11.4%	9.4%	2.7%
Medical Claims PMPM		8.3%	-10.7%	6.2%	-9.2%	9.8%
Medical Capitation PMPM		-1.7%	-4.5%	2.1%	10.8%	0.3%
RX Claims PMPM		-3.4%	1.5%	31.3%	28.0%	-3.0%
Claims/Capitation/RX PMPM		2.1%	-6.2%	8.6%	6.3%	2.7%

Anthem Blue Cross HMO –

HMO Summary

- Capitation cost pmpm increased 0.3% to \$330.23
- Inpatient Facility cost increased 40.0% to \$122.03
- Outpatient Facility cost increased 1.3% to \$95.09
- Professional/Other cost decreased -10.5% to \$80.97
- Prescription Drug cost decreased -3.0% to \$187.11

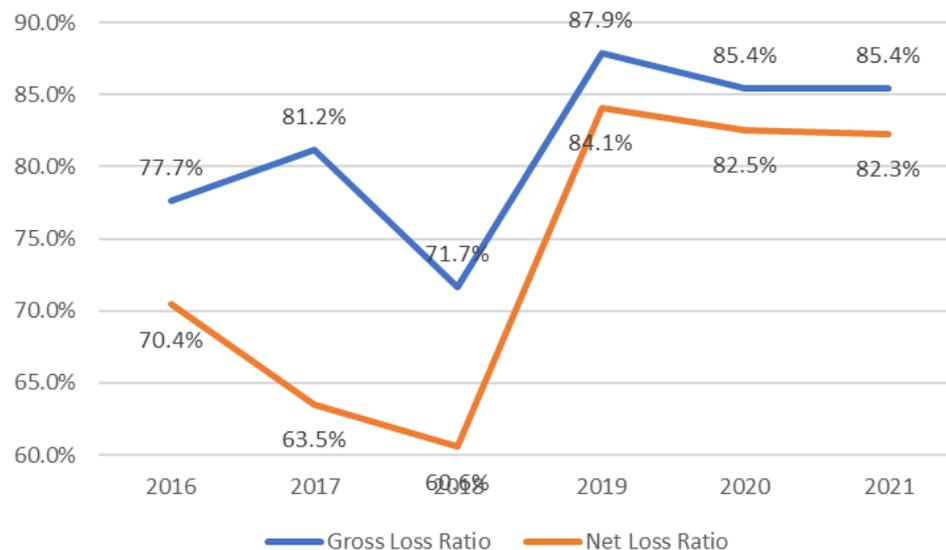


HMO PMPM	2016	2017	2018	2019	2020	2021
Capitation	\$310.22	\$304.99	\$291.16	\$297.20	\$329.40	\$330.23
Inpatient Facility	\$138.76	\$204.01	\$121.55	\$127.40	\$87.19	\$122.03
Outpatient Facility	\$98.62	\$53.66	\$66.74	\$74.59	\$93.90	\$95.09
Professional / Other	\$35.50	\$57.71	\$93.34	\$97.13	\$90.43	\$80.97
RX Claims	\$117.01	\$113.02	\$114.76	\$150.65	\$192.85	\$187.11
Change from Previous Year						
Capitation PMPM		-1.7%	-4.5%	2.1%	10.8%	0.3%
Inpatient Facility		47.0%	-40.4%	4.8%	-31.6%	40.0%
Out Patient Facility		-45.6%	24.4%	11.8%	25.9%	1.3%
Professional/Other		62.6%	61.7%	4.1%	-6.9%	-10.5%
RX Claims		-3.4%	1.5%	31.3%	28.0%	-3.0%

Anthem Blue Cross HMO –

Large Claim Cost Summary

- For 2021, the large claim pooling level was \$175,000
- There were five large claimants
- Pooling claims reduced the loss ratio by 3.1%



2021	
Description	Total Paid
Other Systemic Involved Connective Tissue	\$517,512
Hypertensive Heart & Chronic Kidney Disease	\$298,781
Spinal Musc. Atrophy & Related Syndrome	\$202,921
Cholelithiasis	\$189,658
Fracture of Femur	\$179,152
Total	\$1,388,023

High Cost Claimants	2016	2017	2018	2019	2020	2021
Premium	\$12,397,041	\$13,165,555	\$15,252,406	\$12,114,384	\$13,823,063	\$16,500,249
Gross Paid Claims	\$9,629,012	\$10,692,000	\$10,933,489	\$10,649,553	\$11,803,141	\$14,091,809
Gross Loss Ratio	77.7%	81.2%	71.7%	87.9%	85.4%	85.4%
Pooling Point	\$100,000	\$100,000	\$100,000	\$175,000	\$175,000	\$175,000
Number of Pooled Claimants	7	7	12	4	4	5
Total Large Claims	\$1,597,780	\$3,028,925	\$2,896,277	\$1,163,641	\$1,093,929	\$1,388,023
Pooled Amount	\$897,780	\$2,328,925	\$1,696,277	\$463,641	\$393,929	\$513,023
Net Paid Claims	\$8,731,232	\$8,363,075	\$9,237,212	\$10,185,912	\$11,409,212	\$13,578,786
Net Loss Ratio	70.4%	63.5%	60.6%	84.1%	82.5%	82.3%

Anthem Blue Cross HMO – Inpatient Claim Classification Summary

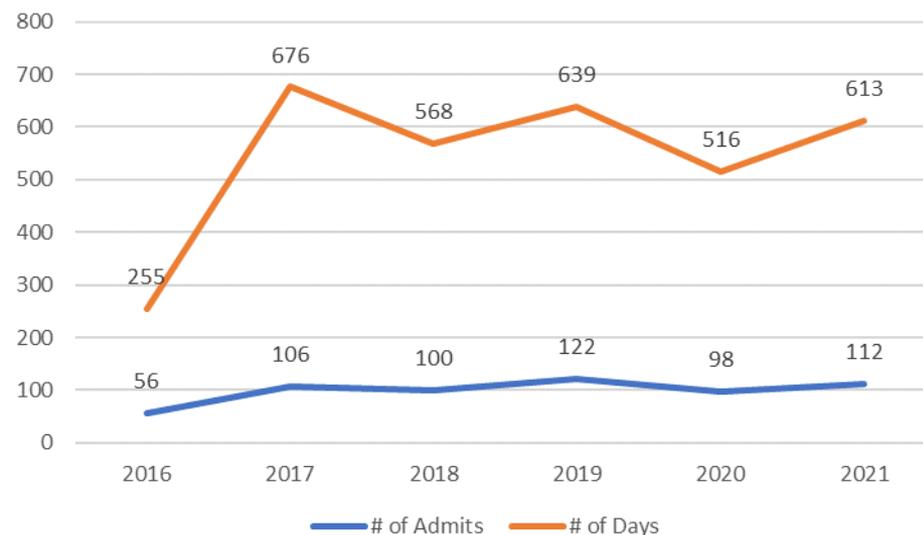
- Substantial increases were realized in 2021 over 2020 for Inpatient charges
 - Medical Facility charges increased 39.4% on a pmpm basis
 - Surgical charges increased 56.8% on a pmpm basis
 - Behavioral Health charges increased 55.3% on a pmpm basis

Inpatient Paid by Classification	2016	2017	2018	2019	2020	2021
Medical	\$1,317,983	\$685,320	\$747,914	\$750,808	\$637,094	\$1,032,272
Surgical	\$504,587	\$2,048,405	\$1,128,613	\$837,716	\$532,607	\$970,679
Behavioral Health	\$71,022	\$106,478	\$75,002	\$99,348	\$64,836	\$116,948
All Other Admissions	\$243,652	\$133,235	-\$18,318	\$128,594	\$62,178	-\$10,682
PMPM						
Medical	\$98.32	\$47.00	\$47.04	\$52.66	\$42.84	\$59.72
Surgical	\$37.64	\$140.49	\$70.98	\$58.75	\$35.81	\$56.16
Behavioral Health	\$5.29	\$7.30	\$4.72	\$6.97	\$4.36	\$6.77
All Other Admissions	\$18.17	\$9.14	-\$1.15	\$9.01	\$4.18	-\$0.62
Change from Previous Year PMPM						
Medical		-52.2%	0.1%	12.0%	-18.6%	39.4%
Surgical		273.3%	-49.5%	-17.2%	-39.0%	56.8%
Behavioral Health		38.1%	-35.4%	47.8%	-37.4%	55.3%
All Other Admissions		-49.7%	-112.6%	-882.1%	-53.6%	-114.8%

Anthem Blue Cross HMO –

Inpatient Utilization Summary

- The total number of admissions increased 14.3% from 98 to 112
- The number of days in hospital increased 18.8% from 516 to 613
- The length of stays per admission increased from 5.3 days to 5.5 days
- The covered charge per admission decreased -8.7% to \$30,003
- The covered charge per day increased 1.6% to \$5,692



Inpatient Utilization Summary	2016	2017	2018	2019	2020	2021
# of Admits	56	106	100	122	98	112
# of Days	255	676	568	639	516	613
Avg Length of Stay (LOS)	4.6	6.4	5.7	5.2	5.3	5.5
Admits Per 1,000	50	87	75	103	79	78
DOC Per 1,000	228	557	429	538	416	426
Covered Charge per Admit	\$34,160	\$53,589	\$30,987	\$25,621	\$32,871	\$30,003
Covered Charge per Day	\$7,502	\$6,174	\$4,572	\$4,729	\$5,605	\$5,692
Change from Previous Year						
# of Admits		89.3%	-5.7%	22.0%	-19.7%	14.3%
# of Days		165.1%	-16.0%	12.5%	-19.2%	18.8%
Avg Length of Stay (LOS)		38.6%	-10.9%	-7.7%	0.6%	3.8%
Admits Per 1,000		74.6%	-13.6%	36.2%	-23.0%	-1.6%
DOC Per 1,000		144.1%	-23.0%	25.5%	-22.6%	2.2%
Covered Charge per Admit		56.9%	-42.2%	-17.3%	28.3%	-8.7%
Covered Charge per Day		-17.7%	-25.9%	3.4%	18.5%	1.6%

Anthem Blue Cross HMO – Major Diagnostic Category Summary

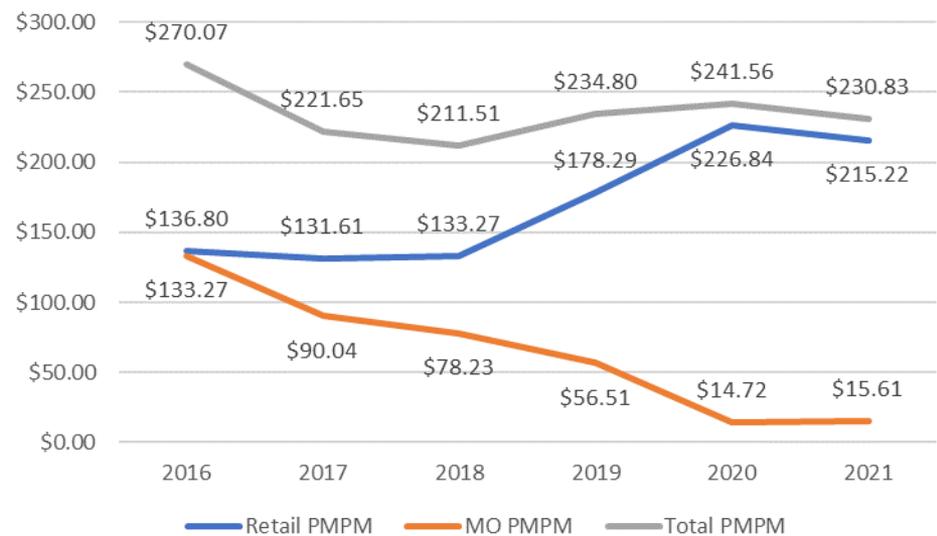
- Musculoskeletal System, Circulatory System, Injury, and Neoplasms – Malignant, make up the top 50.8% health conditions
- 8.1% of the of cost was for Behavioral Health
- COVID-19 (20) is shown as a total of \$14,354 with 47 unique claimants. Many COVID-19 claimants have co-morbidity factors and are included in other Conditions.

Health Conditions Category	Unique Claimants	Inpatient	Outpatient	Professional	Total	% of Total
1 Musculoskeletal System	516	\$216,395	\$276,892	\$398,520	\$891,806	17.3%
2 Circulatory System	423	\$729,891	\$61,454	\$13,669	\$805,015	15.6%
3 Injury & Poisoning	189	\$269,025	\$226,741	\$6,875	\$502,641	9.8%
4 Neoplasms - Malignant	113	-\$7,599	\$184,535	\$242,043	\$418,978	8.1%
5 Behavioral Health	175	\$106,930	\$102,938	\$205,105	\$414,974	8.1%
6 Digestive System	261	\$195,094	\$160,823	\$3,025	\$358,942	7.0%
7 Ill-Defined Conditions	618	\$73,718	\$204,848	\$63,182	\$341,747	6.6%
8 Nervous System	198	\$19,786	\$21,902	\$273,010	\$314,697	6.1%
9 Infectious/Parasitic	99	\$267,952	\$745	\$2,272	\$270,969	5.3%
10 Health Status	1,055	\$0	\$118,810	\$82,576	\$201,386	3.9%
11 Genitourinary System	304	\$71,540	\$70,943	\$5,145	\$147,628	2.9%
12 Neoplasms - Benign	100	\$70,623	\$14,070	\$4,172	\$88,865	1.7%
13 Respiratory System	191	\$45,853	\$23,039	\$17,161	\$86,052	1.7%
14 Diseases of the Blood	73	\$48,601	\$22,915	\$5,919	\$77,435	1.5%
15 Diseases of the Skin	280	\$1,408	\$47,908	\$4,668	\$53,984	1.0%
16 Endocrine/Metabolic	507	\$0	\$24,234	\$23,513	\$47,747	0.9%
17 Diseases of the Ear	96	\$0	\$6,324	\$40,666	\$46,990	0.9%
18 Diseases of the Eye	240	\$0	\$42,132	\$3,917	\$46,049	0.9%
19 Aftercare	40	\$0	\$20,923	\$0	\$20,923	0.4%
20 COVID-19	47	\$0	\$10,871	\$3,483	\$14,354	0.3%
21 Congenital Abnormalities	11	\$0	\$0	\$603	\$603	0.0%
22 Neoplasms - Uncertain/Unspecified	71	\$0	\$423	\$0	\$423	0.0%
23 Maternity	*	\$0	\$0	\$0	\$0	0.0%
24 <u>Newborn</u>	0	\$0	\$0	\$0	\$0	0.0%
Total		\$2,109,216	\$1,643,470	\$1,399,522	\$5,152,208	100.0%

Anthem Blue Cross HMO –

Pharmacy Summary: Retail vs. Mail Order

- Overall drug cost decreased -4.4% year over year, from \$241.56 to \$230.83 pmpm
 - Retail drug cost decreased -5.1% year over year, from \$226.84 to \$215.22 pmpm
 - Mail order drug cost increased 6.0% year over year, from \$14.72 to \$15.61 pmpm
- Retail claim cost represents 93.2% of total scripts and 94.7% of total dollars



Retail vs Mail Order		2016	2017	2018	2019	2020	2021
Retail	Total Number Of Paid Scripts	21,829	20,261	18,841	16,659	16,182	19,207
	Paid	\$1,568,400	\$1,647,836	\$1,824,760	\$2,147,680	\$2,867,295	\$3,233,287
	PMPM	\$136.80	\$131.61	\$133.27	\$178.29	\$226.84	\$215.22
	Average Payment Per Script	\$71.85	\$81.33	\$96.85	\$128.92	\$177.19	\$168.34
Mail Order	Total Number Of Paid Scripts	2,075	1,701	1,547	1,225	1,124	1,082
	Paid	\$1,527,958	\$1,127,413	\$1,071,169	\$680,761	\$186,054	\$234,520
	PMPM	\$133.27	\$90.04	\$78.23	\$56.51	\$14.72	\$15.61
	Average Payment Per Script	\$736.37	\$662.79	\$692.42	\$555.72	\$165.53	\$216.75
Total	Total Number Of Paid Scripts	23,904	21,962	20,388	17,884	17,306	20,289
	Paid	\$3,096,358	\$2,775,249	\$2,895,929	\$2,828,441	\$3,053,349	\$3,467,807
	PMPM	\$270.07	\$221.65	\$211.51	\$234.80	\$241.56	\$230.83
	Average Payment Per Script	\$129.53	\$126.37	\$142.04	\$158.15	\$176.43	\$170.92
% of Retail Scripts		50.7%	59.4%	63.0%	75.9%	93.9%	93.2%
% of Retail Dollars		91.3%	92.3%	92.4%	93.2%	93.5%	94.7%

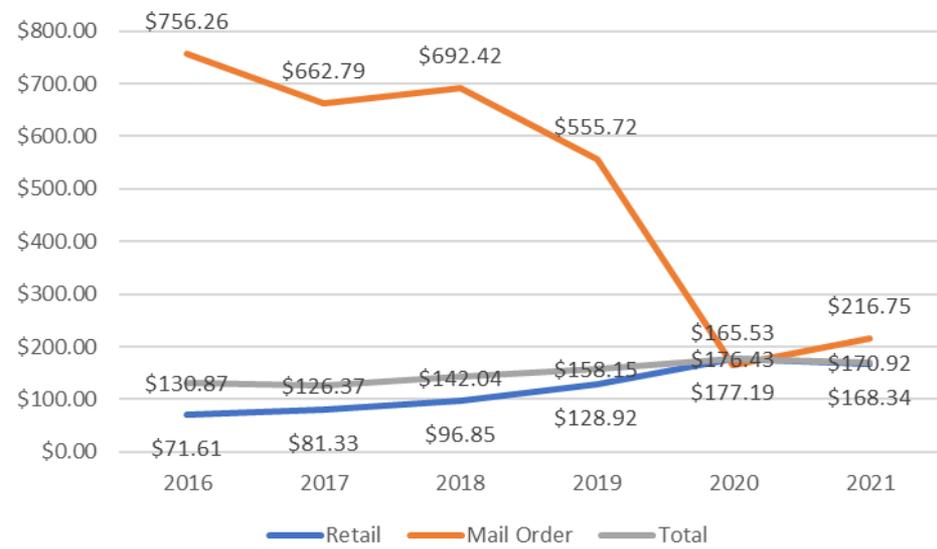
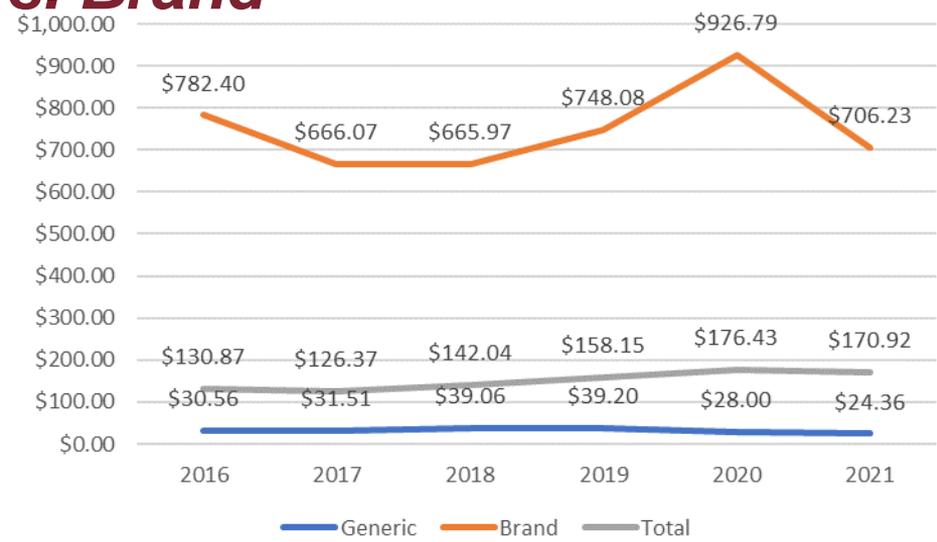
Anthem Blue Cross HMO – Pharmacy Summary: Generic vs. Brand

Generic vs Brand		Data					%					
		2016	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
Generic												
Retail	Number of Scripts Paid	18,536	17,355	15,833	13,887	13,466	15,033	-6.4%	-8.8%	-12.3%	-3.0%	11.6%
	Paid	\$500,040	\$481,222	\$567,800	\$484,280	\$347,043	\$328,704	-3.8%	18.0%	-14.7%	-28.3%	-5.3%
	Average Paid per Script	\$26.98	\$27.73	\$35.86	\$34.87	\$25.77	\$21.87	2.8%	29.3%	-2.8%	-26.1%	-15.2%
Mail Order	Number of Scripts Paid	1,547	1,324	1,206	996	982	895	-14.4%	-8.9%	-17.4%	-1.4%	-8.9%
	Paid	\$113,682	\$107,333	\$97,788	\$99,166	\$57,546	\$59,225	-5.6%	-8.9%	1.4%	-42.0%	2.9%
	Average Paid per Script	\$73.49	\$81.07	\$81.08	\$99.56	\$58.60	\$66.17	10.3%	0.0%	22.8%	-41.1%	12.9%
Combined	Number of Scripts Paid	20,083	18,679	17,039	14,883	14,448	15,928	-7.0%	-8.8%	-12.7%	-2.9%	10.2%
	Paid	\$613,722	\$588,555	\$665,588	\$583,446	\$404,589	\$387,929	-4.1%	13.1%	-12.3%	-30.7%	-4.1%
	Average Paid per Script	\$30.56	\$31.51	\$39.06	\$39.20	\$28.00	\$24.36	3.1%	24.0%	0.4%	-28.6%	-13.0%
Brand												
Retail	Number of Scripts Paid	2,633	2,906	3,008	2,772	2,716	4,174	10.4%	3.5%	-7.8%	-2.0%	53.7%
	Paid	\$1,015,799	\$1,166,614	\$1,256,959	\$1,663,400	\$2,520,252	\$2,904,584	14.8%	7.7%	32.3%	51.5%	15.2%
	Average Paid per Script	\$385.80	\$401.45	\$417.87	\$600.07	\$927.93	\$695.88	4.1%	4.1%	43.6%	54.6%	-25.0%
Mail Order	Number of Scripts Paid	459	377	341	229	142	187	-17.9%	-9.5%	-32.8%	-38.0%	31.7%
	Paid	\$1,403,381	\$1,020,080	\$973,382	\$581,595	\$128,508	\$175,294	-27.3%	-4.6%	-40.3%	-77.9%	36.4%
	Average Paid per Script	\$3,057.47	\$2,705.78	\$2,854.49	\$2,539.72	\$904.99	\$937.40	-11.5%	5.5%	-11.0%	-64.4%	3.6%
Combined	Number of Scripts Paid	3,092	3,283	3,349	3,001	2,858	4,361	6.2%	2.0%	-10.4%	-4.8%	52.6%
	Paid	\$2,419,179	\$2,186,694	\$2,230,341	\$2,244,995	\$2,648,760	\$3,079,878	-9.6%	2.0%	0.7%	18.0%	16.3%
	Average Paid per Script	\$782.40	\$666.07	\$665.97	\$748.08	\$926.79	\$706.23	-14.9%	0.0%	12.3%	23.9%	-23.8%
Total												
Retail	Number of Scripts Paid	21,169	20,261	18,841	16,659	16,182	19,207	-4.3%	-7.0%	-11.6%	-2.9%	18.7%
	Paid	\$1,515,839	\$1,647,836	\$1,824,759	\$2,147,680	\$2,867,295	\$3,233,288	8.7%	10.7%	17.7%	33.5%	12.8%
	Average Paid per Script	\$71.61	\$81.33	\$96.85	\$128.92	\$177.19	\$168.34	13.6%	19.1%	33.1%	37.4%	-5.0%
Mail Order	Number of Scripts Paid	2,006	1,701	1,547	1,225	1,124	1,082	-15.2%	-9.1%	-20.8%	-8.2%	-3.7%
	Paid	\$1,517,063	\$1,127,413	\$1,071,170	\$680,761	\$186,054	\$234,519	-25.7%	-5.0%	-36.4%	-72.7%	26.0%
	Average Paid per Script	\$756.26	\$662.79	\$692.42	\$555.72	\$165.53	\$216.75	-12.4%	4.5%	-19.7%	-70.2%	30.9%
Combined	Number of Scripts Paid	23,175	21,962	20,388	17,884	17,306	20,289	-5.2%	-7.2%	-12.3%	-3.2%	17.2%
	Paid	\$3,032,901	\$2,775,249	\$2,895,929	\$2,828,441	\$3,053,349	\$3,467,807	-8.5%	4.3%	-2.3%	8.0%	13.6%
	Average Paid per Script	\$130.87	\$126.37	\$142.04	\$158.15	\$176.43	\$170.92	-3.4%	12.4%	11.3%	11.6%	-3.1%

Anthem Blue Cross HMO –

Pharmacy Summary: Generic vs. Brand

- Overall generic drug cost decreased -13.0% year over year, from \$28.00 to \$24.36 per script
- Overall brand drug cost decreased -23.8% year over year, from \$926.79 to \$706.23 per script
- Total Overall drug cost decreased -3.1% year over year, from \$176.43 to \$170.92 per script
- The Generic fill rate represents 11.2% of claim cost and 78.5% of scripts
- Over the past two years, the Retail (30-day supply) and mail order (90-day supply) cost per script have converged in price
 - Retail \$168.34 per script
 - Mail Order \$216.75 per script



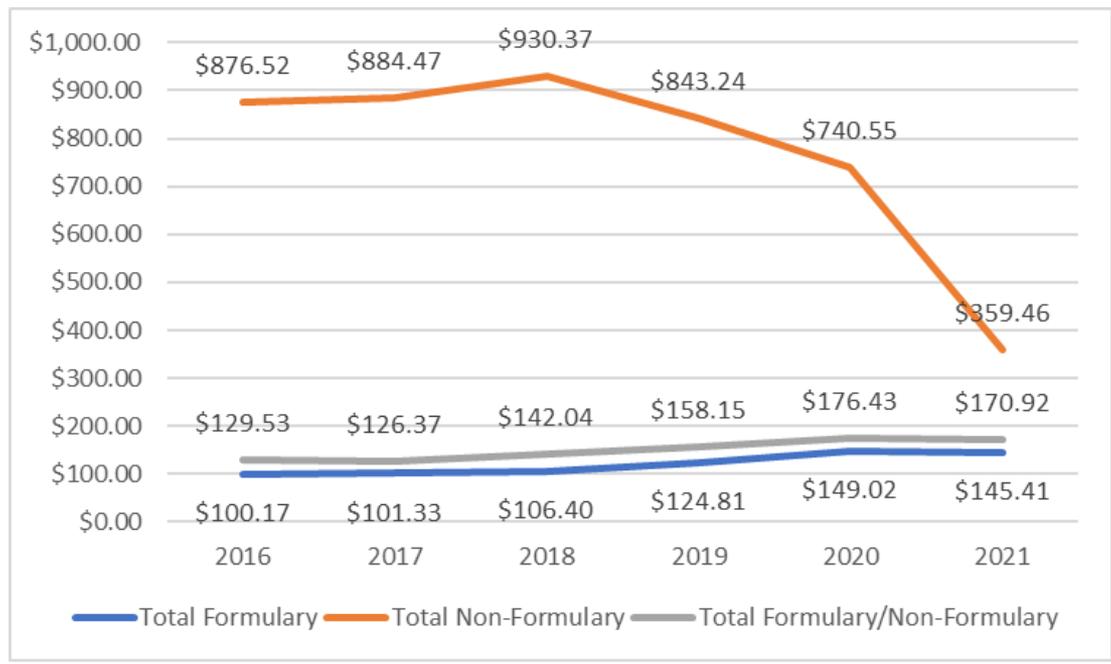
Anthem Blue Cross HMO –

Pharmacy Summary: Formulary vs. Non-Formulary

Formulary vs. Non-Formulary		Data					%					
		2016	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
Formulary												
Retail	Number of Scripts Paid	21,025	19,636	18,059	15,890	15,420	16,884	-6.6%	-8.0%	-12.0%	-3.0%	9.5%
	Paid	\$1,218,817	\$1,346,256	\$1,463,146	\$1,727,984	\$2,295,768	\$2,389,356	10.5%	8.7%	18.1%	32.9%	4.1%
	Average Paid per Script	\$57.97	\$68.56	\$81.02	\$108.75	\$148.88	\$141.52	18.3%	18.2%	34.2%	36.9%	-4.9%
Mail Order	Number of Scripts Paid	1,975	1,624	1,447	1,164	1,084	987	-17.8%	-10.9%	-19.6%	-6.9%	-8.9%
	Paid	\$1,085,170	\$808,092	\$612,196	\$400,565	\$163,658	\$209,268	-25.5%	-24.2%	-34.6%	-59.1%	27.9%
	Average Paid per Script	\$549.45	\$497.59	\$423.08	\$344.13	\$150.98	\$212.02	-9.4%	-15.0%	-18.7%	-56.1%	40.4%
Total	Number of Scripts Paid	23,000	21,260	19,506	17,054	16,504	17,871	-7.6%	-8.3%	-12.6%	-3.2%	8.3%
	Paid	\$2,303,988	\$2,154,348	\$2,075,342	\$2,128,549	\$2,459,426	\$2,598,624	-6.5%	-3.7%	2.6%	15.5%	5.7%
	Average Paid per Script	\$100.17	\$101.33	\$106.40	\$124.81	\$149.02	\$145.41	1.2%	5.0%	17.3%	19.4%	-2.4%
Non-Formulary												
Retail	Number of Scripts Paid	804	625	782	769	762	2,323	-22.3%	25.1%	-1.7%	-0.9%	204.9%
	Paid	\$349,583	\$301,580	\$361,614	\$419,697	\$571,527	\$843,932	-13.7%	19.9%	16.1%	36.2%	47.7%
	Average Paid per Script	\$434.80	\$482.53	\$462.42	\$545.77	\$750.04	\$363.29	11.0%	-4.2%	18.0%	37.4%	-51.6%
Mail Order	Number of Scripts Paid	100	77	100	61	40	95	-23.0%	29.9%	-39.0%	-34.4%	137.5%
	Paid	\$442,787	\$319,321	\$458,973	\$280,196	\$22,396	\$25,252	-27.9%	43.7%	-39.0%	-92.0%	12.8%
	Average Paid per Script	\$4,427.87	\$4,147.03	\$4,589.73	\$4,593.37	\$559.90	\$265.81	-6.3%	10.7%	0.1%	-87.8%	-52.5%
Total	Number of Scripts Paid	904	702	882	830	802	2,418	-22.3%	25.6%	-5.9%	-3.4%	201.5%
	Paid	\$792,370	\$620,901	\$820,587	\$699,893	\$593,923	\$869,184	-21.6%	32.2%	-14.7%	-15.1%	46.3%
	Average Paid per Script	\$876.52	\$884.47	\$930.37	\$843.24	\$740.55	\$359.46	0.9%	5.2%	-9.4%	-12.2%	-51.5%
Total												
Retail	Number of Scripts Paid	21,829	20,261	18,841	16,659	16,182	19,207	-7.2%	-7.0%	-11.6%	-2.9%	18.7%
	Paid	\$1,568,400	\$1,647,836	\$1,824,760	\$2,147,681	\$2,867,295	\$3,233,288	5.1%	10.7%	17.7%	33.5%	12.8%
	Average Paid per Script	\$71.85	\$81.33	\$96.85	\$128.92	\$177.19	\$168.34	13.2%	19.1%	33.1%	37.4%	-5.0%
Mail Order	Number of Scripts Paid	2,075	1,701	1,547	1,225	1,124	1,082	-18.0%	-9.1%	-20.8%	-8.2%	-3.7%
	Paid	\$1,527,957	\$1,127,413	\$1,071,169	\$680,761	\$186,054	\$234,520	-26.2%	-5.0%	-36.4%	-72.7%	26.0%
	Average Paid per Script	\$736.36	\$662.79	\$692.42	\$555.72	\$165.53	\$216.75	-10.0%	4.5%	-19.7%	-70.2%	30.9%
Total	Number of Scripts Paid	23,904	21,962	20,388	17,884	17,306	20,289	-8.1%	-7.2%	-12.3%	-3.2%	17.2%
	Paid	\$3,096,358	\$2,775,249	\$2,895,929	\$2,828,442	\$3,053,349	\$3,467,808	-10.4%	4.3%	-2.3%	8.0%	13.6%
	Average Paid per Script	\$129.53	\$126.37	\$142.04	\$158.15	\$176.43	\$170.92	-2.4%	12.4%	11.3%	11.6%	-3.1%

Anthem Blue Cross HMO –

Pharmacy Summary: Formulary vs. Non-Formulary



- Overall formulary drug cost decreased -2.4% year over year, from \$149.02 to \$145.41 per script
- Overall non-formulary drug cost decreased -51.5% year over year, from \$740.55 to \$359.46 per script
- Total Overall drug cost decreased -3.1% year over year, from \$176.43 to \$170.92 per script
- The Formulary fill rate represents 74.9% of claim cost and 88.1% of scripts

Kaiser HMO

Kaiser HMO – COVID-19 Report

- COVID-19 impacted the Kaiser plan
- Kaiser measures encounter data but does not provide claim cost
- 4.7% of LACERS retiree population contracted COVID-19 in 2021 versus 6.0% in 2020

COVID-19		Medicare Population		
Vaccination Rate	Initiated	Completed	Booster	
% of Total Members	0.71%	91.19%	83.31%	
Members	68	8,778	7313	
Total Members	9,626	9,626	8,778	
Doses	Pfizer	Moderna	Johnson & Johnson	Total
Primary Dose	7,657	9,411	280	17,348
Booster Dose	3,252	3,978	83	7,313
COVID-19		Non-Medicare Population		
Vaccination Rate	Initiated	Completed	Booster	
% of Total Members	1.55%	82.62%	68.15%	
Members	78	4,145	2,825	
Total Members	5,017	5,017	4,145	
Doses	Pfizer	Moderna	Johnson & Johnson	Total
Primary Dose	3,595	3,963	407	7,965
Booster Dose	1,200	1,507	118	2,825
COVID-19		Total Kaiser Member		
Vaccination Rate	Initiated	Completed	Booster	
% of Total Members	1.00%	88.25%	78.45%	
Members	146	12,923	10,138	
Total Members	14,643	14,643	12,923	
Doses	Pfizer	Moderna	Johnson & Johnson	Total
Primary Dose	11,252	13,374	687	25,313
Booster Dose	4,452	5,485	201	10,138

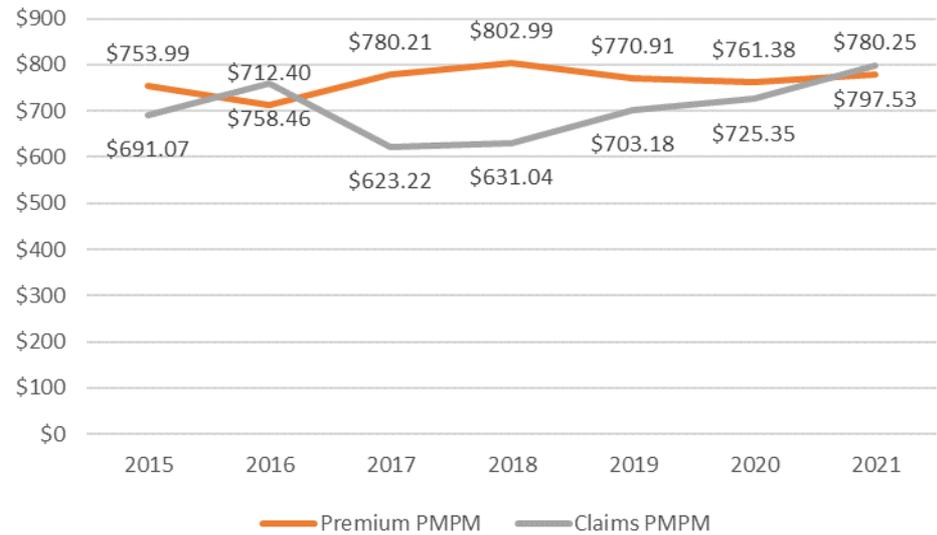
COVID-19	Tests Performed	Positive Tests	% Positive	Hospitalizations	ICU
Mar-20	34	2	5.9%	2	0
Apr-20	244	11	4.5%	11	5
May-20	420	14	3.3%	7	2
Jun-20	587	23	3.9%	12	2
Jul-20	923	53	5.7%	11	5
Aug-20	847	21	2.5%	7	2
Sep-20	795	19	2.4%	7	1
Oct-20	993	17	1.7%	9	4
Nov-20	1,464	86	5.9%	17	3
Dec-20	2,311	274	11.9%	41	12
Jan-21	1,929	252	13.1%	67	16
Feb-21	1,100	53	4.8%	20	4
Mar-21	1,058	22	2.1%	3	2
Apr-21	977	10	1.0%	10	1
May-21	919	8	0.9%	3	2
Jun-21	895	9	1.0%	6	3
Jul-21	977	50	5.1%	7	2
Aug-21	1,471	71	4.8%	14	4
Sep-21	1,373	44	3.2%	9	0
Oct-21	1,450	43	3.0%	11	0
Nov-21	1,284	36	2.8%	13	1
Dec-21	1,806	112	6.2%	19	4
Jan-22	2,675	585	21.9%	32	6
Feb-22	1,109	108	9.7%	15	1
Total 2020	27,641	1,923	7.0%		
2021	8,618	520	6.0%		
2022 YTD	15,239	710	4.7%		
	3,784	693	18.3%		

Kaiser HMO – HMO Summary

- Kaiser values are shown per member per month (PMPM) not per retiree subscriber per month (PRPM)
- The Claim Cost ratio increased from 95.3% to 102.2% (6.9%)
- Medical Enrollment increased by 732 members to 4,912
- The average age decreased to 53.7
- Claim Cost rose 10.0% to \$797.53 pmpm, while premium rose 2.5% to \$780.25 pmpm

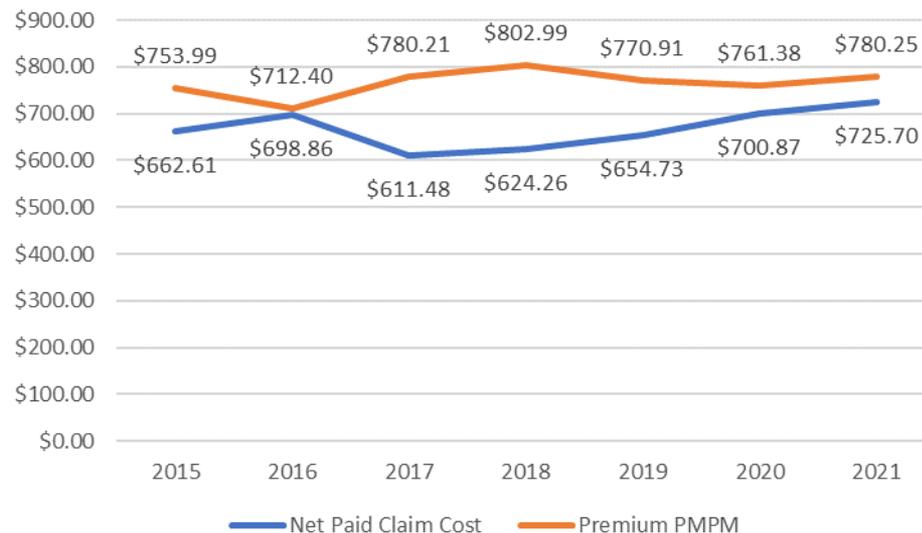
Kaiser	2015	2016	2017	2018	2019	2020	2021
Avg Members	3,590	3,694	3,769	4,013	4,118	4,180	4,912
Avg Age	55.7	55.2	54.7	54.2	54.1	54.2	53.7
Premium	\$32,484,151	\$31,582,829	\$35,290,459	\$38,665,574	\$38,093,075	\$38,186,226	\$45,992,013
Claims	\$29,773,500	\$33,624,950	\$28,189,333	\$30,385,948	\$34,746,396	\$36,379,147	\$47,010,493
Loss Ratio	91.7%	106.5%	79.8%	78.6%	91.2%	95.3%	102.2%
Per Retiree Per Month (PRPM)							
Premium PMPM	\$753.99	\$712.40	\$780.21	\$802.99	\$770.91	\$761.38	\$780.25
Claims PMPM	\$691.07	\$758.46	\$623.22	\$631.04	\$703.18	\$725.35	\$797.53
Change from Previous Year							
Enrollment		2.9%	2.0%	6.5%	2.6%	1.5%	17.5%
Premium PMPM		-5.5%	9.5%	2.9%	-4.0%	-1.2%	2.5%
Claims PMPM		9.8%	-17.8%	1.3%	11.4%	3.2%	10.0%

Claim Cost Loss Ratio



Kaiser HMO – Large Claim

- For 2021, the pooling level for large claimants increased to \$310,000 from \$295,000 in 2020
- Pooling claims reduced the loss ratio by 9.8%
- There were twelve large claimants above \$310,000 in 2021 compared to seven in 2020 at \$295,000



Large Claims	2015	2016	2017	2018	2019	2020	2021
Claims	\$29,773,500	\$33,624,950	\$28,189,333	\$30,385,948	\$34,746,396	\$36,379,147	\$47,010,493
Pooling Level	\$265,000	\$265,000	\$280,000	\$280,000	\$280,000	\$295,000	\$310,000
# of Large Claimants	9	12	3	3	6	7	12
Total Large Claims	\$3,611,211	\$5,822,344	\$1,370,716	\$1,166,402	\$4,074,054	\$3,292,702	\$7,954,143
<u>Pooling Level</u>	<u>\$2,385,000</u>	<u>\$3,180,000</u>	<u>\$840,000</u>	<u>\$840,000</u>	<u>\$1,680,000</u>	<u>\$2,065,000</u>	<u>\$3,720,000</u>
Pooled Claims	\$1,226,211	\$2,642,344	\$530,716	\$326,402	\$2,394,054	\$1,227,702	\$4,234,143
Net Claims	\$28,547,289	\$30,982,606	\$27,658,617	\$30,059,546	\$32,352,342	\$35,151,445	\$42,776,350
	2015	2016	2017	2018	2019	2020	2021
Gross Claim Cost	\$691.07	\$758.46	\$623.22	\$631.04	\$703.18	\$725.35	\$797.53
Net Paid Claim Cost	\$662.61	\$698.86	\$611.48	\$624.26	\$654.73	\$700.87	\$725.70
Premium PMPM	\$753.99	\$712.40	\$780.21	\$802.99	\$770.91	\$761.38	\$780.25



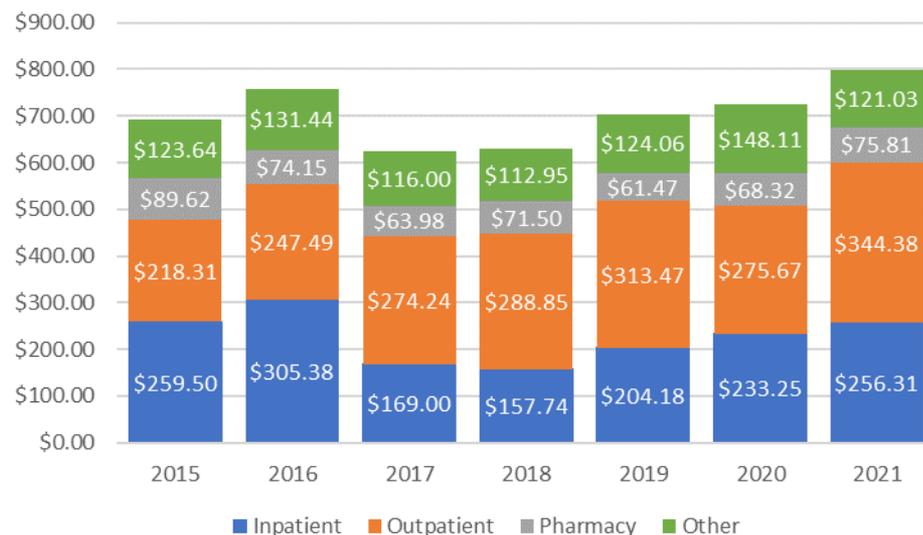
Kaiser HMO – Large Claims



	Diagnosis	2021 Claims
1	Cereb Infrc Due to Embolism of Left Middle Cerebral Artery	\$1,784,630.52
2	Non-St Elevation (Nstemi) Myocardial Infarction	\$1,226,584.41
3	Hydrocephalus; Unspecified	\$872,291.40
4	Anoxic Brain Damage; Not Elsewhere Classified	\$702,077.26
5	Other Specified Sepsis	\$596,200.19
6	Noninfective Gastroenteritis and Colitis; Unspecified	\$541,342.04
7	Multiple Myeloma Not Having Achieved Remission	\$436,240.84
8	Non-St Elevation (Nstemi) Myocardial Infarction	\$418,139.30
9	Laceration of Other Part of Small Intestine; Init Encntr	\$371,170.35
10	Type 2 Diabetes Mellitus W Diabetic Chronic Kidney Disease	\$346,438.16
11	Malignant Neoplasm of Brain; Unspecified	\$342,694.76
12	Burn of Third Degree of Lower Back; Initial Encounter	\$316,333.66
	Total	\$7,954,142.89

Kaiser – Claim Summary

- Total Claim cost for 2021, was 13.1% higher than 2020 on a pmpm basis
- Inpatient costs increased 9.9% over 2020
- Outpatient costs increased 24.9% over 2020
- The double-digit increase over 2020 in most categories is indicative of essential and non-essential services being available, whereas many non-essential services were not available in 2020



Claims Summary	2015	2016	2017	2018	2019	2020	2021
Inpatient	\$259.50	\$305.38	\$169.00	\$157.74	\$204.18	\$233.25	\$256.31
Outpatient	\$218.31	\$247.49	\$274.24	\$288.85	\$313.47	\$275.67	\$344.38
Pharmacy	\$89.62	\$74.15	\$63.98	\$71.50	\$61.47	\$68.32	\$75.81
Other	\$123.64	\$131.44	\$116.00	\$112.95	\$124.06	\$148.11	\$121.03
Total Claims	\$691.07	\$758.46	\$623.22	\$631.04	\$703.18	\$725.35	\$797.53
Change from Previous Year							
Inpatient		17.7%	-44.7%	-6.7%	29.4%	14.2%	9.9%
Outpatient		13.4%	10.8%	5.3%	8.5%	-12.1%	24.9%
Pharmacy		-17.3%	-13.7%	11.8%	-14.0%	11.1%	11.0%
Other		6.3%	-11.8%	-2.6%	9.8%	19.4%	-18.3%
Total Claims		9.8%	-17.8%	1.3%	11.4%	3.2%	10.0%

Kaiser – Inpatient Summary

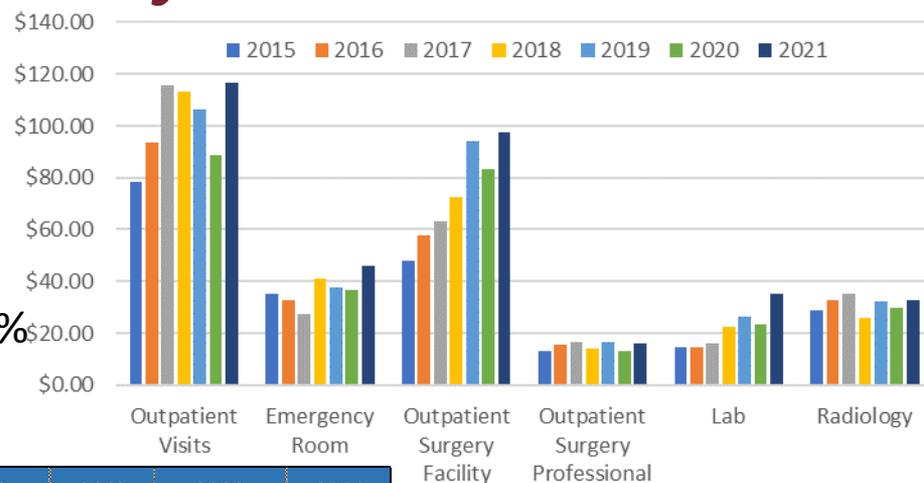
- Inpatient medical costs increased 99.1% over 2020
- Inpatient surgical costs decreased -32.9% over 2020
- Inpatient hospital facility charges increased 13.5% over 2020
- Inpatient professional services decreased -7.3% over 2020

Inpatient \$ PMPM	2015	2016	2017	2018	2019	2020	2021
Medical - Hospital	\$117.23	\$117.44	\$60.43	\$56.69	\$61.06	\$59.47	\$124.23
Medical - Professional	\$16.24	\$15.95	\$7.78	\$8.19	\$10.12	\$12.95	\$19.99
Medical - Total	\$133.47	\$133.39	\$68.21	\$64.88	\$71.18	\$72.42	\$144.22
Surgical							
Surgical - Hospital	\$104.34	\$143.41	\$86.18	\$77.16	\$106.58	\$131.69	\$91.75
Surgical - Professional	\$15.14	\$19.39	\$10.92	\$8.78	\$14.79	\$20.10	\$10.15
Surgical - Total	\$119.48	\$162.80	\$97.10	\$85.94	\$121.37	\$151.79	\$101.90
Maternity							
Maternity - Hospital	\$1.02	\$0.84	\$1.07	\$1.45	\$0.67	\$0.53	\$1.56
Maternity - Professional	\$0.35	\$0.33	\$0.42	\$0.58	\$0.25	\$0.24	\$0.73
Maternity - Total	\$1.37	\$1.17	\$1.49	\$2.03	\$0.92	\$0.77	\$2.29
Mental Health	\$0.98	\$2.84	\$1.21	\$2.42	\$5.01	\$4.65	\$3.29
Substance Abuse	\$0.00	\$1.49	\$0.98	\$0.19	\$2.76	\$0.73	\$0.76
Skilled Nursing Facility (SNF)	\$4.21	\$3.68	\$0.02	\$2.28	\$2.93	\$2.89	\$3.85
Total Inpatient \$PMPM	\$259.51	\$305.37	\$169.01	\$157.74	\$204.17	\$233.25	\$256.31
Change from Previous Year	2015	2016	2017	2018	2019	2020	2021
Medical - Hospital		0.2%	-48.5%	-6.2%	7.7%	-2.6%	108.9%
Medical - Professional		-1.8%	-51.2%	5.3%	23.6%	28.0%	54.4%
Medical - Total		-0.1%	-48.9%	-4.9%	9.7%	1.7%	99.1%
Surgical							
Surgical - Hospital		37.4%	-39.9%	-10.5%	38.1%	23.6%	-30.3%
Surgical - Professional		28.1%	-43.7%	-19.6%	68.5%	35.9%	-49.5%
Surgical - Total		36.3%	-40.4%	-11.5%	41.2%	25.1%	-32.9%
Maternity							
Maternity - Hospital		-17.6%	27.4%	35.5%	-53.8%	-20.9%	194.3%
Maternity - Professional		-5.7%	27.3%	38.1%	-56.9%	-4.0%	204.2%
Maternity - Total		-14.6%	27.4%	36.2%	-54.7%	-16.3%	197.4%
Mental Health		189.8%	-57.4%	100.0%	107.1%	-7.2%	-29.2%
Substance Abuse			-34.2%	-81.0%	1382.9%	-73.6%	4.1%
Skilled Nursing Facility (SNF)		-12.6%	-99.5%	11300.0%	28.5%	-1.4%	33.2%
Total Inpatient \$PMPM		17.7%	-44.7%	-6.7%	29.4%	14.2%	9.9%



Kaiser – Outpatient Summary

- Total Outpatient cost increased 24.9% from \$275.69 pmpm to \$344.38 pmpm
 - Outpatient visit cost increased 31.3%
 - Emergency room cost increased 24.6%
 - OP Surgery Facility cost increased 17.1%
 - OP Surgery Professional cost increased 22.2%
 - Laboratory services increased 50.3%
 - Radiology increased 9.1%

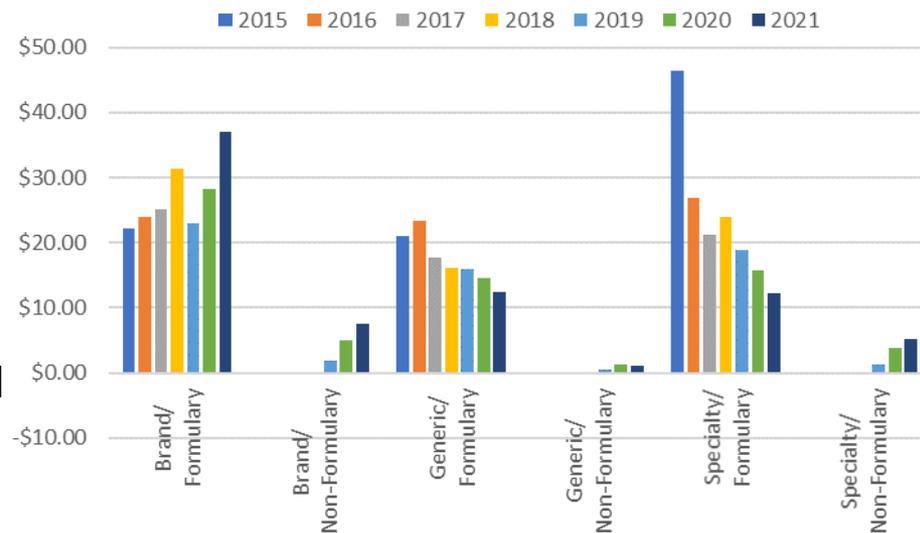


Outpatient \$ PMPM	2015	2016	2017	2018	2019	2020	2021
Outpatient Visits	\$78.42	\$93.50	\$115.54	\$113.41	\$106.22	\$88.73	\$116.54
Emergency Room	\$35.15	\$32.92	\$27.58	\$40.99	\$37.75	\$36.93	\$46.03
Surgical/Procedures							
Outpatient Surgery Facility	\$48.04	\$57.98	\$63.15	\$72.30	\$94.27	\$83.34	\$97.62
Outpatient Surgery Professional	\$13.25	\$15.75	\$16.65	\$13.93	\$16.60	\$13.31	\$16.26
Lab	\$14.38	\$14.57	\$16.02	\$22.31	\$26.57	\$23.50	\$35.33
Radiology	\$29.07	\$32.77	\$35.30	\$25.91	\$32.07	\$29.88	\$32.60
Total Outpatient \$PMPM	\$218.31	\$247.49	\$274.24	\$288.85	\$313.48	\$275.69	\$344.38
Change from Previous Year	2015	2016	2017	2018	2019	2020	2021
Outpatient Visits		19.2%	23.6%	-1.8%	-6.3%	-16.5%	31.3%
Emergency Room		-6.3%	-16.2%	48.6%	-7.9%	-2.2%	24.6%
Surgical/Procedures							
Outpatient Surgery Facility		20.7%	8.9%	14.5%	30.4%	-11.6%	17.1%
Outpatient Surgery Professional		18.9%	5.7%	-16.3%	19.2%	-19.8%	22.2%
Lab		1.3%	10.0%	39.3%	19.1%	-11.6%	50.3%
Radiology		12.7%	7.7%	-26.6%	23.8%	-6.8%	9.1%
Total Outpatient \$PMPM		13.4%	10.8%	5.3%	8.5%	-12.1%	24.9%



Kaiser – Pharmacy Summary

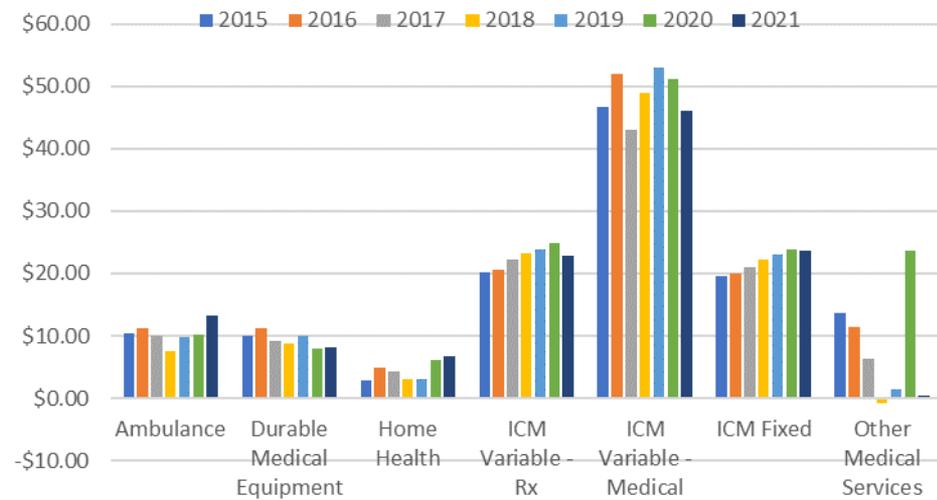
- Total Pharmacy cost increased 11.0% from \$68.32 pmpm to \$75.81
- Formulary and Non-Formulary Brand drugs increased 31.7% and 53.6% respectively
- Specialty Non-Formulary increased in cost 40.1% from \$3.72 pmpm to \$5.21 pmpm
- Generic Formulary and Non-Formulary as well as Specialty Formulary all decreased in cost -14.3%, -10.7% and -21.5% respectively



Pharmacy \$ PMPM	2015	2016	2017	2018	2019	2020	2021
Brand/Formulary	\$22.24	\$23.93	\$25.17	\$31.41	\$22.93	\$28.18	\$37.11
Brand/Non-Formulary	\$0.00	\$0.00	\$0.00	\$0.00	\$1.91	\$4.96	\$7.62
Generic/Formulary	\$20.95	\$23.37	\$17.60	\$16.09	\$15.93	\$14.50	\$12.42
Generic/Non-Formulary	\$0.00	\$0.00	\$0.00	\$0.00	\$0.51	\$1.31	\$1.17
Specialty/Formulary	\$46.43	\$26.86	\$21.22	\$24.00	\$18.90	\$15.65	\$12.28
Specialty/Non-Formulary	\$0.00	-\$0.01	-\$0.01	\$0.00	\$1.29	\$3.72	\$5.21
Total Pharmacy \$PMPM	\$89.62	\$74.15	\$63.98	\$71.50	\$61.47	\$68.32	\$75.81
Change from Previous Year	2015	2016	2017	2018	2019	2020	2021
Brand/Formulary		7.6%	5.2%	24.8%	-27.0%	22.9%	31.7%
Brand/Non-Formulary		0.0%	0.0%	0.0%	0.0%	159.7%	53.6%
Generic/Formulary		11.6%	-24.7%	-8.6%	-1.0%	-9.0%	-14.3%
Generic/Non-Formulary		0.0%	0.0%	0.0%	0.0%	156.9%	-10.7%
Specialty/Formulary		-42.1%	-21.0%	13.1%	-21.3%	-17.2%	-21.5%
Specialty/Non-Formulary		0.0%	0.0%	-100.0%	0.0%	188.4%	40.1%
Total Pharmacy \$PMPM		-17.3%	-13.7%	11.8%	-14.0%	11.1%	11.0%

Kaiser – Other Summary

- Total Other cost decreased -18.3% from \$148.11 pmpm to \$121.03 pmpm
- Ambulance Services increased 28.9% pmpm
- Home Healthcare increased 9.9% pmpm
- Total Integrated Care Management (ICM) fees decreased -7.5% from \$100.11 to \$92.56 pmpm



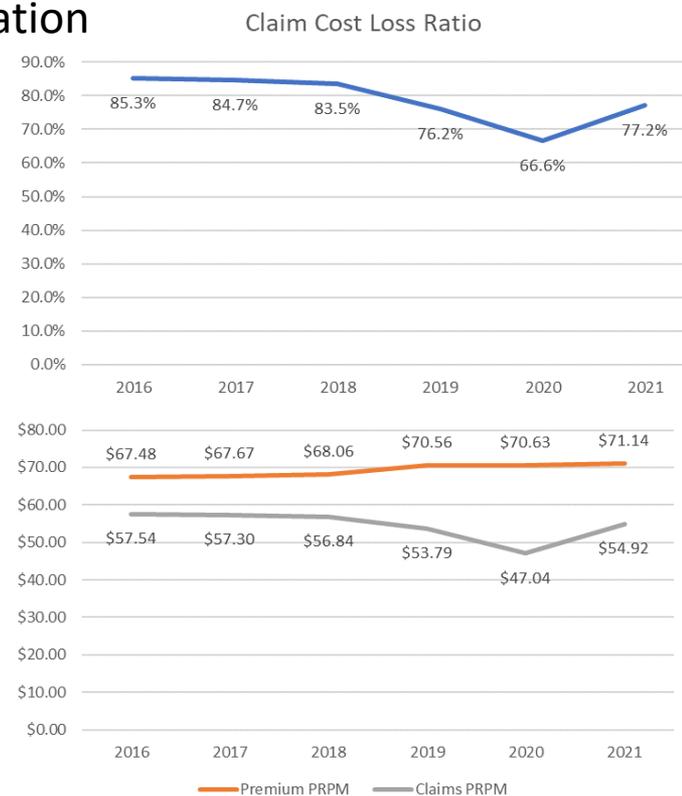
Total Other \$ PMPM	2015	2016	2017	2018	2019	2020	2021
Ambulance	\$10.47	\$11.27	\$10.09	\$7.52	\$9.70	\$10.22	\$13.17
Durable Medical Equipment (DME)	\$9.92	\$11.19	\$9.17	\$8.85	\$9.96	\$8.02	\$8.07
Home Health	\$2.94	\$5.00	\$4.23	\$2.98	\$3.07	\$6.17	\$6.78
ICM Variable - Rx	\$20.27	\$20.62	\$22.14	\$23.26	\$23.94	\$24.89	\$22.90
ICM Variable - Medical	\$46.72	\$52.03	\$43.01	\$48.91	\$52.95	\$51.27	\$46.08
ICM Fixed	\$19.65	\$19.95	\$21.06	\$22.31	\$23.09	\$23.95	\$23.58
Other Medical Services	\$13.67	\$11.38	\$6.30	-\$0.88	\$1.35	\$23.59	\$0.45
Total Other \$PMPM	\$123.64	\$131.44	\$116.00	\$112.95	\$124.06	\$148.11	\$121.03
Change from Previous Year	2015	2016	2017	2018	2019	2020	2021
Ambulance		7.6%	-10.5%	-25.5%	29.0%	5.4%	28.9%
Durable Medical Equipment (DME)		12.8%	-18.1%	-3.5%	12.5%	-19.5%	0.6%
Home Health		70.1%	-15.4%	-29.6%	3.0%	101.0%	9.9%
ICM Variable - Rx		1.7%	7.4%	5.1%	2.9%	4.0%	-8.0%
ICM Variable - Medical		11.4%	-17.3%	13.7%	8.3%	-3.2%	-10.1%
ICM Fixed		1.5%	5.6%	5.9%	3.5%	3.7%	-1.5%
Other Medical Services		-16.7%	-44.7%	-113.9%	-254.2%	1643.1%	-98.1%
Total Other PMPM		6.3%	-11.8%	-2.6%	9.8%	19.4%	-18.3%

Delta Dental

Delta Dental – Summary

- 2021 was the third consecutive year LACERS self-funded the dental plan
- Premium equivalent exceeded claim cost for a 77.2% loss ratio
- Given Delta Dental’s administration cost of \$5.10 prpm, LACERS accumulated a cash position of \$1,802,735 in 2021, \$2,759,875 in 2020 and \$1,685,860 in 2019 for a total of \$6,248,470
- Keenan recommends LACERS maintain an IBNR reserve at \$607,345 as outlined in Keenan’s December 31, 2021, IBNR actuarially certified reserve calculation
- This leaves an accumulation of margin of \$5,641,125

Delta Dental	2016	2017	2018	2019	2020	2021
Average Members	10,794	11,150	11,559	12,029	12,490	13,511
Premium	\$8,740,607	\$9,054,217	\$9,440,831	\$10,185,820	\$10,586,448	\$11,534,538
Claims	\$7,453,548	\$7,666,357	\$7,884,355	\$7,763,760	\$7,050,619	\$8,904,930
Loss Ratio	85.3%	84.7%	83.5%	76.2%	66.6%	77.2%
Per Retiree Per Month (PRPM)						
Premium PRPM	\$67.48	\$67.67	\$68.06	\$70.56	\$70.63	\$71.14
Claims PRPM	\$57.54	\$57.30	\$56.84	\$53.79	\$47.04	\$54.92
Change from Previous Year						
Enrollment		3.3%	3.7%	4.1%	3.8%	8.2%
Premium PRPM		0.3%	0.6%	3.7%	0.1%	0.7%
Claims PRPM		-0.4%	-0.8%	-5.4%	-12.5%	16.8%



Anthem Blue View Vision

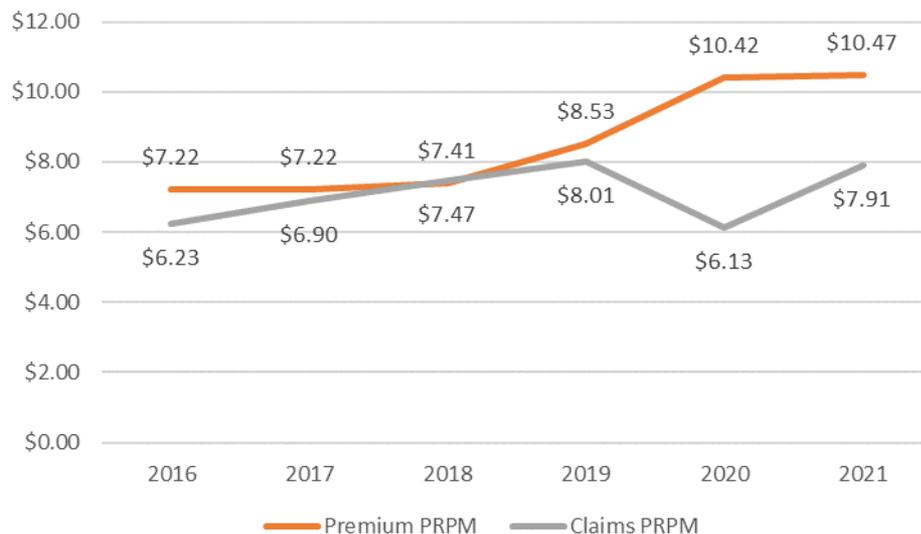
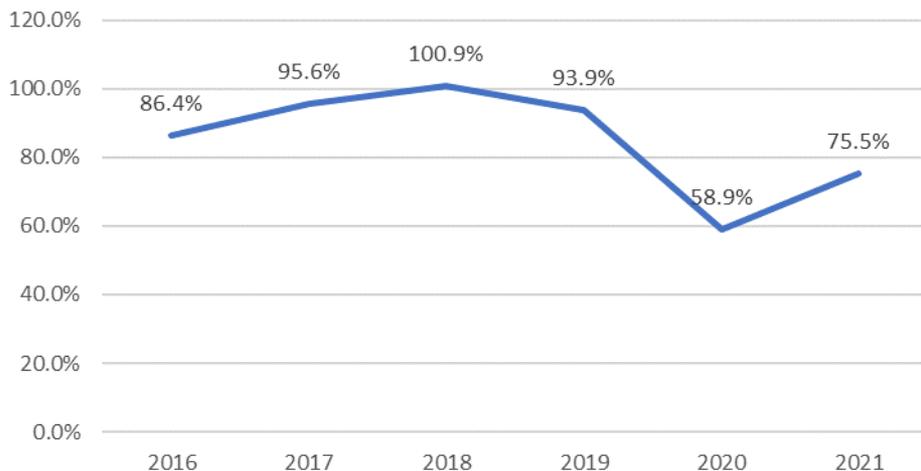
Anthem Blue View Vision –

Executive Summary

- Membership grew 6.9% to 6,796
- The loss ratio increased to 75.5% from 58.9%
- Claim cost pmpm increased 28.9% to \$7.91

Vision	2016	2017	2018	2019	2020	2021
Average Members	7,129	7,353	7,641	7,089	6,356	6,796
Premium	\$617,329	\$636,952	\$679,099	\$725,266	\$794,534	\$854,178
Claims	\$533,380	\$608,902	\$684,891	\$681,374	\$467,912	\$644,783
Loss Ratio	86.4%	95.6%	100.9%	93.9%	58.9%	75.5%
Per Retiree Per Month (PRPM)						
Premium PRPM	\$7.22	\$7.22	\$7.41	\$8.53	\$10.42	\$10.47
Claims PRPM	\$6.23	\$6.90	\$7.47	\$8.01	\$6.13	\$7.91
Change from Previous Year						
Enrollment		3.1%	3.9%	-7.2%	-10.3%	6.9%
Premium PRPM		0.0%	2.6%	15.1%	22.2%	0.5%
Claims PRPM		10.7%	8.2%	7.2%	-23.4%	28.9%

Claim Cost Loss Ratio



Next Steps

Next Steps

- Develop coordinated carrier strategy using dashboard findings:
 - Share dashboard findings with carriers
 - Seek carrier programs to better serve LACERS' membership
 - Prepare for upcoming 2023 renewal
- Review with LACERS the 2021 financial dashboard and develop 2023 key benefit initiatives

Glossary

- Claim Cost Loss Ratio – the claim cost of a particular line of coverage over a particular time frame divided by the premium for the same line of coverage for the same time frame provides you with a claim cost loss ratio.
- Total Cost Loss Ratio - the total cost of a particular line of coverage over a particular time frame divided by the premium for the same line of coverage for the same time frame provides you with a total cost loss ratio.
- Total Cost – claim cost plus the associated carrier retention/administration cost
- Capitation Fee – Applies to HMO coverage. A contracted and carrier negotiated fee paid to providers and hospitals on a monthly basis for certain services eliminating the claim cost. Fee is based on members selection of a primary care physician and hospital selection.
- PMPM – per member per month
- PRPM – per retiree per month
- IBNR – Incurred but not Reported reserve
- Accumulation of margin – For self-funded plans if total premium equivalent is greater than total cost an accumulation of margin is realized.
- Pooling Point (Level) – In a fully insured program, a dollar value where individual claimants who have accumulated claims (within the plan year) exceeding the pooling point, the amount above is pooled and not counted towards the plan experience.
- Pool Charge – The insurers charge for having a pooling point. Cost decreases as pooling point increases.
- DOC – days of care
- DME – durable medical equipment
- SNF – skilled nursing facility
- Retail Drug – a drug which is purchased at a local pharmacy (typically no more than a 30-day supply)
- Mail Order Drug – a drug that is purchased through a mail order facility (typically a 3-month supply)
- Generic Drug – a drug which is manufactured by more than one pharmacy drug manufacturer.
- Brand Drug – a drug which is manufactured exclusively by one pharmacy drug manufacturer.
- Formulary Drug – a drug with which the insurance carrier or PBM has a contractual relationship for price and terms.
- Non-Formulary Drug - a drug with which the insurance carrier or PBM does not have a contractual relationship for price and terms.

Appendix

Anthem Blue Cross PPO – Monthly Premium and Claims Summary

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
Retirees	4,444	4,478	4,511	4,560	4,593	4,632	4,638	4,651	4,667	4,665	4,665	4,678	4,599
Premium	\$ 2,547,104	\$ 2,555,240	\$ 2,623,606	\$ 2,670,443	\$ 2,680,457	\$ 2,504,220	\$ 2,515,410	\$ 2,757,753	\$ 2,722,205	\$ 2,719,113	\$ 2,699,934	\$ 2,689,995	\$ 31,685,480
Claims	\$ 1,603,454	\$ 1,879,675	\$ 3,596,490	\$ 1,779,559	\$ 2,156,297	\$ 2,279,732	\$ 2,387,053	\$ 1,931,490	\$ 2,235,877	\$ 1,787,636	\$ 2,359,540	\$ 2,892,886	\$ 26,889,689

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
Retirees	4,296	4,305	4,318	4,323	4,329	4,335	4,332	4,336	4,343	4,360	4,358	4,385	4,335
Premium	\$ 2,265,680	\$ 2,420,272	\$ 2,296,023	\$ 2,403,328	\$ 2,389,747	\$ 2,395,109	\$ 2,383,253	\$ 2,371,051	\$ 2,375,524	\$ 2,384,085	\$ 1,935,065	\$ 2,375,936	\$ 27,995,073
Claims	\$ 1,644,027	\$ 1,897,820	\$ 2,059,820	\$ 2,132,592	\$ 1,270,737	\$ 2,310,895	\$ 1,745,715	\$ 1,586,525	\$ 2,450,826	\$ 1,952,561	\$ 1,762,414	\$ 2,399,341	\$ 23,213,273

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Total
Retirees	4,102	4,117	4,124	4,153	4,171	4,189	4,199	4,207	4,226	4,237	4,242	4,249	4,185
Premium	\$ 2,325,037	\$ 2,171,193	\$ 1,755,650	\$ 2,191,037	\$ 2,243,473	\$ 2,272,895	\$ 2,186,785	\$ 2,255,384	\$ 2,259,094	\$ 2,291,792	\$ 2,279,137	\$ 2,273,182	\$ 26,504,659
Claims	\$ 1,434,756	\$ 1,251,569	\$ 1,655,633	\$ 1,890,888	\$ 1,879,563	\$ 2,085,488	\$ 1,817,724	\$ 2,034,197	\$ 1,888,351	\$ 1,982,553	\$ 2,425,792	\$ 2,134,554	\$ 22,481,068

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Total
Retirees	3,964	3,963	3,979	4,012	4,029	4,061	4,081	4,115	4,145	4,168	4,182	4,196	4,075
Premium	\$ 2,108,087	\$ 2,213,117	\$ 2,047,322	\$ 2,219,356	\$ 2,226,618	\$ 2,143,259	\$ 2,277,232	\$ 2,270,932	\$ 2,314,606	\$ 2,315,659	\$ 2,329,326	\$ 2,294,064	\$ 26,759,578
Claims	\$ 1,437,361	\$ 1,504,362	\$ 2,045,506	\$ 1,447,687	\$ 1,942,384	\$ 2,016,506	\$ 1,952,469	\$ 1,889,571	\$ 1,412,122	\$ 2,757,743	\$ 1,850,689	\$ 1,862,627	\$ 22,119,027

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Total
Retirees	3,838	3,909	3,934	3,870	3,886	3,856	3,873	3,947	3,919	3,934	4,031	3,929	3,911
Premium	\$ 1,926,978	\$ 1,978,730	\$ 2,006,821	\$ 1,965,298	\$ 1,986,401	\$ 1,944,582	\$ 1,775,361	\$ 2,010,426	\$ 1,891,199	\$ 2,006,798	\$ 2,024,301	\$ 1,904,998	\$ 23,421,893
Claims	\$ 1,579,959	\$ 2,676,376	\$ 2,118,584	\$ 1,502,085	\$ 1,648,562	\$ 1,803,725	\$ 2,069,502	\$ 1,797,383	\$ 1,463,551	\$ 1,270,688	\$ 2,054,775	\$ 1,612,104	\$ 21,597,294

	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Total
Retirees	3,686	3,779	3,741	3,779	3,769	3,775	3,819	3,800	3,824	3,813	3,849	3,826	3,788
Premium	\$ 1,727,736	\$ 1,813,052	\$ 1,785,189	\$ 1,799,779	\$ 1,782,113	\$ 1,816,176	\$ 1,821,315	\$ 1,820,245	\$ 1,847,355	\$ 1,838,540	\$ 1,850,391	\$ 1,828,579	\$ 21,730,470
Claims	\$ 1,378,405	\$ 1,117,151	\$ 1,478,871	\$ 1,266,440	\$ 1,486,157	\$ 1,646,629	\$ 1,430,059	\$ 1,527,161	\$ 1,489,970	\$ 1,441,605	\$ 1,698,688	\$ 1,650,221	\$ 17,611,357

Anthem Blue Cross PPO –

Per Retiree Per Month Premium and Claims Summary

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
Retirees	4,444	4,478	4,511	4,560	4,593	4,632	4,638	4,651	4,667	4,665	4,665	4,678	4,599
Premium	\$ 573.16	\$ 570.62	\$ 581.60	\$ 585.62	\$ 583.60	\$ 540.63	\$ 542.35	\$ 592.94	\$ 583.29	\$ 582.88	\$ 578.76	\$ 575.03	\$ 574.21
Claims	\$ 360.81	\$ 419.76	\$ 797.27	\$ 390.25	\$ 469.47	\$ 492.17	\$ 514.67	\$ 415.28	\$ 479.08	\$ 383.20	\$ 505.80	\$ 618.40	\$ 487.18

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
Retirees	4,296	4,305	4,318	4,323	4,329	4,335	4,332	4,336	4,343	4,360	4,358	4,385	4,335
Premium	\$ 527.39	\$ 562.20	\$ 531.73	\$ 555.94	\$ 552.03	\$ 552.50	\$ 550.15	\$ 546.83	\$ 546.98	\$ 546.81	\$ 444.03	\$ 541.83	\$ 538.20
Claims	\$ 382.69	\$ 440.84	\$ 477.03	\$ 493.31	\$ 293.54	\$ 533.08	\$ 402.98	\$ 365.90	\$ 564.32	\$ 447.84	\$ 404.41	\$ 547.17	\$ 446.09

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Total
Retirees	4,102	4,117	4,124	4,153	4,171	4,189	4,199	4,207	4,226	4,237	4,242	4,249	4,185
Premium	\$ 566.81	\$ 527.37	\$ 425.72	\$ 527.58	\$ 537.87	\$ 542.59	\$ 520.79	\$ 536.10	\$ 534.57	\$ 540.90	\$ 537.28	\$ 534.99	\$ 527.71
Claims	\$ 349.77	\$ 304.00	\$ 401.46	\$ 455.31	\$ 450.63	\$ 497.85	\$ 432.89	\$ 483.53	\$ 446.84	\$ 467.91	\$ 571.85	\$ 502.37	\$ 447.03

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Total
Retirees	3,964	3,963	3,979	4,012	4,029	4,061	4,081	4,115	4,145	4,168	4,182	4,196	4,075
Premium	\$ 531.81	\$ 558.44	\$ 514.53	\$ 553.18	\$ 552.65	\$ 527.77	\$ 558.01	\$ 551.87	\$ 558.41	\$ 555.58	\$ 556.99	\$ 546.73	\$ 547.29
Claims	\$ 362.60	\$ 379.60	\$ 514.08	\$ 360.84	\$ 482.10	\$ 496.55	\$ 478.43	\$ 459.19	\$ 340.68	\$ 661.65	\$ 442.54	\$ 443.91	\$ 452.38

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Total
Retirees	3,838	3,909	3,934	3,870	3,886	3,856	3,873	3,947	3,919	3,934	4,031	3,929	3,911
Premium	\$ 502.08	\$ 506.20	\$ 510.12	\$ 507.83	\$ 511.17	\$ 504.30	\$ 458.39	\$ 509.36	\$ 482.57	\$ 510.12	\$ 502.18	\$ 484.86	\$ 499.12
Claims	\$ 411.66	\$ 684.67	\$ 538.53	\$ 388.14	\$ 424.23	\$ 467.77	\$ 534.34	\$ 455.38	\$ 373.45	\$ 323.00	\$ 509.74	\$ 410.31	\$ 460.24

	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Total
Retirees	3,686	3,779	3,741	3,779	3,769	3,775	3,819	3,800	3,824	3,813	3,849	3,826	3,788
Premium	\$ 468.73	\$ 479.77	\$ 477.20	\$ 476.26	\$ 472.83	\$ 481.11	\$ 476.91	\$ 479.01	\$ 483.09	\$ 482.18	\$ 480.75	\$ 477.93	\$ 478.01
Claims	\$ 373.96	\$ 295.62	\$ 395.31	\$ 335.13	\$ 394.31	\$ 436.19	\$ 374.46	\$ 401.88	\$ 389.64	\$ 378.08	\$ 441.33	\$ 431.32	\$ 387.40

Anthem Blue Cross HMO – Monthly Premium and Claims Summary

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
Retirees	864	895	909	946	954	963	963	970	971	973	966	960	945
Premium	\$ 1,242,023	\$ 1,316,928	\$ 1,376,300	\$ 1,361,375	\$ 1,422,264	\$ 1,389,647	\$ 1,377,995	\$ 1,415,197	\$ 1,409,165	\$ 1,412,764	\$ 1,356,792	\$ 1,419,800	\$ 16,500,249
Claims	\$ 889,765	\$ 992,031	\$ 1,272,805	\$ 1,565,431	\$ 1,191,217	\$ 1,393,004	\$ 1,067,344	\$ 1,224,631	\$ 972,412	\$ 1,148,672	\$ 1,277,992	\$ 1,331,027	\$ 14,326,329

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
Retirees	795	805	814	819	827	828	821	810	833	840	842	848	824
Premium	\$ 1,142,063	\$ 1,108,613	\$ 1,122,525	\$ 1,153,462	\$ 1,169,331	\$ 1,182,401	\$ 1,160,469	\$ 1,150,491	\$ 1,141,629	\$ 1,202,984	\$ 1,110,757	\$ 1,178,339	\$ 13,823,064
Claims	\$ 1,156,915	\$ 925,146	\$ 1,078,180	\$ 859,863	\$ 872,348	\$ 979,444	\$ 999,506	\$ 1,078,435	\$ 1,035,419	\$ 1,028,595	\$ 1,004,443	\$ 970,900	\$ 11,989,194

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Total
Retirees	768	779	785	795	803	806	818	818	828	821	815	806	804
Premium	\$ 964,929	\$ 978,750	\$ 986,288	\$ 998,853	\$ 1,008,904	\$ 1,012,673	\$ 1,027,750	\$ 1,027,750	\$ 1,040,314	\$ 1,031,519	\$ 1,023,981	\$ 1,012,673	\$ 12,114,384
Claims	\$ 816,069	\$ 908,388	\$ 859,984	\$ 1,309,970	\$ 727,839	\$ 762,997	\$ 833,831	\$ 1,166,212	\$ 1,026,500	\$ 1,038,197	\$ 980,281	\$ 867,528	\$ 11,297,796

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Total
Retirees	848	853	862	872	888	896	885	894	903	909	917	923	888
Premium	\$ 1,231,168	\$ 1,258,060	\$ 1,088,455	\$ 1,251,256	\$ 1,243,772	\$ 1,322,926	\$ 1,351,647	\$ 1,320,972	\$ 1,298,594	\$ 1,243,701	\$ 1,335,136	\$ 1,306,719	\$ 15,252,406
Claims	\$ 962,346	\$ 695,105	\$ 1,265,144	\$ 954,252	\$ 788,631	\$ 1,023,184	\$ 1,163,757	\$ 1,086,229	\$ 836,634	\$ 1,322,936	\$ 882,834	\$ 1,023,606	\$ 12,004,658

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Total
Retirees	784	815	788	797	844	825	787	842	857	839	860	843	823
Premium	\$ 1,044,772	\$ 1,076,927	\$ 1,052,062	\$ 1,061,615	\$ 1,135,200	\$ 1,110,027	\$ 1,009,107	\$ 1,107,553	\$ 1,128,335	\$ 1,129,192	\$ 1,158,671	\$ 1,152,094	\$ 13,165,555
Claims	\$ 908,415	\$ 887,394	\$ 1,090,354	\$ 779,124	\$ 920,028	\$ 1,528,446	\$ 889,390	\$ 884,263	\$ 914,962	\$ 762,349	\$ 1,171,923	\$ 1,082,764	\$ 11,819,412

	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Total
Retirees	768	764	713	767	751	759	736	759	762	771	771	754	756
Premium	\$ 1,059,289	\$ 1,047,518	\$ 999,160	\$ 1,048,266	\$ 1,038,163	\$ 1,038,621	\$ 990,208	\$ 1,050,928	\$ 1,026,857	\$ 1,029,708	\$ 1,037,445	\$ 1,030,877	\$ 12,397,041
Claims	\$ 833,016	\$ 918,929	\$ 832,864	\$ 905,215	\$ 814,722	\$ 924,473	\$ 1,033,931	\$ 827,021	\$ 1,247,048	\$ 861,241	\$ 820,963	\$ 1,137,731	\$ 11,157,154

Anthem Blue Cross HMO –

Per Retiree Per Month Premium and Claims Summary

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
Retirees	864	895	909	946	954	963	963	970	971	973	966	960	945
Premium	\$ 1,437.53	\$ 1,471.43	\$ 1,514.08	\$ 1,439.09	\$ 1,490.84	\$ 1,443.04	\$ 1,430.94	\$ 1,458.97	\$ 1,451.25	\$ 1,451.97	\$ 1,404.55	\$ 1,478.96	\$ 1,456.05
Claims	\$ 1,029.82	\$ 1,108.41	\$ 1,400.23	\$ 1,654.79	\$ 1,248.66	\$ 1,446.53	\$ 1,108.35	\$ 1,262.51	\$ 1,001.45	\$ 1,180.55	\$ 1,322.97	\$ 1,386.49	\$ 1,262.56

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
Retirees	795	805	814	819	827	828	821	810	833	840	842	848	824
Premium	\$ 1,436.56	\$ 1,377.16	\$ 1,379.02	\$ 1,408.38	\$ 1,413.94	\$ 1,428.02	\$ 1,413.48	\$ 1,420.36	\$ 1,370.50	\$ 1,432.12	\$ 1,319.19	\$ 1,389.55	\$ 1,399.02
Claims	\$ 1,455.24	\$ 1,149.25	\$ 1,324.55	\$ 1,049.89	\$ 1,054.83	\$ 1,182.90	\$ 1,217.43	\$ 1,331.40	\$ 1,243.00	\$ 1,224.52	\$ 1,192.93	\$ 1,144.93	\$ 1,214.24

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Total
Retirees	768	779	785	795	803	806	818	818	828	821	815	806	804
Premium	\$ 1,256.42	\$ 1,256.42	\$ 1,256.42	\$ 1,256.42	\$ 1,256.42	\$ 1,256.42	\$ 1,256.42	\$ 1,256.42	\$ 1,256.42	\$ 1,256.42	\$ 1,256.42	\$ 1,256.42	\$ 1,256.42
Claims	\$ 1,062.59	\$ 1,166.09	\$ 1,095.52	\$ 1,647.76	\$ 906.40	\$ 946.65	\$ 1,019.35	\$ 1,425.69	\$ 1,239.73	\$ 1,264.55	\$ 1,202.80	\$ 1,076.34	\$ 1,171.12

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Total
Retirees	848	853	862	872	888	896	885	894	903	909	917	923	888
Premium	\$ 1,451.85	\$ 1,474.86	\$ 1,262.71	\$ 1,434.93	\$ 1,400.64	\$ 1,476.48	\$ 1,527.28	\$ 1,477.60	\$ 1,438.09	\$ 1,368.21	\$ 1,455.98	\$ 1,415.73	\$ 1,432.15
Claims	\$ 1,134.84	\$ 814.89	\$ 1,467.68	\$ 1,094.33	\$ 888.10	\$ 1,141.95	\$ 1,314.98	\$ 1,215.02	\$ 926.51	\$ 1,455.38	\$ 962.74	\$ 1,109.00	\$ 1,127.20

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Total
Retirees	784	815	788	797	844	825	787	842	857	839	860	843	823
Premium	\$ 1,332.62	\$ 1,321.38	\$ 1,335.10	\$ 1,332.01	\$ 1,345.02	\$ 1,345.49	\$ 1,282.22	\$ 1,315.38	\$ 1,316.61	\$ 1,345.88	\$ 1,347.29	\$ 1,366.66	\$ 1,332.41
Claims	\$ 1,158.69	\$ 1,088.83	\$ 1,383.70	\$ 977.57	\$ 1,090.08	\$ 1,852.66	\$ 1,130.10	\$ 1,050.19	\$ 1,067.63	\$ 908.64	\$ 1,362.70	\$ 1,284.42	\$ 1,196.18

	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Total
Retirees	768	764	713	767	751	759	736	759	762	771	771	754	756
Premium	\$ 1,379.28	\$ 1,371.10	\$ 1,401.35	\$ 1,366.71	\$ 1,382.37	\$ 1,368.41	\$ 1,345.39	\$ 1,384.62	\$ 1,347.58	\$ 1,335.55	\$ 1,345.58	\$ 1,367.21	\$ 1,366.07
Claims	\$ 1,084.66	\$ 1,202.79	\$ 1,168.11	\$ 1,180.20	\$ 1,084.85	\$ 1,218.01	\$ 1,404.80	\$ 1,089.62	\$ 1,636.55	\$ 1,117.04	\$ 1,064.80	\$ 1,508.93	\$ 1,229.44

Kaiser –

Monthly Premium and Claims Summary

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
Members	4,433	4,559	4,670	4,816	4,993	5,066	5,095	5,101	5,079	5,067	5,041	5,025	4,912
Premium	\$ 3,458,862	\$ 3,557,173	\$ 3,643,782	\$ 3,757,698	\$ 3,895,803	\$ 3,952,762	\$ 3,975,389	\$ 3,980,071	\$ 3,962,905	\$ 3,953,542	\$ 3,933,255	\$ 3,920,771	\$ 45,992,013
Claims	\$ 3,164,838	\$ 2,941,216	\$ 5,381,765	\$ 2,082,574	\$ 3,890,048	\$ 3,788,463	\$ 3,604,256	\$ 4,941,464	\$ 4,204,793	\$ 3,090,320	\$ 4,074,585	\$ 5,846,169	\$ 47,010,493

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
Members	4,049	4,109	4,151	4,141	4,155	4,175	4,091	4,091	4,216	4,277	4,432	4,267	4,180
Premium	\$ 3,078,835	\$ 3,124,459	\$ 3,156,395	\$ 3,148,792	\$ 3,159,437	\$ 3,174,645	\$ 3,110,772	\$ 3,110,772	\$ 3,205,821	\$ 3,252,205	\$ 3,370,066	\$ 3,244,601	\$ 38,136,800
Claims	\$ 2,788,400	\$ 2,882,476	\$ 3,010,833	\$ 2,039,703	\$ 1,909,878	\$ 1,777,659	\$ 3,481,047	\$ 2,999,856	\$ 2,900,728	\$ 3,890,059	\$ 3,368,998	\$ 5,329,510	\$ 36,379,147

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Total
Members	4,056	4,051	4,089	4,139	4,145	4,158	4,170	4,158	4,167	4,122	4,097	4,061	4,118
Premium	\$ 3,126,819	\$ 3,122,965	\$ 3,152,259	\$ 3,190,805	\$ 3,195,430	\$ 3,205,452	\$ 3,214,703	\$ 3,205,452	\$ 3,212,390	\$ 3,177,699	\$ 3,158,426	\$ 3,130,674	\$ 38,093,074
Claims	\$ 2,773,098	\$ 2,198,082	\$ 2,482,638	\$ 2,548,366	\$ 2,544,412	\$ 2,363,768	\$ 3,435,651	\$ 3,050,397	\$ 2,354,707	\$ 2,993,508	\$ 5,214,113	\$ 2,787,655	\$ 34,746,395

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Total
Members	3,800	3,780	3,864	4,011	3,985	3,990	4,029	4,060	4,161	4,126	4,168	4,178	4,013
Premium	\$ 3,051,362	\$ 3,035,302	\$ 3,102,753	\$ 3,220,793	\$ 3,199,915	\$ 3,203,930	\$ 3,235,247	\$ 3,260,139	\$ 3,341,241	\$ 3,313,137	\$ 3,346,862	\$ 3,354,892	\$ 38,665,574
Claims	\$ 2,688,477	\$ 2,283,585	\$ 2,019,194	\$ 2,140,224	\$ 2,283,457	\$ 2,993,169	\$ 3,232,660	\$ 2,296,956	\$ 2,828,420	\$ 3,071,918	\$ 2,150,606	\$ 2,397,282	\$ 30,385,948

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Total
Members	3,733	3,712	3,713	3,745	3,782	3,765	3,744	3,787	3,781	3,812	3,843	3,815	3,769
Premium	\$ 2,912,524	\$ 2,896,140	\$ 2,896,920	\$ 2,921,886	\$ 2,950,754	\$ 2,937,491	\$ 2,921,106	\$ 2,954,655	\$ 2,949,974	\$ 2,974,161	\$ 2,998,347	\$ 2,976,501	\$ 35,290,459
Claims	\$ 2,467,331	\$ 2,134,732	\$ 3,368,101	\$ 2,630,415	\$ 2,214,887	\$ 1,711,140	\$ 2,293,468	\$ 2,533,288	\$ 2,098,372	\$ 2,218,897	\$ 2,550,296	\$ 1,968,406	\$ 28,189,333

	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Total
Members	3,640	3,657	3,671	3,667	3,700	3,700	3,708	3,742	3,724	3,713	3,716	3,695	3,694
Premium	\$ 2,593,136	\$ 2,605,247	\$ 2,615,220	\$ 2,612,371	\$ 2,635,880	\$ 2,635,880	\$ 2,641,579	\$ 2,665,801	\$ 2,652,978	\$ 2,645,141	\$ 2,647,278	\$ 2,632,318	\$ 31,582,829
Claims	\$ 2,555,199	\$ 3,776,444	\$ 3,014,380	\$ 2,976,014	\$ 3,289,930	\$ 2,560,709	\$ 3,142,465	\$ 2,551,200	\$ 2,371,659	\$ 2,305,036	\$ 2,377,768	\$ 2,704,146	\$ 33,624,950

Kaiser –

Per Retiree Per Month Premium and Claims Summary

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
Members	4,433	4,559	4,670	4,816	4,993	5,066	5,095	5,101	5,079	5,067	5,041	5,025	4,912
Premium	\$ 780.25	\$ 780.25	\$ 780.25	\$ 780.25	\$ 780.25	\$ 780.25	\$ 780.25	\$ 780.25	\$ 780.25	\$ 780.25	\$ 780.25	\$ 780.25	\$ 780.25
Claims	\$ 713.93	\$ 645.15	\$ 1,152.41	\$ 432.43	\$ 779.10	\$ 747.82	\$ 707.41	\$ 968.72	\$ 827.88	\$ 609.89	\$ 808.29	\$ 1,163.42	\$ 797.53

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
Members	4,049	4,109	4,151	4,141	4,155	4,175	4,091	4,091	4,216	4,277	4,432	4,267	4,180
Premium	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39
Claims	\$ 688.66	\$ 701.50	\$ 725.33	\$ 492.56	\$ 459.66	\$ 425.79	\$ 850.90	\$ 733.28	\$ 688.03	\$ 909.53	\$ 760.15	\$ 1,249.01	\$ 725.35

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Total
Members	4,056	4,051	4,089	4,139	4,145	4,158	4,170	4,158	4,167	4,122	4,097	4,061	4,118
Premium	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91
Claims	\$ 683.70	\$ 542.60	\$ 607.15	\$ 615.70	\$ 613.85	\$ 568.49	\$ 823.90	\$ 733.62	\$ 565.08	\$ 726.23	\$ 1,272.67	\$ 686.45	\$ 703.18

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Total
Members	3,800	3,780	3,864	4,011	3,985	3,990	4,029	4,060	4,161	4,126	4,168	4,178	4,013
Premium	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99
Claims	\$ 707.49	\$ 604.12	\$ 522.57	\$ 533.59	\$ 573.01	\$ 750.17	\$ 802.35	\$ 565.75	\$ 679.75	\$ 744.53	\$ 515.98	\$ 573.79	\$ 631.04

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Total
Members	3,733	3,712	3,713	3,745	3,782	3,765	3,744	3,787	3,781	3,812	3,843	3,815	3,769
Premium	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21
Claims	\$ 660.95	\$ 575.09	\$ 907.11	\$ 702.38	\$ 585.64	\$ 454.49	\$ 612.57	\$ 668.94	\$ 554.98	\$ 582.08	\$ 663.62	\$ 515.96	\$ 623.22

	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Total
Members	3,640	3,657	3,671	3,667	3,700	3,700	3,708	3,742	3,724	3,713	3,716	3,695	3,694
Premium	\$ 712.40	\$ 712.40	\$ 712.40	\$ 712.40	\$ 712.40	\$ 712.40	\$ 712.40	\$ 712.40	\$ 712.40	\$ 712.40	\$ 712.40	\$ 712.40	\$ 712.40
Claims	\$ 701.98	\$ 1,032.66	\$ 821.13	\$ 811.57	\$ 889.17	\$ 692.08	\$ 847.48	\$ 681.77	\$ 636.86	\$ 620.80	\$ 639.87	\$ 731.84	\$ 758.46

Delta Dental – Monthly Premium and Claims Summary

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
Members	12,923	13,074	13,196	13,385	13,548	13,651	13,690	13,719	13,755	13,748	13,734	13,712	13,511
Premium	\$ 914,372	\$ 926,913	\$ 936,653	\$ 951,408	\$ 964,791	\$ 972,472	\$ 975,729	\$ 978,022	\$ 980,653	\$ 979,696	\$ 978,196	\$ 975,633	\$ 11,534,538
Claims	\$ 652,127	\$ 704,101	\$ 740,992	\$ 947,377	\$ 732,683	\$ 688,654	\$ 840,385	\$ 676,516	\$ 841,246	\$ 635,531	\$ 621,601	\$ 823,717	\$ 8,904,930

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
Members	12,324	12,372	12,439	12,445	12,469	12,454	12,452	12,447	12,524	12,595	12,652	12,710	12,490
Premium	\$ 870,198	\$ 873,660	\$ 878,822	\$ 879,340	\$ 881,352	\$ 879,801	\$ 879,397	\$ 878,669	\$ 885,061	\$ 889,347	\$ 893,133	\$ 897,668	\$ 10,586,448
Claims	\$ 905,378	\$ 870,292	\$ 689,302	\$ 221,127	\$ 149,923	\$ 448,055	\$ 660,701	\$ 552,036	\$ 589,843	\$ 756,617	\$ 526,483	\$ 680,862	\$ 7,050,619

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Total
Members	11,822	11,836	11,880	11,968	11,995	12,033	12,072	12,096	12,140	12,163	12,174	12,174	12,029
Premium	\$ 835,516	\$ 835,668	\$ 838,960	\$ 845,985	\$ 847,141	\$ 849,845	\$ 852,544	\$ 853,519	\$ 856,900	\$ 857,636	\$ 857,152	\$ 854,954	\$ 10,185,820
Claims	\$ 545,725	\$ 737,068	\$ 700,291	\$ 642,973	\$ 781,973	\$ 610,363	\$ 568,691	\$ 737,173	\$ 597,225	\$ 731,619	\$ 572,951	\$ 537,709	\$ 7,763,760

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Total
Members	11,351	11,391	11,419	11,462	11,525	11,558	11,586	11,633	11,685	11,710	11,697	11,688	11,559
Premium	\$ 773,262	\$ 772,317	\$ 772,477	\$ 776,696	\$ 780,075	\$ 792,008	\$ 788,684	\$ 789,959	\$ 795,379	\$ 799,546	\$ 802,303	\$ 798,124	\$ 9,440,830
Claims	\$ 918,160	\$ 720,511	\$ 736,277	\$ 689,322	\$ 714,306	\$ 613,328	\$ 563,379	\$ 641,636	\$ 555,328	\$ 621,293	\$ 544,463	\$ 566,352	\$ 7,884,355

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Total
Members	10,973	11,010	11,031	11,089	11,120	11,124	11,170	11,218	11,238	11,275	11,278	11,279	11,150
Premium	\$ 742,378	\$ 740,018	\$ 742,033	\$ 748,793	\$ 749,577	\$ 757,359	\$ 755,495	\$ 755,582	\$ 759,484	\$ 767,756	\$ 767,313	\$ 768,429	\$ 9,054,217
Claims	\$ 767,130	\$ 680,435	\$ 722,622	\$ 611,108	\$ 671,173	\$ 632,995	\$ 561,567	\$ 648,443	\$ 516,352	\$ 612,430	\$ 585,825	\$ 656,277	\$ 7,666,357

	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Total
Members	10,652	10,669	10,715	10,734	10,773	10,805	10,822	10,848	10,862	10,887	10,885	10,872	10,794
Premium	\$ 720,515	\$ 717,639	\$ 720,435	\$ 725,349	\$ 726,556	\$ 727,953	\$ 729,869	\$ 732,200	\$ 734,091	\$ 735,615	\$ 736,494	\$ 733,891	\$ 8,740,607
Claims	\$ 807,266	\$ 719,388	\$ 711,205	\$ 603,411	\$ 610,820	\$ 590,578	\$ 574,443	\$ 595,451	\$ 547,563	\$ 550,508	\$ 529,359	\$ 613,556	\$ 7,453,548

Delta Dental –

Per Retiree Per Month Premium and Claims Summary

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
Members	12,923	13,074	13,196	13,385	13,548	13,651	13,690	13,719	13,755	13,748	13,734	13,712	13,511
Premium	\$ 70.76	\$ 70.90	\$ 70.98	\$ 71.08	\$ 71.21	\$ 71.24	\$ 71.27	\$ 71.29	\$ 71.29	\$ 71.26	\$ 71.22	\$ 71.15	\$ 71.14
Claims	\$ 50.46	\$ 53.86	\$ 56.15	\$ 70.78	\$ 54.08	\$ 50.45	\$ 61.39	\$ 49.31	\$ 61.16	\$ 46.23	\$ 45.26	\$ 60.07	\$ 54.93

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
Members	12,324	12,372	12,439	12,445	12,469	12,454	12,452	12,447	12,524	12,595	12,652	12,710	12,490
Premium	\$ 70.61	\$ 70.62	\$ 70.65	\$ 70.66	\$ 70.68	\$ 70.64	\$ 70.62	\$ 70.59	\$ 70.67	\$ 70.61	\$ 70.59	\$ 70.63	\$ 70.63
Claims	\$ 73.46	\$ 70.34	\$ 55.41	\$ 17.77	\$ 12.02	\$ 35.98	\$ 53.06	\$ 44.35	\$ 47.10	\$ 60.07	\$ 41.61	\$ 53.57	\$ 47.06

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Total
Members	11,822	11,836	11,880	11,968	11,995	12,033	12,072	12,096	12,140	12,163	12,174	12,174	12,029
Premium	\$ 70.67	\$ 70.60	\$ 70.62	\$ 70.69	\$ 70.62	\$ 70.63	\$ 70.62	\$ 70.56	\$ 70.58	\$ 70.51	\$ 70.41	\$ 70.23	\$ 70.56
Claims	\$ 46.16	\$ 62.27	\$ 58.95	\$ 53.72	\$ 65.19	\$ 50.72	\$ 47.11	\$ 60.94	\$ 49.19	\$ 60.15	\$ 47.06	\$ 44.17	\$ 53.80

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Total
Members	11,351	11,391	11,419	11,462	11,525	11,558	11,586	11,633	11,685	11,710	11,697	11,688	11,559
Premium	\$ 68.12	\$ 67.80	\$ 67.65	\$ 67.76	\$ 67.69	\$ 68.52	\$ 68.07	\$ 67.91	\$ 68.07	\$ 68.28	\$ 68.59	\$ 68.29	\$ 68.06
Claims	\$ 80.89	\$ 63.25	\$ 64.48	\$ 60.14	\$ 61.98	\$ 53.07	\$ 48.63	\$ 55.16	\$ 47.52	\$ 53.06	\$ 46.55	\$ 48.46	\$ 56.93

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Total
Members	10,973	11,010	11,031	11,089	11,120	11,124	11,170	11,218	11,238	11,275	11,278	11,279	11,150
Premium	\$ 67.65	\$ 67.21	\$ 67.27	\$ 67.53	\$ 67.41	\$ 68.08	\$ 67.64	\$ 67.35	\$ 67.58	\$ 68.09	\$ 68.04	\$ 68.13	\$ 67.67
Claims	\$ 69.91	\$ 61.80	\$ 65.51	\$ 55.11	\$ 60.36	\$ 56.90	\$ 50.27	\$ 57.80	\$ 45.95	\$ 54.32	\$ 51.94	\$ 58.19	\$ 57.29

	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Total
Members	10,652	10,669	10,715	10,734	10,773	10,805	10,822	10,848	10,862	10,887	10,885	10,872	10,794
Premium	\$ 67.64	\$ 67.26	\$ 67.24	\$ 67.57	\$ 67.44	\$ 67.37	\$ 67.44	\$ 67.50	\$ 67.58	\$ 67.57	\$ 67.66	\$ 67.50	\$ 67.48
Claims	\$ 75.79	\$ 67.43	\$ 66.37	\$ 56.21	\$ 56.70	\$ 54.66	\$ 53.08	\$ 54.89	\$ 50.41	\$ 50.57	\$ 48.63	\$ 56.43	\$ 57.55

Anthem Blue View Vision – Monthly Premium and Claims Summary

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
Members	6,533	6,593	6,652	6,740	6,797	6,852	6,860	6,885	6,905	6,909	6,904	6,917	6,796
Premium	\$ 68,007	\$ 68,764	\$ 69,920	\$ 70,396	\$ 71,479	\$ 71,714	\$ 72,218	\$ 72,381	\$ 72,382	\$ 72,598	\$ 71,961	\$ 72,358	\$ 854,178
Claims	\$ 38,601	\$ 33,167	\$ 61,771	\$ 47,527	\$ 55,810	\$ 49,973	\$ 56,695	\$ 69,239	\$ 52,626	\$ 56,940	\$ 71,050	\$ 51,384	\$ 644,783

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
Members	6,270	6,291	6,310	6,324	6,344	6,357	6,350	6,344	6,381	6,419	6,422	6,455	6,356
Premium	\$ 65,308	\$ 65,642	\$ 65,313	\$ 66,763	\$ 66,290	\$ 65,367	\$ 66,242	\$ 66,181	\$ 66,070	\$ 67,073	\$ 67,308	\$ 66,977	\$ 794,534
Claims	\$ 51,501	\$ 40,810	\$ 49,109	\$ (217)	\$ 6,583	\$ 33,848	\$ 37,211	\$ 54,239	\$ 30,164	\$ 54,650	\$ 61,519	\$ 48,495	\$ 467,912

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Total
Members	7,944	8,063	7,931	7,893	7,925	7,962	6,182	6,198	6,226	6,236	6,250	6,253	7,089
Premium	\$ 60,838	\$ 61,619	\$ 65,102	\$ 62,860	\$ 51,129	\$ 54,377	\$ 61,004	\$ 61,048	\$ 62,204	\$ 62,050	\$ 61,361	\$ 61,674	\$ 725,266
Claims	\$ 36,187	\$ 53,941	\$ 51,231	\$ 61,364	\$ 60,561	\$ 55,016	\$ 59,086	\$ 59,749	\$ 67,363	\$ 66,775	\$ 62,624	\$ 47,477	\$ 681,374

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Total
Members	7,457	7,451	7,477	7,537	7,564	7,616	7,654	7,700	7,759	7,805	7,825	7,846	7,641
Premium	\$ 55,258	\$ 55,573	\$ 55,193	\$ 55,883	\$ 56,013	\$ 56,575	\$ 56,861	\$ 56,775	\$ 57,126	\$ 57,846	\$ 58,359	\$ 57,637	\$ 679,099
Claims	\$ 56,894	\$ 41,383	\$ 60,183	\$ 61,270	\$ 55,218	\$ 50,458	\$ 62,857	\$ 55,571	\$ 50,096	\$ 74,149	\$ 61,492	\$ 55,320	\$ 684,891

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Total
Members	7,230	7,281	7,296	7,307	7,310	7,324	7,362	7,411	7,406	7,435	7,436	7,437	7,353
Premium	\$ 51,972	\$ 52,485	\$ 52,533	\$ 52,988	\$ 52,639	\$ 52,904	\$ 52,870	\$ 53,725	\$ 53,431	\$ 53,739	\$ 53,939	\$ 53,727	\$ 636,952
Claims	\$ 38,677	\$ 44,386	\$ 49,515	\$ 52,476	\$ 52,383	\$ 49,527	\$ 41,600	\$ 62,340	\$ 57,813	\$ 55,001	\$ 58,884	\$ 46,300	\$ 608,902

	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Total
Members	7,099	7,094	7,083	7,132	7,093	7,116	7,122	7,124	7,140	7,174	7,188	7,178	7,129
Premium	\$ 51,115	\$ 51,272	\$ 50,873	\$ 51,193	\$ 52,069	\$ 50,667	\$ 51,566	\$ 51,460	\$ 51,812	\$ 51,842	\$ 51,795	\$ 51,665	\$ 617,329
Claims	\$ 43,151	\$ 50,462	\$ 44,392	\$ 43,247	\$ 40,081	\$ 41,473	\$ 41,569	\$ 46,915	\$ 48,266	\$ 47,601	\$ 42,869	\$ 43,354	\$ 533,380

Anthem Blue View Vision –

Per Retiree Per Month Premium and Claims Summary

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
Members	6,533	6,593	6,652	6,740	6,797	6,852	6,860	6,885	6,905	6,909	6,904	6,917	6,796
Premium	\$ 10.41	\$ 10.43	\$ 10.51	\$ 10.44	\$ 10.52	\$ 10.47	\$ 10.53	\$ 10.51	\$ 10.48	\$ 10.51	\$ 10.42	\$ 10.46	\$ 10.47
Claims	\$ 5.91	\$ 5.03	\$ 9.29	\$ 7.05	\$ 8.21	\$ 7.29	\$ 8.26	\$ 10.06	\$ 7.62	\$ 8.24	\$ 10.29	\$ 7.43	\$ 7.91

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
Members	6,270	6,291	6,310	6,324	6,344	6,357	6,350	6,344	6,381	6,419	6,422	6,455	6,356
Premium	\$ 10.42	\$ 10.43	\$ 10.35	\$ 10.56	\$ 10.45	\$ 10.28	\$ 10.43	\$ 10.43	\$ 10.35	\$ 10.45	\$ 10.48	\$ 10.38	\$ 10.42
Claims	\$ 8.21	\$ 6.49	\$ 7.78	\$ (0.03)	\$ 1.04	\$ 5.32	\$ 5.86	\$ 8.55	\$ 4.73	\$ 8.51	\$ 9.58	\$ 7.51	\$ 6.13

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Total
Members	7,944	8,063	7,931	7,893	7,925	7,962	6,182	6,198	6,226	6,236	6,250	6,253	7,089
Premium	\$ 7.66	\$ 7.64	\$ 8.21	\$ 7.96	\$ 6.45	\$ 6.83	\$ 9.87	\$ 9.85	\$ 9.99	\$ 9.95	\$ 9.82	\$ 9.86	\$ 8.53
Claims	\$ 4.56	\$ 6.69	\$ 6.46	\$ 7.77	\$ 7.64	\$ 6.91	\$ 9.56	\$ 9.64	\$ 10.82	\$ 10.71	\$ 10.02	\$ 7.59	\$ 8.01

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Total
Members	7,457	7,451	7,477	7,537	7,564	7,616	7,654	7,700	7,759	7,805	7,825	7,846	7,641
Premium	\$ 7.41	\$ 7.46	\$ 7.38	\$ 7.41	\$ 7.41	\$ 7.43	\$ 7.43	\$ 7.37	\$ 7.36	\$ 7.41	\$ 7.46	\$ 7.35	\$ 7.41
Claims	\$ 7.63	\$ 5.55	\$ 8.05	\$ 8.13	\$ 7.30	\$ 6.63	\$ 8.21	\$ 7.22	\$ 6.46	\$ 9.50	\$ 7.86	\$ 7.05	\$ 7.47

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Total
Members	7,230	7,281	7,296	7,307	7,310	7,324	7,362	7,411	7,406	7,435	7,436	7,437	7,353
Premium	\$ 7.19	\$ 7.21	\$ 7.20	\$ 7.25	\$ 7.20	\$ 7.22	\$ 7.18	\$ 7.25	\$ 7.21	\$ 7.23	\$ 7.25	\$ 7.22	\$ 7.22
Claims	\$ 5.35	\$ 6.10	\$ 6.79	\$ 7.18	\$ 7.17	\$ 6.76	\$ 5.65	\$ 8.41	\$ 7.81	\$ 7.40	\$ 7.92	\$ 6.23	\$ 6.90

	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Total
Members	7,099	7,094	7,083	7,132	7,093	7,116	7,122	7,124	7,140	7,174	7,188	7,178	7,129
Premium	\$ 7.20	\$ 7.23	\$ 7.18	\$ 7.18	\$ 7.34	\$ 7.12	\$ 7.24	\$ 7.22	\$ 7.26	\$ 7.23	\$ 7.21	\$ 7.20	\$ 7.22
Claims	\$ 6.08	\$ 7.11	\$ 6.27	\$ 6.06	\$ 5.65	\$ 5.83	\$ 5.84	\$ 6.59	\$ 6.76	\$ 6.64	\$ 5.96	\$ 6.04	\$ 6.23

Acknowledgement

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Questions and Answers