

NORTH CAROLINA GENERAL ASSEMBLY

2023 Session

Legislative Actuarial Note - Health Benefits

Short Title:
Bill Number:
Sponsor(s):

2023 Appropriations Act. House Bill 259 (Sixth Edition)

SUMMARY TABLE

ACTUARIAL IMPACT OF H.B. 259, V.6 (\$ in thousands)

	FY 2023-24	FY 2024-25	FY 2025-26	FY 2026-27	FY 2027-28
State Impact State Health Plan Net Loss	2,050	4,300	4,500	4,700	4,900
NET STATE IMPACT	2,050	4,300	4,500	4,700	4,900

The State Health Plan's Net Loss is projected to increase by the amount shown above, decreasing the cash reserves of the Plan. Any deterioration in Plan financials does not directly translate to an increase in State appropriations in the short-run, but is likely to increase appropriations in the long-run. Roughly 57% of premiums paid to the Plan are derived from the General Fund.

In addition to the impact above, the bill is expected to shift contributions to pay for retiree medical benefits among employing entities. See below for further details.

ACTUARIAL IMPACT SUMMARY

Sections 4.10 and 39.29 have potential actuarial impacts on the State Health Plan (Plan).

<u>Section 4.10</u>: Allows the University of North Carolina Health Care System, ECU Medical Faculty Practice Plan, and ECU Dental School Clinical Operations to enroll all of their new employees, and possibly all of their current employees, in a comprehensive health benefit plan offered by the affected employers instead of enrolling them in the Plan.

The bill also closes the Teachers' and State Employees' Retirement System (TSERS) to new hires of the affected employers on or after January 1, 2024 and states that members of TSERS or the Optional Retirement Program (ORP) at the affected employers prior to that date remain members unless they make a one-time, irrevocable election to cease membership in favor of a similar, but unspecified, benefit offered by the employers. Employees of the affected employers hired on or after January 1, 2024 would participate in ORP; participate in a similar, but unspecified benefit; or have a choice between these two programs. Employers of TSERS and ORP members make contributions to the Retiree Health Benefit Fund (RHBF) as a percentage of their employees' compensation to pay for retiree medical benefits. This analysis assumes that the affected

employers would not make such contributions on the compensation of employees enrolled in a new retirement benefit program.

The Segal Company, the consulting actuary for the Plan, estimates that allowing UNCHCS to remove its active employees from the Plan will result in a lost subsidy of \$4.1 million in FY 2023-24 (if it were effective July 1), \$4.3 million in FY 2024-25, and \$4.5 million in FY 2025-26.

Hartman & Associates, the consulting actuary for the General Assembly, estimates that allowing UNCHCS to remove its active employees from the Plan will result in an annual lost gain of \$2 million to \$4 million.

Both actuaries estimate that closing TSERS and potentially ORP to new hires and allowing existing employees to choose an alternative retirement program will have no immediate material impact on the State's Other Post-Employment Benefit (OPEB) liability, but note that the State currently funds retiree medical benefits primarily on a pay-as-you-go basis, so contributions on behalf of current employees are in fact used largely to pay for healthcare for current retirees. The loss of these future contributions will mean that other employing entities and the tax revenue or other resources used to support those entities will bear some of the burden of paying for retiree medical benefits for the existing employees and retirees. As of June 30, 2022, the Net OPEB Liability related to UNCHCS was \$1.1 billion. Hartman & Associates estimates the shift in payments to offset this liability at \$5 million in FY 2023-24, increasing to \$35 million by FY 2034-35.

<u>Section 39.29</u>: Authorizes, but does not require, the Plan to offer to pay or reimburse premiums for alternative coverage for retirees; for example, coverage on the Affordable Care Act exchange. The retiree would be able to choose to accept the alternative coverage or remain in the Plan. Both actuaries state that the savings from this section cannot be estimated.

ASSUMPTIONS AND METHODOLOGY

The actuarial analyses used by each respective consulting actuary are on file with the Fiscal Research Division. Copies of each respective consulting actuary's analysis, including assumptions, are also attached to the original copy of this Legislative Actuarial note.

Summary Information and Data about the State Health Plan (Plan)

The Plan administers health benefit coverage for active employees from employing units of State agencies and departments, universities, local public schools, and local community colleges. Eligible retired employees of authorized employing units may also access health benefit coverage under the Plan. Eligible dependents of active and retired employees are authorized to participate in the Plan provided they meet certain requirements. Employees and retired employees of selected local governments and charter schools may also participate in the Plan under certain conditions.

The State finances the Plan on a self-funded basis and administers benefit coverage under a Preferred Provider Option (PPO) arrangement, with the exception of many Medicare-eligible retirees who are in fully-insured Medicare Advantage plans. The Plan's receipts are derived through premium contributions, investment earnings and other receipts. Premiums for health benefit

coverage are paid by (1) employing agencies for active employees, (2) the Retiree Health Benefit Fund for retired employees, and (3) employees and retirees who participate in a plan with a non-zero premium or who elect dependent coverage. Benefit and premium changes are typically effective on January 1. The Plan's PPO benefit design includes two alternative benefit levels listed below:

- 1) The 70/30 Plan that offers higher out-of-pocket requirements in return for lower employee and retiree premiums, and
- 2) The 80/20 Plan that offers lower out-of-pocket requirements with higher employee and retiree premiums.

Medicare-eligible retirees are offered three alternative plans:

- 1) The 70/30 Plan as coverage secondary to Medicare for medical services plus a pharmacy benefit plan,
- 2) "Base" Medicare Advantage Prescription Drug Plan (MA-PDP) from Humana, that applies in-network out-of-pocket requirements at out-of-network providers
- 3) "Enhanced" MA-PDP, identical to the "Base" MA-PDP, except with lower co-pays and higher retiree premiums

The following tables provide a summary of the most common monthly premium rates for the Plan in 2023:

Active Employees and Non-Medicare Retirees (if Fully Subsidized)

		Employee/R	etiree Share
	Employer	Complete	Do Not
	Share	Tobacco	Complete
		Attestation	Attestation
70/30 Plan	\$585	\$25 *	\$85 *
80/20 Plan	\$585	\$50	\$110

^{* \$0} for Non-Medicare Retirees

Medicare Retirees (if Fully Subsidized)

	Employer Share	Employee/Retiree Share
MA-PDP Base Plan	\$472	\$0
MA-PDP Enhanced Plan	\$472	\$73
Alternate Plan		
	Employer	Employee/Retiree Share
	Share	40
Traditional 70/30 Plan	\$472	\$0

Dependents (paid by employee/retiree in addition to premiums above)

	•	nts are Non- icare	One or Mor	re Medicare D	ependents
	70/30 Plan	80/20 Plan	MA-PDP	MA-PDP	70/30
			Base	Enhanced	Plan
Employee/Retiree +	\$193	\$255	\$4	\$73	\$155
Children					
Employee/Retiree +	\$565	\$650	\$4	\$73	\$425
Spouse					
Employee/Retiree +	\$573	\$670	\$8	\$146	\$444
Family					

The employer share of premiums for retirees is paid from the Retiree Health Benefit Fund. During FY 2022-23, employers contribute 6.89% of active employee payroll into the Fund. Total contributions for the year are projected to be approximately \$1.4 billion.

Financial Condition

Projected Results for CY 2023 and CY 2024 – The following summarizes projected financial results for 2023 and 2024, based on financial experience through December 2022. The projection assumes a 6.5% annual claims growth trend for medical claims, a 10.0% trend for pharmacy claims, a 7.0% trend for pharmacy rebates, benefit provisions and member-paid premiums as adopted by the Board for 2023, and 4% employer premium increases in FY 2023-24.

	(\$ millions)	
	Projected	Projected
	CY 2023	CY 2024
Beginning Cash Balance	\$849.1	\$679.0
Receipts:		
Net Premium Collections	\$3,945.1	\$4,261.1
Medicare Subsidies	\$11.0	\$9.8
Investment Earnings	\$6.3	\$5.3
Total	\$3,962.4	\$4,276.2
Disbursements:		
Net Medical Claim Payment Expenses	\$2,973.0	\$3,200.8
Net Pharmacy Claim Payment Expenses	\$998.3	\$1,046.8
Medicare Advantage Premiums	\$18.1	\$18.7
Administration and Claims-Processing Expenses	\$143.0	\$148.8
Total	\$4,132.4	\$4,415.1
Net Operating Income (Loss)	(\$170.0)	(\$138.9)

Of the premiums paid in CY 2023, an estimated \$2.7 billion is derived from General Fund sources and an estimated \$0.1 billion is derived from Highway Fund sources.

Other Post Employment Benefit (OPEB) Liability

As of June 30, 2022, the State and related units of government had a Total OPEB Liability of \$26.6 billion and Plan Fiduciary Net Position (Assets) of \$2.8 billion, for a Net OPEB Liability of \$23.7 billion. Actual contributions for the year ending June 30 were \$1,197 million, far less than the actuarially determined contributions of \$2,084 million.

Other Information

Additional assumptions include Medicare benefit "carve-outs," cost containment strategies including prior approval for certain medical services, utilization of the State Health Plan Network of providers, case and disease management for selected medical conditions, mental health case management, coordination of benefits with other payers, a prescription drug benefit manager with manufacturer rebates from formularies, fraud detection, and other authorized actions by the State

Treasurer, Executive Administrator, and Board of Trustees to manage the Plan to maintain and improve the Plan's operation and financial condition where possible. Medical claim costs are expected to increase at a rate of 6.5% annually in the short-term and pharmacy claim costs are expected to increase at a rate of 10.0% annually according to assumptions adopted by the Board of Trustees. The active population is projected to decrease by 0.3% per year, the pre-Medicare retiree population is projected to decrease by 2.5% per year and the Medicare-eligible retiree population is projected to increase by 3% per year.

For Section 4.10, both actuaries used demographic and Plan claims data on the roughly 10,000 current employees of UNCHCS with total compensation of roughly \$740 million. Data for the affected employers at East Carolina University (ECU) was not available. However, we estimate that the count of affected employees at ECU is less than 20% of the count of affected employees at UNCHCS. Both actuaries assumed that UNCHCS would establish an alternative comprehensive health benefit plan and immediately enroll all of its employees in that plan instead of the Plan. Section 4.10 is unclear about when the alternative plan would be offered and whether it would be offered to all employees or only a subset, for example those employees who are participating in new retirement benefit programs.

For the OPEB impact of Section 4.10, Hartman & Associates assumed that all current TSERS participants would elect to remain in TSERS, half of current ORP members would elect to remain in ORP, and all other UNCHCS employees would participate in an alternative retirement benefit program offered by UNCHCS. Hartman & Associates assumed 1,000 new UNCHCS hires each year, distributed by age based on current year new hires and an average new hire salary in FY 2023-24 of \$46,000. They also assumed that the State would contribute 50% of the OPEB actuarially determined employer contribution each year and that payroll would increase by 1% per year.

Enrollment as of January 1, 2023

			Medicare		Percent of
No. of Participants	70/30	80/20	Advantage	Total	Total
Actives	,	•	J		
Employees	118,294	173,997	_	292,291	39.29
Dependents	85,540	91,139	_	176,679	23.79
Sub-total	203,834	265,136		468,970	62.9%
	203,034	203,130	-	400,970	02.97
Retired					
Employees	48,559	17,689	157,649	223,897	30.1%
Dependents	8,946	4,865	19,354	33,165	<u>4.5%</u>
Sub-total	57,505	22,554	177,003	257,062	34.59
<u>Other</u>					
Employees	4,512	7,708	-	12,220	1.69
Dependents	3,186	3,636	-	6,822	0.99
Sub-total	7,698	11,344	-	19,042	2.60
Total					
Employees	171,365	199,394	157,649	528,408	70.99
Dependents	97,672	99,640	19,354	216,666	29.19
Grand Total	269,037	299,034	177,003	745,074	1009
	36.1%	40.1%	23.8%	100.0%	
Enrollment by Contract Employee Only	70/30	80/20	MA 138,295	Total 412,057	
Enrollment by Contract Employee Only Employee Child(ren) Employee Spouse	70/30 124,099 29,534 5,055	80/20 149,663 32,793 5,514	MA 138,295 254 19,100	412,057 62,581 29,669	
Enrollment by Contract Employee Only Employee Child(ren) Employee Spouse Employee Family	70/30 124,099 29,534 5,055 12,677	80/20 149,663 32,793 5,514 11,424	138,295 254 19,100	412,057 62,581 29,669 24,101	
Enrollment by Contract Employee Only Employee Child(ren) Employee Spouse	70/30 124,099 29,534 5,055	80/20 149,663 32,793 5,514	138,295 254	412,057 62,581 29,669	
Enrollment by Contract Employee Only Employee Child(ren) Employee Spouse Employee Family	70/30 124,099 29,534 5,055 12,677	80/20 149,663 32,793 5,514 11,424	138,295 254 19,100	412,057 62,581 29,669 24,101	
Enrollment by Contract Employee Only Employee Child(ren) Employee Spouse Employee Family Total	70/30 124,099 29,534 5,055 12,677 171,365	80/20 149,663 32,793 5,514 11,424 199,394	138,295 254 19,100 157,649	412,057 62,581 29,669 24,101 528,408	
Enrollment by Contract Employee Only Employee Child(ren) Employee Spouse Employee Family Total Percent Enrollment by Contract	70/30 124,099 29,534 5,055 12,677 171,365	80/20 149,663 32,793 5,514 11,424 199,394 80/20	138,295 254 19,100 157,649	412,057 62,581 29,669 24,101 528,408	
Enrollment by Contract Employee Only Employee Child(ren) Employee Spouse Employee Family Total Percent Enrollment by Contract Employee Only	70/30 124,099 29,534 5,055 12,677 171,365 70/30 72.4%	80/20 149,663 32,793 5,514 11,424 199,394 80/20 75.1%	138,295 254 19,100 157,649 MA 87.7%	412,057 62,581 29,669 24,101 528,408 Total 78.0%	
Enrollment by Contract Employee Only Employee Child(ren) Employee Spouse Employee Family Total Percent Enrollment by Contract Employee Only Employee Child(ren)	70/30 124,099 29,534 5,055 12,677 171,365 70/30 72.4% 17.2%	80/20 149,663 32,793 5,514 11,424 199,394 80/20 75.1% 16.4%	138,295 254 19,100 157,649 MA 87.7% 0.2%	412,057 62,581 29,669 24,101 528,408 Total 78.0% 11.8%	
Enrollment by Contract Employee Only Employee Child(ren) Employee Spouse Employee Family Total Percent Enrollment by Contract Employee Only Employee Child(ren) Employee Spouse	70/30 124,099 29,534 5,055 12,677 171,365 70/30 72.4% 17.2% 2.9%	80/20 149,663 32,793 5,514 11,424 199,394 80/20 75.1% 16.4% 2.8%	138,295 254 19,100 157,649 MA 87.7% 0.2% 12.1%	412,057 62,581 29,669 24,101 528,408 Total 78.0% 11.8% 5.6%	
Enrollment by Contract Employee Only Employee Child(ren) Employee Spouse Employee Family Total Percent Enrollment by Contract Employee Only Employee Child(ren) Employee Spouse Employee Family	70/30 124,099 29,534 5,055 12,677 171,365 70/30 72.4% 17.2% 2.9% 7.4%	80/20 149,663 32,793 5,514 11,424 199,394 80/20 75.1% 16.4% 2.8% 5.7%	138,295 254 19,100 157,649 MA 87.7% 0.2% 12.1% 0.0%	412,057 62,581 29,669 24,101 528,408 Total 78.0% 11.8% 5.6% 4.6%	
Enrollment by Contract Employee Only Employee Child(ren) Employee Spouse Employee Family Total Percent Enrollment by Contract Employee Only Employee Child(ren) Employee Spouse Employee Family Total Enrollment by Sex	70/30 124,099 29,534 5,055 12,677 171,365 70/30 72.4% 17.2% 2.9% 7.4% 100.0%	80/20 149,663 32,793 5,514 11,424 199,394 80/20 75.1% 16.4% 2.8% 5.7% 100.0%	138,295 254 19,100 157,649 MA 87.7% 0.2% 12.1% 0.0% 100.0%	412,057 62,581 29,669 24,101 528,408 Total 78.0% 11.8% 5.6% 4.6% 100.0%	
Enrollment by Contract Employee Only Employee Child(ren) Employee Spouse Employee Family Total Percent Enrollment by Contract Employee Only Employee Child(ren) Employee Spouse Employee Family Total Enrollment by Sex Female	70/30 124,099 29,534 5,055 12,677 171,365 70/30 72.4% 17.2% 2.9% 7.4% 100.0%	80/20 149,663 32,793 5,514 11,424 199,394 80/20 75.1% 16.4% 2.8% 5.7% 100.0% 80/20 189,487	138,295 254 19,100 157,649 MA 87.7% 0.2% 12.1% 0.0% 100.0%	412,057 62,581 29,669 24,101 528,408 Total 78.0% 11.8% 5.6% 4.6% 100.0% Total 464,344	
Enrollment by Contract Employee Only Employee Child(ren) Employee Spouse Employee Family Total Percent Enrollment by Contract Employee Only Employee Child(ren) Employee Spouse Employee Family Total Enrollment by Sex	70/30 124,099 29,534 5,055 12,677 171,365 70/30 72.4% 17.2% 2.9% 7.4% 100.0%	80/20 149,663 32,793 5,514 11,424 199,394 80/20 75.1% 16.4% 2.8% 5.7% 100.0%	138,295 254 19,100 157,649 MA 87.7% 0.2% 12.1% 0.0% 100.0% MA 116,892 60,111	412,057 62,581 29,669 24,101 528,408 Total 78.0% 11.8% 5.6% 4.6% 100.0%	
Enrollment by Contract Employee Only Employee Child(ren) Employee Spouse Employee Family Total Percent Enrollment by Contract Employee Only Employee Child(ren) Employee Spouse Employee Family Total Enrollment by Sex Female	70/30 124,099 29,534 5,055 12,677 171,365 70/30 72.4% 17.2% 2.9% 7.4% 100.0%	80/20 149,663 32,793 5,514 11,424 199,394 80/20 75.1% 16.4% 2.8% 5.7% 100.0% 80/20 189,487	138,295 254 19,100 157,649 MA 87.7% 0.2% 12.1% 0.0% 100.0%	412,057 62,581 29,669 24,101 528,408 Total 78.0% 11.8% 5.6% 4.6% 100.0% Total 464,344	
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Enrollment by Contract Employee Only Employee Spouse Employee Family Total Percent Enrollment by Contract Employee Only Employee Child(ren) Employee Spouse Employee Family Total Enrollment by Sex Female Male Total Percent Enrollment by Sex	70/30 124,099 29,534 5,055 12,677 171,365 70/30 72.4% 17.2% 2.9% 7.4% 100.0% 70/30 157,965 111,072 269,037	80/20 149,663 32,793 5,514 11,424 199,394 80/20 75.1% 16.4% 2.8% 5.7% 100.0% 80/20 189,487 109,547 299,034	138,295 254 19,100 157,649 MA 87.7% 0.2% 12.1% 0.0% 100.0% MA 116,892 60,111 177,003	412,057 62,581 29,669 24,101 528,408 Total 78.0% 11.8% 5.6% 4.6% 100.0% Total 464,344 280,730 745,074 Total	

Total	-	25 & Under 26 to 45 46 to 55 56 to 65 66 & Over Total Percent Enrollment by Age 25 & Under 26 to 45 46 to 55 56 to 65 66 & Over Total Retiree Enrollment by Category Non-Medicare Eligible Medicare Eligible in Traditional 70/30 Medicare Eligible in Base MA Plan Medicare Eligible in Enhanced MA Plan	84,371 68,727 45,183 46,944 23,812 269,037 70/30 31.4% 25.5% 16.8% 17.4% 8.9%	86,893 78,996 63,015 63,217 6,913 299,034 80/20 29.1% 26.4% 21.1% 21.1% 2.3% 100.0%	18 266 913 11,375 164,431 177,003 MA 0.0% 0.2% 0.5% 6.4% 92.9% 100.0%	171,282 147,989 109,111 121,536 195,156 745,074 Total 23.0% 19.9% 14.6% 16.3% 26.2%
Lot of S (a) (b) (b) (b) (b) (c) (c) (c) (c) (c) (c) (c) (c) (c) (c		26 to 45 46 to 55 56 to 65 66 & Over Total Percent Enrollment by Age 25 & Under 26 to 45 46 to 55 56 to 65 66 & Over Total Retiree Enrollment by Category Non-Medicare Eligible Medicare Eligible in Traditional 70/30 Medicare Eligible in Base MA Plan Medicare Eligible in Enhanced MA Plan	68,727 45,183 46,944 23,812 269,037 70/30 31.4% 25.5% 16.8% 17.4% 8.9%	78,996 63,015 63,217 6,913 299,034 80/20 29.1% 26.4% 21.1% 21.1% 2.3% 100.0%	266 913 11,375 164,431 177,003 MA 0.0% 0.2% 0.5% 6.4% 92.9% 100.0%	147,989 109,111 121,536 195,156 745,074 Total 23.0% 19.9% 14.6% 16.3% 26.2%
45 to 55 45,183 63,015 913 109,111 66 & Over 23,812 6,913 164,431 155,156 Total 269,037 299,034 177,003 745,074 Percent Eurollment by Age 70/30 80/20 MA Total 25 & Under 31,4% 29,1% 0.0% 23,0% 25 & Under 31,4% 29,1% 0.0% 23,0% 46 to 45 25,5% 26,4% 0.2% 19,9% 46 to 55 16,8% 21,1% 0.5% 14,6% 56 to 65 17,4% 21,1% 0.5% 100,0% 66 Over 8.9% 2,3% 92,9% 26,2% Total 100.0% 100.0% 100.0% 100.0% Medicare Eligible 42,382 13,326 55,708 Medicare Eligible in Base MA Plan 15,543 2,854 14,381 Medicare Eligible in Base MA Plan 15,543 2,854 18,397 Total 18,9% 40,2% 21,7%		46 to 55 56 to 65 66 & Over Total Percent Enrollment by Age 25 & Under 26 to 45 46 to 55 56 to 65 66 & Over Total Retiree Enrollment by Category Non-Medicare Eligible Medicare Eligible in Traditional 70/30 Medicare Eligible in Base MA Plan Medicare Eligible in Enhanced MA Plan	45,183 46,944 23,812 269,037 70/30 31.4% 25.5% 16.8% 17.4% 8.9%	63,015 63,217 6,913 299,034 80/20 29.1% 26.4% 21.1% 21.1% 2.3% 100.0%	913 11,375 164,431 177,003 MA 0.0% 0.2% 0.5% 6.4% 92.9% 100.0%	109,111 121,536 195,156 745,074 Total 23.0% 19.9% 14.6% 16.3% 26.2%
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Percent Enrollment by Age		Percent Enrollment by Age 25 & Under 26 to 45 46 to 55 56 to 65 66 & Over Total Retiree Enrollment by Category Non-Medicare Eligible Medicare Eligible in Traditional 70/30 Medicare Eligible in Base MA Plan Medicare Eligible in Enhanced MA Plan	23,812 269,037 70/30 31.4% 25.5% 16.8% 17.4% 8.9%	6,913 299,034 80/20 29.1% 26.4% 21.1% 21.1% 2.3% 100.0%	164,431 177,003 MA 0.0% 0.2% 0.5% 6.4% 92.9% 100.0%	195,156 745,074 Total 23.0% 19.9% 14.6% 16.3% 26.2%
Percent Enrollment by Age		Percent Enrollment by Age 25 & Under 26 to 45 46 to 55 56 to 65 66 & Over Total Retiree Enrollment by Category Non-Medicare Eligible Medicare Eligible in Traditional 70/30 Medicare Eligible in Base MA Plan Medicare Eligible in Enhanced MA Plan	70/30 31.4% 25.5% 16.8% 17.4% 8.9%	299,034 80/20 29.1% 26.4% 21.1% 21.1% 2.3% 100.0%	177,003 MA 0.0% 0.2% 0.5% 6.4% 92.9% 100.0%	745,074 Total 23.0% 19.9% 14.6% 16.3% 26.2%
Percent Enrollment by Age	•	Percent Enrollment by Age 25 & Under 26 to 45 46 to 55 56 to 65 66 & Over Total Retiree Enrollment by Category Non-Medicare Eligible Medicare Eligible in Traditional 70/30 Medicare Eligible in Base MA Plan Medicare Eligible in Enhanced MA Plan	70/30 31.4% 25.5% 16.8% 17.4% 8.9%	80/20 29.1% 26.4% 21.1% 21.1% 2.3% 100.0%	MA 0.0% 0.2% 0.5% 6.4% 92.9% 100.0%	Total 23.0% 19.9% 14.6% 16.3% 26.2%
25 k Under 31.4% 29.1% 0.0% 23.0% 26 to 45 25.5% 26.4% 0.2% 19.9% 46 to 55 16.8% 21.1% 0.5% 14.6% 56 to 65 17.4% 21.1% 6.4% 16.3% 66 & Over 8.9% 2.3% 92.9% 26.2% Total 100.0% 100.0% 100.0% 100.0% Retiree Enrollment by Category Employee Dependents 7 total Non-Medicare Eligible in Traditional 70/30 23.866 485 24,351 Medicare Eligible in Enhanced MA Plan 15.543 2.854 18,397 Total 223,897 33,165 257,062 Percent Enrollment by Category (Retiree) Employee Dependents Total Non-Medicare Eligible in Traditional 70/30 10.7% 1.5% 9.5% Medicare Eligible in Traditional 70/30 10.7% 1.5% 9.5% Medicare Eligible in Enhanced MA Plan 63.5% 49.8% 61.7% Medicare Eligible in Enhanced MA Plan </td <td>•</td> <td>25 & Under 26 to 45 46 to 55 56 to 65 66 & Over Total Retiree Enrollment by Category Non-Medicare Eligible Medicare Eligible in Traditional 70/30 Medicare Eligible in Base MA Plan Medicare Eligible in Enhanced MA Plan</td> <td>31.4% 25.5% 16.8% 17.4% 8.9%</td> <td>29.1% 26.4% 21.1% 21.1% 2.3% 100.0%</td> <td>0.0% 0.2% 0.5% 6.4% 92.9% 100.0%</td> <td>23.0% 19.9% 14.6% 16.3% 26.2%</td>	•	25 & Under 26 to 45 46 to 55 56 to 65 66 & Over Total Retiree Enrollment by Category Non-Medicare Eligible Medicare Eligible in Traditional 70/30 Medicare Eligible in Base MA Plan Medicare Eligible in Enhanced MA Plan	31.4% 25.5% 16.8% 17.4% 8.9%	29.1% 26.4% 21.1% 21.1% 2.3% 100.0%	0.0% 0.2% 0.5% 6.4% 92.9% 100.0%	23.0% 19.9% 14.6% 16.3% 26.2%
25 k Under 31.4% 29.1% 0.0% 23.0% 26 to 45 25.5% 26.4% 0.2% 19.9% 46 to 55 16.8% 21.1% 0.5% 14.6% 56 to 65 17.4% 21.1% 6.4% 16.3% 66 & Over 8.9% 2.3% 92.9% 26.2% Total 100.0% 100.0% 100.0% 100.0% Retiree Enrollment by Category Employee Dependents 7 total Non-Medicare Eligible in Traditional 70/30 23.866 485 24,351 Medicare Eligible in Enhanced MA Plan 15.543 2.854 18,397 Total 223,897 33,165 257,062 Percent Enrollment by Category (Retiree) Employee Dependents Total Non-Medicare Eligible in Traditional 70/30 10.7% 1.5% 9.5% Medicare Eligible in Traditional 70/30 10.7% 1.5% 9.5% Medicare Eligible in Enhanced MA Plan 63.5% 49.8% 61.7% Medicare Eligible in Enhanced MA Plan </td <td>•</td> <td>25 & Under 26 to 45 46 to 55 56 to 65 66 & Over Total Retiree Enrollment by Category Non-Medicare Eligible Medicare Eligible in Traditional 70/30 Medicare Eligible in Base MA Plan Medicare Eligible in Enhanced MA Plan</td> <td>31.4% 25.5% 16.8% 17.4% 8.9%</td> <td>29.1% 26.4% 21.1% 21.1% 2.3% 100.0%</td> <td>0.0% 0.2% 0.5% 6.4% 92.9% 100.0%</td> <td>23.0% 19.9% 14.6% 16.3% 26.2%</td>	•	25 & Under 26 to 45 46 to 55 56 to 65 66 & Over Total Retiree Enrollment by Category Non-Medicare Eligible Medicare Eligible in Traditional 70/30 Medicare Eligible in Base MA Plan Medicare Eligible in Enhanced MA Plan	31.4% 25.5% 16.8% 17.4% 8.9%	29.1% 26.4% 21.1% 21.1% 2.3% 100.0%	0.0% 0.2% 0.5% 6.4% 92.9% 100.0%	23.0% 19.9% 14.6% 16.3% 26.2%
26 to 45	•	26 to 45 46 to 55 56 to 65 66 & Over Total Retiree Enrollment by Category Non-Medicare Eligible Medicare Eligible in Traditional 70/30 Medicare Eligible in Base MA Plan Medicare Eligible in Enhanced MA Plan	25.5% 16.8% 17.4% 8.9%	26.4% 21.1% 21.1% 2.3% 100.0%	0.2% 0.5% 6.4% 92.9% 100.0%	19.9% 14.6% 16.3% 26.2%
46 to 55 16.8% 21.1% 0.5% 14.6% 56 to 65 17.4% 21.1% 6.4% 16.3% 66 & Over 8.9% 2.23% 29.9% 26.2% Total 100.0% 100.0% 100.0% 100.0% Retiree Enrollment by Category Employee Legal 13.26 55.708 Medicare Eligible in Taditional 70/30 23,86 485 24,351 Medicare Eligible in Base MA Plan 115,543 2.854 18,397 Total 223,897 33,165 257,062 Percent Enrollment by Category (Retiree) Employee Dependents Total Non-Medicare Eligible in Taditional 70/30 10.7% 1.5% 9.5% Medicare Eligible in Taditional 70/30 10.7% 1.5% 9.5% Medicare Eligible in Enhanced MA Plan 63.5% 48.8% 61.7% Medicare Eligible in Enhanced MA Plan 63.5% 48.8% 61.7% Medicare Eligible in Enhanced MA Plan 63.5% 48.8% 61.7% Local Public Schools 10.0	•	46 to 55 56 to 65 66 & Over Total Retiree Enrollment by Category Non-Medicare Eligible Medicare Eligible in Traditional 70/30 Medicare Eligible in Base MA Plan Medicare Eligible in Enhanced MA Plan	16.8% 17.4% 8.9%	21.1% 21.1% 2.3% 100.0%	0.5% 6.4% 92.9% 100.0%	14.6% 16.3% 26.2%
56 to 65 (Over) 17.4% (B.9%) 21.1% (B.9%) 6.4% (B.9%) 16.3% (B.9%) 2.2.9% (B.9%) 2.6.2% (B.9%) 2.6.2% (B.9%) 2.2.9% (B.9%) 7.0 tal (B.9%) 1.0.0.0% (B.9%) 7.0 tal (B.9%) 7.0 tal (B.9%) 2.2.3		56 to 65 66 & Over Total Retiree Enrollment by Category Non-Medicare Eligible Medicare Eligible in Traditional 70/30 Medicare Eligible in Base MA Plan Medicare Eligible in Enhanced MA Plan	17.4% 8.9%	21.1% 2.3% 100.0%	6.4% 92.9% 100.0%	16.3% 26.2%
66 & Over 8.9% 2.3% 92.9% 26.2% Total 100.0% 100.0% 100.0% 100.0% Retiree Enrollment by Category Employee Dependents Total Non-Medicare Eligible 42,382 13,326 55,708 Medicare Eligible in Taditional 70/30 23,866 485 24,351 Medicare Eligible in Base MA Plan 142,106 16,500 158,606 Medicare Eligible in Enhanced MA Plan 15,543 2,854 18,397 Percent Enrollment by Category (Retiree) Employee Dependents Total Non-Medicare Eligible 13,996 40.2% 21.7% Medicare Eligible in Traditional 70/30 10,7% 1.5% 9.5% Medicare Eligible in Base MA Plan 63.5% 49.8% 61.7% Medicare Eligible in Enhanced MA Plan 63.5% 49.8% 61.7% Medicare Eligible in Enhanced MA Plan 63.5% 49.8% 70.7% Total 100.0% 100.0% 100.0% 100.0% Enrollment By Major Employer Groups Emp		66 & Over Total Retiree Enrollment by Category Non-Medicare Eligible Medicare Eligible in Traditional 70/30 Medicare Eligible in Base MA Plan Medicare Eligible in Enhanced MA Plan	8.9%	2.3% 100.0%	92.9% 100.0%	26.2%
Total 100.0% 100.0% 100.0% Retiree Enrollment by Category Employee Dependents Total Non-Medicare Eligible 42,382 13,326 55,708 Medicare Eligible in Traditional 70/30 23,866 485 24,351 Medicare Eligible in Enhanced MA Plan 15,543 2,854 18,397 Total 223,897 33,165 257,062 Percent Enrollment by Category (Retiree) Employee Dependents Total Non-Medicare Eligible 10.7% 40.2% 21.7% Medicare Eligible in Traditional 70/30 10.7% 1.5% 9.5% Medicare Eligible in Enhanced MA Plan 63.5% 49.8% 61.7% Medicare Eligible in Enhanced MA Plan 6.9% 8.6% 7.2% Total 100.0% 100.0% 100.0% Eurollment By Major Employer Groups Employees Dependents Total State Agencies 60,059 31,852 91,911 UNC System 5,960 4,422 10,382 Local Goverments (12		Total Retiree Enrollment by Category Non-Medicare Eligible Medicare Eligible in Traditional 70/30 Medicare Eligible in Base MA Plan Medicare Eligible in Enhanced MA Plan		100.0%	100.0%	
Retiree Enrollment by Category Employee Dependents Total Non-Medicare Eligible 42,382 13,326 55,708 Medicare Eligible in Traditional 70/30 23,866 485 24,351 Medicare Eligible in Base MA Plan 142,106 16,500 158,606 Medicare Eligible in Enhanced MA Plan 15,543 2,8854 18,397 Total 223,897 33,165 257,062 Percent Enrollment by Category (Retiree) Employee Dependents Total Non-Medicare Eligible in Traditional 70/30 10.7% 1.5% 9.5% Medicare Eligible in Base MA Plan 6.35.9% 49.8% 61.7% Medicare Eligible in Enhanced MA Plan 6.9% 8.6% 7.2% Total 100.0% 100.0% 100.0% Enrollment By Major Employer Groups Employees Dependents Total State Agencies 53,975 36,676 90,651 Local Public Schools 157,408 94,694 252,102 Charter Schools (98 entities) 5,960 4,422 10,382<		Retiree Enrollment by Category Non-Medicare Eligible Medicare Eligible in Traditional 70/30 Medicare Eligible in Base MA Plan Medicare Eligible in Enhanced MA Plan	100.0%			100.0%
Non-Medicare Eligible in Traditional 70/30 42,382 13,326 55,708 Medicare Eligible in Base MA Plan 142,106 16,500 158,606 Medicare Eligible in Enhanced MA Plan 15,543 2,854 18,397 Total 223,897 33,165 257,062 Percent Enrollment by Category (Retiree) Employee Dependents Total Non-Medicare Eligible in Traditional 70/30 10,7% 1.5% 9.5% Medicare Eligible in Traditional 70/30 10,7% 1.5% 9.5% Medicare Eligible in Enhanced MA Plan 6.35% 49,8% 61.7% Medicare Eligible in Enhanced MA Plan 6.9% 3.6% 7.2% Total 100.0% 100.0% 100.0% 100.0% Enrollment By Major Employer Groups Employees Dependents Total UNC System 5.960 4,422 10,382 Local Public Schools 157,408 94,694 252,102 Charter Schools (98 entities) 5.960 4,422 10,382 Local Cowerments (128 entities) 11,380 <		Non-Medicare Eligible Medicare Eligible in Traditional 70/30 Medicare Eligible in Base MA Plan Medicare Eligible in Enhanced MA Plan		Employee	_	
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Medicare Eligible in Base MA Plan 142,106 16,500 158,606 Medicare Eligible in Enhanced MA Plan 15,543 2,854 18,397 Total 223,897 33,165 257,062 Percent Enrollment by Category (Retiree) Employee Dependents Total Non-Medicare Eligible in Traditional 70/30 10,7% 1.5% 95% Medicare Eligible in Base MA Plan 63.5% 49.8% 61.7% Medicare Eligible in Enhanced MA Plan 6.9% 8.6% 7.2% Total 100.0% 100.0% 100.0% Interest System 60,059 31,852 91,911 State Agencies 60,059 31,852 91,911 UNC System 53,975 36,676 90,651 Local Public Schools 157,408 94,694 252,102 Charter Schools (98 entities) 5,960 4,422 10,382 Local Community Colleges 11,340 6,046 17,386 COBRA 880 776 1,656 Retirement System 223,897		Medicare Eligible in Base MA Plan Medicare Eligible in Enhanced MA Plan				
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Total 223,897 33,165 257,062 Percent Enrollment by Category (Retiree) Employee Dependents Total Non-Medicare Eligible 18.9% 40.2% 21.7% Medicare Eligible in Traditional 70/30 10.7% 1.5% 9.5% Medicare Eligible in Base MA Plan 63.5% 49.8% 61.7% Medicare Eligible in Enhanced MA Plan 6.9% 8.6% 7.2% Total 100.0% 100.0% 100.0% 100.0% Enrollment By Major Employer Groups Employees Dependents Total State Agencies 60.059 31,852 91,911 UNC System 53,975 36,676 90,651 Local Public Schools 157,408 94,694 252,102 Charter Schools (98 entities) 5,960 4,422 10,382 Local Goverments (128 entities) 11,340 6,046 17,386 COBRA 880 776 1,656 Retirement System 223,897 33,165 257,062 Total 528,408 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
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Non-Medicare Eligible 18.9% 40.2% 21.7% Medicare Eligible in Traditional 70/30 10.7% 1.5% 9.5% Medicare Eligible in Base MA Plan 63.5% 49.8% 61.7% Medicare Eligible in Enhanced MA Plan 66.9% 8.6% 7.2% Total 100.0% 100.0% 100.0% Enrollment By Major Employer Groups Employees Dependents Total UNC System 53,975 36,676 90,651 Local Public Schools 157,408 94,694 252,102 Charter Schools (98 entities) 5,960 4,422 10,382 Local Community Colleges 11,340 6,046 17,386 COBRA 880 776 1,656 Retirement System 223,897 33,165 257,062 Total 528,408 216,666 745,074 Percent Enrollment by Major Employer Groups Employees Dependents Total State Agencies 11.4% 14.7% 12.3% UNC System 10.2% 16.9%		1 Otal		223,897	33,165	257,062
Non-Medicare Eligible 18.9% 40.2% 21.7% Medicare Eligible in Traditional 70/30 10.7% 1.5% 9.5% Medicare Eligible in Base MA Plan 63.5% 49.8% 61.7% Medicare Eligible in Enhanced MA Plan 66.9% 8.6% 7.2% Total 100.0% 100.0% 100.0% Enrollment By Major Employer Groups Employees Dependents Total UNC System 53,975 36,676 90,651 Local Public Schools 157,408 94,694 252,102 Charter Schools (98 entities) 5,960 4,422 10,382 Local Community Colleges 11,340 6,046 17,386 COBRA 880 776 1,656 Retirement System 223,897 33,165 257,062 Total 528,408 216,666 745,074 Percent Enrollment by Major Employer Groups Employees Dependents Total State Agencies 11.4% 14.7% 12.3% UNC System 10.2% 16.9%		Percent Enrollment by Category (Retiree)		Employee	Dependents	Total
Medicare Eligible in Traditional 70/30 10.7% 1.5% 9.5% Medicare Eligible in Base MA Plan 63.5% 49.8% 61.7% Medicare Eligible in Enhanced MA Plan 6.9% 8.6% 7.2% Total 100.0% 100.0% 100.0% Enrollment By Major Employer Groups Employees Dependents Total State Agencies 60.059 31,852 91,911 UNC System 53.975 36,676 90,651 Local Public Schools 157,408 94,694 252,102 Charter Schools (98 entities) 5,960 4,422 10,382 Local Community Colleges 11,340 6,046 17,386 COBRA 880 776 1,656 Retirement System 223,897 33,165 257,062 Total 528,408 216,666 745,074 VNC System 10.2% 16.9% 12.2% Local Public Schools 29.8% 43.7% 33.8% Charter Schools 1.1% 2.0% 3.2% <t< td=""><td></td><td></td><td></td><td></td><td>_</td><td></td></t<>					_	
Medicare Eligible in Base MA Plan 63.5% 49.8% 61.7% Medicare Eligible in Enhanced MA Plan 6.9% 8.6% 7.2% Total 100.0% 100.0% 100.0% Enrollment By Major Employer Groups Employees Dependents Total State Agencies 60,059 31,852 91,911 UNC System 53,975 36,676 90,651 Local Public Schools 157,408 94,694 252,102 Charter Schools (98 entities) 5,960 4,422 10,382 Local Community Colleges 14,889 9,035 23,924 Other 880 776 1,656 COBRA 880 776 1,656 Retirement System 223,897 33,165 257,062 Total 58,408 216,666 745,074 Vin C System 11,4% 14,7% 12,3% UNC System 10,2% 16,9% 12,2% Local Public Schools 29,8% 43,7% 33,8% Charter Schools						
Medicare Eligible in Enhanced MA Plan 6.9% 8.6% 7.2% Total 100.0% 100.0% 100.0% Enrollment By Major Employer Groups Employees Dependents Total State Agencies 60,059 31,852 91,911 UNC System 53,975 36,676 90,651 Local Public Schools 157,408 94,694 252,102 Charter Schools (98 entities) 5,960 4,422 10,382 Local Community Colleges 14,889 9,035 23,924 Other 11,340 6,046 17,386 COBRA 880 776 1,656 Retirement System 223,897 33,165 257,062 Total 528,408 216,666 745,074 Percent Enrollment by Major Employer Groups Employees Dependents Total State Agencies 11.4% 14.7% 12.3% UNC System 10.2% 16.9% 12.2% Local Public Schools 29.8% 43.7% 33.8%						
Enrollment By Major Employer Groups Employees Dependents Total State Agencies 60,059 31,852 91,911 UNC System 53,975 36,676 90,651 Local Public Schools 157,408 94,694 252,102 Charter Schools (98 entities) 5,960 4,422 10,382 Local Community Colleges 14,889 9,035 23,924 Other 111,340 6,046 17,386 COBRA 880 776 1,656 Retirement System 223,897 33,165 257,062 Total 528,408 216,666 745,074 Percent Enrollment by Major Employer Groups Employees Dependents Total State Agencies 11.4% 14.7% 12.3% UNC System 10.2% 16.9% 12.2% Local Public Schools 29.8% 43.7% 33.8% Charter Schools 1.1% 2.0% 1.4% Local Community Colleges 2.8% 4.2% 3.2% O						
Enrollment By Major Employer Groups Employees Dependents Total State Agencies 60,059 31,852 91,911 UNC System 53,975 36,676 90,651 Local Public Schools 157,408 94,694 252,102 Charter Schools (98 entities) 5,960 4,422 10,382 Local Community Colleges 14,889 9,035 23,924 Other 10,201 6,046 17,386 COBRA 880 776 1,656 Retirement System 223,897 33,165 257,062 Total 528,408 216,666 745,074 Percent Enrollment by Major Employer Groups Employees Dependents Total State Agencies 11.4% 14.7% 12.3% UNC System 10.2% 16.9% 12.2% Local Public Schools 29.8% 43.7% 33.8% Charter Schools 1.1% 2.0% 1.4% Local Community Colleges 2.8% 4.2% 3.2% Ot						
State Agencies 60,059 31,852 91,911 UNC System 53,975 36,676 90,651 Local Public Schools 157,408 94,694 252,102 Charter Schools (98 entities) 5,960 4,422 10,382 Local Community Colleges 14,889 9,035 23,924 Other		Total		100.0%	100.0%	100.0%
State Agencies 60,059 31,852 91,911 UNC System 53,975 36,676 90,651 Local Public Schools 157,408 94,694 252,102 Charter Schools (98 entities) 5,960 4,422 10,382 Local Community Colleges 14,889 9,035 23,924 Other 11,340 6,046 17,386 COBRA 880 776 1,656 Retirement System 223,897 33,165 257,062 Total 528,408 216,666 745,074 Percent Enrollment by Major Employer Groups Employees Dependents Total State Agencies 11.4% 14.7% 12.3% UNC System 10.2% 16.9% 12.2% Local Public Schools 29.8% 43.7% 33.8% Charter Schools 1.1% 2.0% 1.4% Local Community Colleges 2.8% 4.2% 3.2% Other 2.1% 2.8% 2.3% COBRA 0.2% <td< td=""><td></td><td>Enrollment By Major Employer Groups</td><td></td><td>Employees</td><td>Dependents</td><td>Total</td></td<>		Enrollment By Major Employer Groups		Employees	Dependents	Total
UNC System 53,975 36,676 90,651 Local Public Schools 157,408 94,694 252,102 Charter Schools (98 entities) 5,960 4,422 10,382 Local Community Colleges 14,889 9,035 23,924 Other 380 6,046 17,386 COBRA 880 776 1,656 Retirement System 223,897 33,165 257,062 Total 528,408 216,666 745,074 Percent Enrollment by Major Employer Groups Employees Dependents Total State Agencies 11,4% 14.7% 12.3% UNC System 10,2% 16.9% 12.2% Local Public Schools 29,8% 43.7% 33.8% Charter Schools 1,1% 2,0% 1,4% Local Community Colleges 2,8% 4,2% 3,2% Other 2,1% 2,8% 2,3% COBRA 0,2% 0,4% 0,2% Retirement System 42,4% 15,3					_	
Local Public Schools 157,408 94,694 252,102 Charter Schools (98 entities) 5,960 4,422 10,382 Local Community Colleges 14,889 9,035 23,924 Other 30,000 30,000 30,000 30,000 Local Goverments (128 entities) 11,340 6,046 17,386 1,656 COBRA 880 776 1,656 1,656 Retirement System 223,897 33,165 257,062 Total 528,408 216,666 745,074 Percent Enrollment by Major Employer Groups Employees Dependents Total State Agencies 11.4% 14.7% 12.3% UNC System 10.2% 16.9% 12.2% Local Public Schools 29.8% 43.7% 33.8% Charter Schools 1.1% 2.0% 1.4% Local Community Colleges 2.8% 4.2% 3.2% Other 4.2 2.8% 2.3% COBRA 0.2% 0.4% 0.2%						
Charter Schools (98 entities) 5,960 4,422 10,382 Local Community Colleges 14,889 9,035 23,924 Other Total 880 776 1,656 Retirement System 223,897 33,165 257,062 Retirement Enrollment by Major Employer Groups Employees Dependents Total Percent Enrollment by Major Employer Groups Employees Dependents Total State Agencies 11.4% 14.7% 12.3% UNC System 10.2% 16.9% 12.2% Local Public Schools 29.8% 43.7% 33.8% Charter Schools 1.1% 2.0% 1.4% Local Community Colleges 2.8% 4.2% 3.2% Other 2.1% 2.8% 2.3% COBRA 0.2% 0.4% 0.2% Retirement System 42.4% 15.3% 34.5%		•				
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COBRA 880 776 1,656 Retirement System 223,897 33,165 257,062 Total 528,408 216,666 745,074 Percent Enrollment by Major Employer Groups Employees Dependents Total State Agencies 11.4% 14.7% 12.3% UNC System 10.2% 16.9% 12.2% Local Public Schools 29.8% 43.7% 33.8% Charter Schools 1.1% 2.0% 1.4% Local Community Colleges 2.8% 4.2% 3.2% Other 2.1% 2.8% 2.3% COBRA 0.2% 0.4% 0.2% Retirement System 42.4% 15.3% 34.5%				11 240	6.046	17 204
Retirement System 223,897 33,165 257,062 Total 528,408 216,666 745,074 Percent Enrollment by Major Employer Groups Employees Dependents Total State Agencies 11.4% 14.7% 12.3% UNC System 10.2% 16.9% 12.2% Local Public Schools 29.8% 43.7% 33.8% Charter Schools 1.1% 2.0% 1.4% Local Community Colleges 2.8% 4.2% 3.2% Other 2.1% 2.8% 2.3% COBRA 0.2% 0.4% 0.2% Retirement System 42.4% 15.3% 34.5%						
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State Agencies 11.4% 14.7% 12.3% UNC System 10.2% 16.9% 12.2% Local Public Schools 29.8% 43.7% 33.8% Charter Schools 1.1% 2.0% 1.4% Local Community Colleges 2.8% 4.2% 3.2% Other 2.1% 2.8% 2.3% COBRA 0.2% 0.4% 0.2% Retirement System 42.4% 15.3% 34.5%		१ ०६४।		528,408	216,666	/45,074
State Agencies 11.4% 14.7% 12.3% UNC System 10.2% 16.9% 12.2% Local Public Schools 29.8% 43.7% 33.8% Charter Schools 1.1% 2.0% 1.4% Local Community Colleges 2.8% 4.2% 3.2% Other 2.1% 2.8% 2.3% COBRA 0.2% 0.4% 0.2% Retirement System 42.4% 15.3% 34.5%		Percent Enrollment by Major Employer Grou	ps	Employees	Dependents	Total
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COBRA 0.2% 0.4% 0.2% Retirement System 42.4% 15.3% 34.5%				2.1%	2.8%	2.3%
Retirement System 42.4% 15.3% 34.5%						
		GODIUI		0.2 /0	0.470	0.2 /0
Total 100.0% 100.0% 100.0%		Retirement System		42.4%	15.3%	34.5%
		m . 1		100 0%	100.0%	100.00/

TECHNICAL CONSIDERATIONS

N/A.

DATA SOURCES

The Segal Company; baseline financial projections updated through Q4 CY2022; dated February 24, 2023. Filename "CY22 Q4- Baseline.pdf"

- -Actuarial Note, Hartman & Associates, "Senate Bill 743: Transformational Investments in NC Health (Sections 2.11 through 2.16)", April 24, 2023, original of which is on file in the General Assembly's Fiscal Research Division.
- -Actuarial Note, The Segal Company, Senate Bill 743, "Transformational Investments in NC Health", April 24, 2023, original of which is on file with the State Health Plan for Teachers and State Employees and the General Assembly's Fiscal Research Division.
- -Actuarial Note, Hartman & Associates, "Senate Budget Sections 39.29 and 39.30", May 11, 2023, original of which is on file in the General Assembly's Fiscal Research Division.
- -Actuarial Note, The Segal Company, "State Health Plan Salaries and Benefits Special Provisions 2023-SHP-S2(H39.29)i and 2023-SHP-S1-P; Alternative Health Benefit Coverage And State Health Plan Hospital Savings Initiative", May 12, 2023, original of which is on file with the State Health Plan for Teachers and State Employees and the General Assembly's Fiscal Research Division.

LEGISLATIVE ACTUARIAL NOTE - PURPOSE AND LIMITATIONS

This document is an official actuarial analysis prepared pursuant to Chapter 120 of the General Statutes and rules adopted by the Senate and House of Representatives. The estimates in this analysis are based on the data, assumptions, and methodology described above. This document only addresses sections of the bill that have projected direct actuarial impacts on State employee health benefit programs and does not address sections that have no projected actuarial impacts.

CONTACT INFORMATION

Questions on this analysis should be directed to the Fiscal Research Division at (919) 733-4910.

ESTIMATE PREPARED BY

David Vanderweide

ESTIMATE APPROVED BY

Brian Matteson, Director of Fiscal Research Fiscal Research Division September 29, 2023



Signed copy located in the NCGA Principal Clerk's Offices