

**MINUTES**  
**OF THE**  
**BOARD OF FIRE AND POLICE PENSION COMMISSIONERS**  
**BOARD MEETING OF MAY 2, 2019**

The Board of Fire and Police Pension Commissioners of the City of Los Angeles met in the LAFPP Sam Diannitto Boardroom, located at the Los Angeles Fire and Police Pensions Building, 701 East 3rd Street, Suite 400, Los Angeles 90013 on Thursday, May 2, 2019.

COMMISSIONERS PRESENT: Corinne Babcock, President  
Adam Nathanson, Vice President  
Ken Buzzell  
Ruben Navarro  
Brian Pendleton  
Pedram Salimpour, MD  
Belinda Vega

COMMISSIONERS ABSENT: George Aliano  
Paul M. Weber

DEPARTMENT OF FIRE AND  
POLICE PENSIONS: Raymond P. Ciranna, General Manager  
William Raggio, Executive Officer  
Tom Lopez, Chief Investment Officer  
Joseph Salazar, Assistant General Manager  
Rhonda Ketay, Commission Executive Assistant

CITY ATTORNEY'S OFFICE: Anya Freedman, Assistant City Attorney

President Babcock called the meeting to order at 8:32 a.m. All the above-listed Commissioners were present at the start of the meeting with the exception of Commissioner Salimpour who arrived at 10:26 a.m.

Item F was taken out of order.

**F. DISABILITY CASE**

**DISABILITY CLAIM – DEPENDENT CHILD – TIER 2**

Todd B. Nelson  
Dependent Child of Ralph G. Nelson (F) Fire Captain I (Deceased)

As recommended by Staff and concurred in by the conservator/applicant, Todd B. Nelson, Dependent Child status and benefits are granted. Motion made by Commissioners Nathanson,

seconded by Commissioner Navarro and adopted by the following vote: ayes, Commissioners Buzzell, Nathanson, Navarro, Pendleton, Vega, and President Babcock - 6; nays, none; absent, Commissioners Aliano, Salimpour, and Weber - 3. Mr. Nelson was not present nor was he represented.

A. ITEMS FOR BOARD ACTION

1. APPROVAL OF THE LAPPL AND UFLAC DENTAL PLANS ELIGIBLE FOR SUBSIDY AND POSSIBLE BOARD ACTION

Ms. Eunice Zordilla, Senior Management Analyst II, Medical and Dental Benefits Section and Mr. Greg Mack, Chief Benefits Analyst, Pensions Division presented the report to the Board. As stated by Ms. Zordilla, both UFLAC and LAPPL presented to the Board on April 18, 2019, an annual report which outlined their respective dental plans and conveyed changes to the plan for the upcoming plan year. Additionally, both organizations provided claims information to the Board's health care consultant, USI, for rate validation. The Board reviewed the information provided and approved the resolutions for the dental plans eligible for subsidy.

Resolution 19144

Commissioner Navarro moved that the Board adopt the resolution approving the Delta Dental PPO dental plan administered by Los Angeles Police Protective League (LAPPL) as a suitable plan eligible for the subsidy program effective July 1, 2019,

WHEREAS, Under the Los Angeles City Charter and Administrative Code, the Board of Fire and Police Pension Commissioners (Board) has the authority to administer a dental insurance program for retired members and eligible beneficiaries of the Los Angeles Fire and Police Pension plan (LAFPP). See L.A. Charter §§1330(a), (d), 1518(a), (d), 1618(a), (d), 1718(a), (d); L.A. Admin. Code §§4.2018, 4.1150-4.1167; and

WHEREAS, consistent with these Charter and Administrative Code provisions, the Board has the legal authority to: (1) contract with dental insurers, dental plans or third-party administrators to make group dental insurance plans available to LAFPP retirees and eligible beneficiaries; (2) approve dental insurance plans to be funded with LAFPP subsidy dollars; and (3) set subsidy amounts annually; and

WHEREAS, the Board must exercise its authority over this dental insurance program in a manner consistent with its fiduciary duties, including its duties of prudence and impartiality; and

WHEREAS, on October 18, 2018, the Board and the Los Angeles Police Protective League (Association) entered into a contract for dental plan administration services (Contract); and

WHEREAS, the Board and the Association agreed in Article 3.2(d) of the Contract that, at least sixty (60) days prior to the beginning of each plan year, for each plan listed in

Appendix C of the Contract, and for any new plans proposed during the term of the Contract, the Association shall present an annual report to the Board regarding dental plan provisions, member demographic data, cost trend information, cost reimbursement, and any changes in plan design, premiums, or administrative fee related to its dental plans; and

WHEREAS, the Board and the Association agreed in Article 3.3(b) of the Contract that, in conjunction with this annual report, the Board will consider each health plan administered by the Association for approval by Board Resolution as a suitable plan eligible for LAFPP subsidies for the following plan year; and

WHEREAS, the dental plans administered by the Association are outlined in Appendix C of the Contract and include the Los Angeles Police Protective League Delta Dental PPO plan; and

WHEREAS, on April 18, 2019, the Association provided the Board the annual report regarding the Los Angeles Police Protective League Delta Dental PPO plan, as required by Article 3.2(d) of the Contract and

WHEREAS, the Board has independently validated the material information contained in the Association's annual report.

NOW THEREFORE, BE IT RESOLVED, that the Board has considered all material information provided by the Association regarding the Los Angeles Police Protective League Delta Dental PPO plan and, consistent with its legal authority under the Charter and Administrative Code and its fiduciary duties, has determined that for the plan year commencing on July 1, 2019 through June 30, 2020, the Los Angeles Police Protective League Delta Dental PPO plan is approved as a suitable plan eligible to receive LAFPP subsidies.

BE IT FURTHER RESOLVED, for the plan year commencing on July 1, 2019 through June 30, 2020, the administration fee that will be charged by Los Angeles Police Protective League is \$0.00 per member.

BE IT FURTHER RESOLVED that subsidies will be paid on behalf of members, who are eligible and enrolled in the Los Angeles Police Protective League Delta Dental PPO plan consistent with the Charter and Administrative Code and other applicable laws,

which was seconded by Commissioner Nathanson and approved by the following vote: ayes, Commissioners Buzzell, Nathanson, Navarro, Pendleton, Vega, and President Babcock – 6; nays – none.

#### Resolution 19145

Commissioner Navarro moved that the Board adopt the resolution approving the Delta Dental HMO dental plan administered by Los Angeles Police Protective League (LAPPL) as a suitable plan eligible for the subsidy program effective July 1, 2019,

WHEREAS, Under the Los Angeles City Charter and Administrative Code, the Board of Fire and Police Pension Commissioners (Board) has the authority to administer a dental insurance program for retired members and eligible beneficiaries of the Los Angeles Fire and Police Pension plan (LAFPP). See L.A. Charter §§1330(a), (d), 1518(a), (d), 1618(a), (d), 1718(a), (d); L.A. Admin. Code §§4.2018, 4.1150-4.1167; and

WHEREAS, consistent with these Charter and Administrative Code provisions, the Board has the legal authority to: (1) contract with dental insurers, dental plans or third-party administrators to make group dental insurance plans available to LAFPP retirees and eligible beneficiaries; (2) approve dental insurance plans to be funded with LAFPP subsidy dollars; and (3) set subsidy amounts annually; and

WHEREAS, the Board must exercise its authority over this dental insurance program in a manner consistent with its fiduciary duties, including its duties of prudence and impartiality; and

WHEREAS, on October 18, 2018, the Board and the Los Angeles Police Protective League (Association) entered into a contract for dental plan administration services (Contract); and

WHEREAS, the Board and the Association agreed in Article 3.2(d) of the Contract that, at least sixty (60) days prior to the beginning of each plan year, for each plan listed in Appendix C of the Contract, and for any new plans proposed during the term of the Contract, the Association shall present an annual report to the Board regarding dental plan provisions, member demographic data, cost trend information, cost reimbursement, and any changes in plan design, premiums, or administrative fee related to its dental plans; and

WHEREAS, the Board and the Association agreed in Article 3.3(b) of the Contract that, in conjunction with this annual report, the Board will consider each health plan administered by the Association for approval by Board Resolution as a suitable plan eligible for LAFPP subsidies for the following plan year; and

WHEREAS, the dental plans administered by the Association are outlined in Appendix C of the Contract and include the Los Angeles Police Protective League Delta Dental HMO plan; and

WHEREAS, on April 18, 2019, the Association provided the Board the annual report regarding the Los Angeles Police Protective League Delta Dental HMO plan, as required by Article 3.2(d) of the Contract and

WHEREAS, the Board has independently validated the material information contained in the Association's annual report.

NOW THEREFORE, BE IT RESOLVED, that the Board has considered all material information provided by the Association regarding the Los Angeles Police Protective League Delta Dental HMO plan and, consistent with its legal authority under the Charter and Administrative Code and its fiduciary duties, has determined that for the plan year

commencing on July 1, 2019 through June 30, 2020, the Los Angeles Police Protective League Delta Dental HMO plan is approved as a suitable plan eligible to receive LAFPP subsidies.

BE IT FURTHER RESOLVED, for the plan year commencing on July 1, 2019 through June 30, 2020, the administration fee that will be charged by Los Angeles Police Protective League is \$0.00 per member.

BE IT FURTHER RESOLVED that subsidies will be paid on behalf of members who are eligible and enrolled in the Los Angeles Police Protective League Delta Dental HMO plan, consistent with the Charter and Administrative Code and other applicable laws,

which was seconded by Commissioner Nathanson and approved by the following vote: ayes, Commissioners Buzzell, Nathanson, Navarro, Pendleton, Vega, and President Babcock – 6; nays – none.

#### Resolution 19146

Commissioner Navarro moved that the Board adopt the resolution approving the Metlife DPPO dental plan administered by United Firefighters of Los Angeles City (UFLAC) as a suitable plan retroactively eligible for the subsidy program effective January 1, 2019,

WHEREAS, Under the Los Angeles City Charter and Administrative Code, the Board of Fire and Police Pension Commissioners (Board) has the authority to administer a dental insurance program for retired members and eligible beneficiaries of the Los Angeles Fire and Police Pension plan (LAFPP). See L.A. Charter §§1330(a), (d), 1518(a), (d), 1618(a), (d), 1718(a), (d); L.A. Admin. Code §§4.2018, 4.1150-4.1167; and

WHEREAS, consistent with these Charter and Administrative Code provisions, the Board has the legal authority to: (1) contract with dental insurers, dental plans or third-party administrators to make group dental insurance plans available to LAFPP retirees and eligible beneficiaries; (2) approve dental insurance plans to be funded with LAFPP subsidy dollars; and (3) set subsidy amounts annually; and

WHEREAS, the Board must exercise its authority over this dental insurance program in a manner consistent with its fiduciary duties, including its duties of prudence and impartiality; and

WHEREAS, on November 1, 2018, the Board and the United Firefighters of Los Angeles City (Association) entered into a contract for dental plan administration services (Contract); and

WHEREAS, the Board and the Association agreed in Article 3.2(d) of the Contract that, at least sixty (60) days prior to the beginning of each plan year, for each plan listed in Appendix C of the Contract, and for any new plans proposed during the term of the Contract, the Association shall present an annual report to the Board regarding dental plan provisions, member demographic data, cost trend information, Medicare plan pricing and cost

reimbursement, and general pharmaceutical benefit information and any changes in plan design, premiums, or administrative fee related to its dental plans; and

WHEREAS, the Board and the Association agreed in Article 3.3(b) of the Contract that, in conjunction with this annual report, the Board will consider each dental plan administered by the Association for approval by Board Resolution as a suitable plan eligible for LAFPP subsidies for the following plan year; and

WHEREAS, the dental plans administered by the Association are outlined in Appendix C of the Contract and include the United Firefighters of Los Angeles City Metlife PPO plan; and

WHEREAS, on April 18, 2019, the Association provided the Board the annual report regarding the United Firefighters of Los Angeles City Metlife PPO plan, as required by Article 3.2(d) of the Contract and

WHEREAS, the Board has independently validated the material information contained in the Association's annual report.

NOW THEREFORE, BE IT RESOLVED, that the Board has considered all material information provided by the Association regarding the United Firefighters of Los Angeles City Metlife PPO plan and, consistent with its legal authority under the Charter and Administrative Code and its fiduciary duties, has determined that for the plan year commencing on January 1, 2019 through December 31, 2019, the United Firefighters of Los Angeles City Metlife PPO plan is approved as a suitable plan eligible to receive LAFPP subsidies.

BE IT FURTHER RESOLVED, for the plan year commencing on January 1, 2019 through December 31, 2019, the administration fee that will be charged by United Firefighters of Los Angeles City is \$2.12 for a Single plan, \$3.79 for a 2-Party plan, and \$3.20 for a Family plan, per member, and will be included as part of the monthly premium.

BE IT FURTHER RESOLVED that subsidies will be paid on behalf of members who are eligible and enrolled in the United Firefighters of Los Angeles City Metlife PPO plan, consistent with the Charter and Administrative Code and other applicable laws,

which was seconded by Commissioner Nathanson and approved by the following vote: ayes, Commissioners Buzzell, Nathanson, Navarro, Pendleton, Vega, and President Babcock – 6; nays – none.

#### Resolution 19147

Commissioner Navarro moved that the Board adopt the resolution approving the Metlife DHMO dental plan administered by United Firefighters of Los Angeles City (UFLAC) as a suitable plan retroactively eligible for the subsidy program effective January 1, 2019,

WHEREAS, Under the Los Angeles City Charter and Administrative Code, the Board

of Fire and Police Pension Commissioners (Board) has the authority to administer a dental insurance program for retired members and eligible beneficiaries of the Los Angeles Fire and Police Pension plan (LAFPP). See L.A. Charter §§1330(a), (d), 1518(a), (d), 1618(a), (d), 1718(a), (d); L.A. Admin. Code §§4.2018, 4.1150-4.1167; and

WHEREAS, consistent with these Charter and Administrative Code provisions, the Board has the legal authority to: (1) contract with dental insurers, dental plans or third-party administrators to make group dental insurance plans available to LAFPP retirees and eligible beneficiaries; (2) approve health insurance plans to be funded with LAFPP subsidy dollars; and (3) set subsidy amounts annually; and

WHEREAS, the Board must exercise its authority over this health insurance program in a manner consistent with its fiduciary duties, including its duties of prudence and impartiality; and

WHEREAS, on November 1, 2018, the Board and the United Firefighters of Los Angeles City (Association) entered into a contract for dental plan administration services (Contract); and

WHEREAS, the Board and the Association agreed in Article 3.2(d) of the Contract that, at least sixty (60) days prior to the beginning of each plan year, for each plan listed in Appendix C of the Contract, and for any new plans proposed during the term of the Contract, the Association shall present an annual report to the Board regarding dental plan provisions, member demographic data, cost trend information, Medicare plan pricing and cost reimbursement, and general pharmaceutical benefit information and any changes in plan design, premiums, or administrative fee related to its dental plans; and

WHEREAS, the Board and the Association agreed in Article 3.3(b) of the Contract that, in conjunction with this annual report, the Board will consider each health plan administered by the Association for approval by Board Resolution as a suitable plan eligible for LAFPP subsidies for the following plan year; and

WHEREAS, the dental plans administered by the Association are outlined in Appendix C of the Contract and include the United Firefighters of Los Angeles City Metlife HMO plan; and

WHEREAS, on April 18, 2019, the Association provided the Board the annual report regarding the United Firefighters of Los Angeles City Metlife HMO plan, as required by Article 3.2(d) of the Contract and

WHEREAS, the Board has independently validated the material information contained in the Association's annual report.

NOW THEREFORE, BE IT RESOLVED, that the Board has considered all material information provided by the Association regarding the United Firefighters of Los Angeles City Metlife HMO plan and, consistent with its legal authority under the Charter and Administrative Code and its fiduciary duties, has determined that for the plan year