



SCLC Audit and Finance Committee Meeting  
Wednesday, August 2, 2023  
3:00pm

Meeting Locations:

Alhambra Library 101 S. First St., Alhambra, CA 91801  
Calabasas Library, 200 Civic Center Way, Calabasas, CA 91302  
Santa Monica Main Library 601 Santa Monica, Blvd., Santa Monica, CA 90401  
Ventura County Library 5600 Everglades St., Suite A, Ventura, CA 93003

Join Zoom Meeting:

<https://us02web.zoom.us/j/84406285829?pwd=QkhGYzBaWWtXWUIzQWU0SFAwL1Awdz09>

Meeting ID: 844 0628 5829

Passcode: 122257

AGENDA

All items may be considered for action.

1. Opening Hilda LohGuan
  - a. Chairperson's welcome  
*Chairperson introduces new attendees and Committee members.*
  - b. Roll call
  
2. Public Forum Hilda LohGuan  
*Opportunity for any guest or member of the public to address the committee on any item of SCLC Audit and Finance Committee business. Three minutes per speaker on any Audit and Finance Committee-related business topic.*
  
3. Consent Calendar Hilda LohGuan  
*All items on the consent calendar may be approved by a single motion. Any committee member may request an item be removed from the consent calendar and placed on the agenda for discussion.*
  - a. Minutes of the April 5, 2023 Audit and Finance Committee meeting.

- |     |   |               |
|-----|---|---------------|
| 4.  | Adoption of Agenda  | Hilda LohGuan |
| 5.  | Budget Status Report FY2022/23<br>(DISCUSSION)  | Andy Beck     |
| 6.  | SCLC Investments Report<br>(DISCUSSION)   | Andy Beck     |
| 7.  | Banking Status Update<br>(DISCUSSION)   | Andy Beck     |
| 8.  | Review of 2024 Health Premiums<br>(ACTION)  | Andy Beck     |
| 9.  | Revenue Generation<br>(DISCUSSION)  | Hilda LohGuan |
| 10. | Other<br><i>"...that is, matters initiated in the present meeting." Robert's Rules of Order, Revised, III, p.21. Limited by Brown Act to discussion only.</i> | Hilda LohGuan |
| 11. | Adjournment   | Hilda LohGuan |



## ACTION ITEMS

Meeting: \_\_\_\_\_ Audit and Finance Committee \_\_\_\_\_

Date: \_\_\_\_\_ August 2, 2023 \_\_\_\_\_

Library: \_\_\_\_\_

Name: \_\_\_\_\_

Signature: \_\_\_\_\_  
\_\_\_\_\_

Date: \_\_\_\_\_  
\_\_\_\_\_

Agenda Item: \_\_\_\_\_

\_\_\_\_\_ Aye

\_\_\_\_\_ Nay

\_\_\_\_\_ Abstain

Agenda Item: \_\_\_\_\_

\_\_\_\_\_ Aye

\_\_\_\_\_ Nay

\_\_\_\_\_ Abstain

Agenda Item: \_\_\_\_\_

\_\_\_\_\_ Aye

\_\_\_\_\_ Nay

\_\_\_\_\_ Abstain

Agenda Item: \_\_\_\_\_

\_\_\_\_\_ Aye

\_\_\_\_\_ Nay

\_\_\_\_\_ Abstain

Agenda Item: \_\_\_\_\_

\_\_\_\_\_ Aye

\_\_\_\_\_ Nay

\_\_\_\_\_ Abstain

Agenda Item: \_\_\_\_\_

\_\_\_\_\_ Aye

\_\_\_\_\_ Nay

\_\_\_\_\_ Abstain



SCLC Audit and Finance Committee Meeting  
Wednesday, April 5, 2023  
3:30pm

Meeting Locations:

Calabasas Library, 200 Civic Center Way, Calabasas, CA 91302  
Monterey Park Bruggemeyer Library, 318 S. Ramona Ave., Monterey Park, CA 91754  
Pico Rivera Library, 9001 Mines Ave., Pico Rivera, CA 90660  
Ventura County Library 5600 Everglades St., Suite A, Ventura, CA 93003

Minutes draft

**Attendance**

Garcia, Diana – Monterey Park  
Lockwood, Barbara – Calabasas  
Schram, Nancy – Ventura  
Walker-Lanz, Jesse – LACo

**Other**

Beck, Andy – SCLC  
Powers, Christine – SCLC  
Shaffer, Gary – Glendale, nonvoting, ex officio  
Walker, Wayne – SCLC

**Absent**

Cuyugan, Erica – Santa Monica

1. Opening Jesse Walker-Lanz  
Meeting called to order at 3:33pm.
  
2. Public Forum Jesse Walker-Lanz  
None.
  
3. Consent Calendar Jesse Walker-Lanz  
*All items on the consent calendar may be approved by a single motion. Any committee member may request an item be removed from the consent calendar and placed on the agenda for discussion.*
  - a. Minutes of the February 1, 2023 Audit and Finance Committee meeting.  
MSP (Lockwood/Garcia) to pass the Consent Calendar, without changes.  
4 yes, 0 no, 0 abstain

4. Adoption of Agenda Jesse Walker-Lanz  
Chair adopts agenda, as presented, without objection.
  
5. Budget Status Report FY 2022-23 Andy Beck  
The Budget Status Report for FY2022/23 is attached for review and reflects reconciled bank statements through February 28, 2023. The California Library State Act (CSLA) funds were received in December 2022. The Public Library Staff Education Program (PLSEP)FY2022/23 grant has been awarded, and received in March 2023. Membership dues are 96% received. Digital Navigators FY2021/22 and Home Connectivity FY2021/22 grants concluded in December 2022, and are reflected in grant expenditures. In February 2023, staff began issuing tuition reimbursements for the PLSEP FY2022/23 grant.
  
6. Preliminary Budget Planning for FY 2023-24 Andy Beck  
As requested by the Audit and Finance Committee, staff has begun reviewing the budget for FY2023/24, and presented a preliminary budget to the Executive Committee and the Administrative Council on March 22, 2023. The California State Library (CSL) releases allocations of the California Library Services Act (CLSA) funding and other grant funding between the months of April and May. The budget for revenues will be updated as the CSL provides this information. Projected expenses have been calculated based on approved future increases, contracts, expenses from prior years, and historical trends. Depending on the subjectivity of the estimate, each item of expense has been rounded up. SCLC has been appointed to run the Public Library Staff Education Program (PLSEP) and the Digital Navigators grants for FY2023/24. While the PLSEP grant is projected to increase, the final grant award is currently unknown.
  
7. Investment Option Andy Beck  
MSP (Lockwood/Schram) to recommend to the Administrative Council the transfer of funds from LAIF and operating cash of up to \$2 million to invest in certificate of deposit, with oversight by Audit and Finance Committee, as a standing item at quarterly meetings.  
4 yes, 0 no, 0 abstain
  
8. Membership Dues FY 2023-24 Andy Beck  
MSP (Lockwood/Garcia) to take the entire report to the Administrative Council at the next meeting, including the two options for increases (10% and 15%), along with the annual increase.  
4 yes, 0 no, 0 abstain

9. Revenue Generation Jesse Walker-Lanz  
The Executive Director and the Controller have begun engaging with the Chair of the Audit and Finance Committee to discuss ideas for revenue generation. Two of those ideas have been presented for the Committee's consideration on the agenda, including membership dues increase, investment options, creating a non-profit foundation and concierge services. Suggestion to conduct an environmental scan of what other cooperatives offer.
10. Other Jesse Walker-Lanz  
None.
11. Adjournment Jesse Walker-Lanz  
MSP (Schram/Lockwood) to adjourn meeting at 4:38pm.



Audit Agenda Item 05

**REPORT TO THE AUDIT AND FINANCE COMMITTEE**  
SOUTHERN CALIFORNIA LIBRARY COOPERATIVE

DATE: August 2, 2023  
TO: SCLC Audit and Finance Committee  
FROM: Andy Beck, Controller

**SUBJECT: Budget Status Report FY2022/23– DISCUSSION**

**BACKGROUND:** The Budget Status Report for Fiscal Year 2022/23 is attached for your review and reflects reconciled bank statements through June 30, 2023.

**HIGHLIGHTS:** The majority of expenses were received and any expected expenses for the month of June have been estimated. A deficit of \$123,255 is anticipated to be realized, compared to a deficit of \$183,084 as budgeted.

CLSA rollover funds from fiscal years 2020/21 through 2022/23, totaling \$861,942, were rolled to fiscal year 2023/24. Rolled over CLSA funds are anticipated to be spent with the exception of \$428,686 for e-Resources. Funds can be allocated as recommended by the Administrative Council.

**FISCAL IMPACT:** None

**RECOMMENDATION:** Information

**EXHIBITS:** Budget to Actual Report

REVENUES/EXPENSES	Approved Budget FY 22/23	Prior Year	Current Year to Date Actuals	Balance	%	Notes
<b>REVENUE</b>						
				Unrealized		
CLSA Communications & Delivery	\$ 563,338	\$ 853,533	\$ 141,323	\$ 422,015	25%	Received
CLSA System Administration	\$ 343,401	\$ 372,007	\$ 352,535	\$ (9,134)	103%	Received (SCLC portion \$140,833)
System Supplements to CLSA	\$ -	\$ -	\$ -	\$ -	0%	N/A
Grant Project Revenue	\$ 3,364,024	\$ 3,659,072	\$ 2,377,231	\$ 986,793	71%	Actual grants awarded
Grant Indirect (All Systems)	\$ 286,970	\$ 170,364	\$ 159,036	\$ 127,934	55%	Actual grants awarded
Grant Staffing (All Systems)	\$ 94,078	\$ 86,472	\$ 84,782	\$ 9,296	90%	Actual grants awarded
SCLC Member Dues	\$ 210,681	\$ 211,552	\$ 210,681	\$ -	100%	Approved 03/15/2022
SCLC Califa Memberships	\$ 13,590	\$ 13,590	\$ 13,590	\$ -	100%	Approved 03/15/2022
Investment Income	\$ 18,750	\$ (29,290)	\$ 41,058	\$ (22,308)	219%	Increase in interest rate
Other revenues	\$ -	\$ 3,495	\$ 2,485	\$ (2,485)	0%	Rebates; Canceled checks (duplicates)
<b>TOTAL REVENUE</b>	<b>\$ 4,894,832</b>	<b>\$ 5,340,795</b>	<b>\$ 3,382,721</b>	<b>\$ 1,512,111</b>	<b>69%</b>	
Unrestricted	\$ 967,470	\$ 828,190	\$ 864,167	\$ 103,303	89%	Used toward Personnel/Overhead
Restricted	\$ 3,927,362	\$ 4,512,605	\$ 2,518,554	\$ 1,408,808	64%	CLSA and Grant Passthrough Funds
<b>EXPENDITURES</b>						
<b>Personnel Services</b>						
Salaries & Wages	\$ 652,945	\$ 609,635	\$ 517,555	\$ 135,390	79%	SCLC Staff
Retirement Benefits	\$ 71,453	\$ 73,764	\$ 46,628	\$ 24,825	65%	CalPERS
Health Insurance - Current Employees	\$ 50,280	\$ 37,020	\$ 46,491	\$ 3,789	92%	Health Stipend
Health Insurance - Retirees	\$ 80,448	\$ 41,632	\$ 47,102	\$ 33,346	59%	Actuals
Dental/Vision	\$ 6,552	\$ 6,951	\$ 5,063	\$ 1,489	77%	Ameritas
Life Insurance	\$ 1,224	\$ 1,520	\$ 1,214	\$ 10	99%	Dearborn/Lincoln
CalPERS Unfunded Accrued Liability	\$ 154,223	\$ 133,737	\$ 152,775	\$ 1,448	99%	CalPERS - Annual Prepayment
Other Personnel Expenses	\$ 3,101	\$ 13,781	\$ 14,394	\$ (11,293)	464%	Worker's Comp / Payroll taxes
<b>Personnel Service Subtotal</b>	<b>\$ 1,020,225</b>	<b>\$ 918,040</b>	<b>\$ 831,222</b>	<b>\$ 189,003</b>	<b>81%</b>	
<b>Operating Expenses</b>						
Office space Lease	\$ 32,000	\$ 25,716	\$ 25,716	\$ 6,284	80%	Lease TBD (unrestricted)
Professional & Contract Services	\$ 65,000	\$ 28,888	\$ 97,269	\$ (32,269)	150%	Legal, Payroll/HR, Consulting, etc. (Unrestricted)
Telecommunications	\$ 30,000	\$ 21,391	\$ 16,681	\$ 13,319	56%	IT Support, Software, Internet, Phone, Website (CLSA*) and Communications Allowance
Delivery	\$ 66,500	\$ 64,050	\$ 66,659	\$ (159)	100%	Reliant (CLSA)
Audit Fees	\$ 12,200	\$ 9,605	\$ 15,869	\$ (3,669)	130%	Fedak & Brown (CLSA)
Software Licenses	\$ 3,479	\$ 3,791	\$ 3,969	\$ (490)	114%	Keeper, Intuit (paid biennially)
Office Supplies & Printing	\$ 8,500	\$ 13,783	\$ 5,143	\$ 3,357	61%	Office Supplies, Printing, etc. (Unrestricted)
eResources	\$ 445,338	\$ 697,736	\$ 1,212	\$ 444,126	0%	\$368,435 PressReader; \$1,272
Resource Sharing	\$ -	\$ -	\$ 34,995	\$ (34,995)	0%	Scanners
Memberships	\$ 14,500	\$ 14,537	\$ 13,848	\$ 652	96%	Califa, CLA, etc. (Unrestricted)
Travel & Conferences	\$ 15,000	\$ 10,179	\$ 9,028	\$ 5,972	60%	Travel for meetings and conference
Postage	\$ 800	\$ 1,067	\$ 764	\$ 36	96%	
Other	\$ 350	\$ 6,467	\$ 5,870	\$ (5,520)	1677%	Bank Analysis Fees; other expense; insurance
<b>Operating Expenses Subtotal</b>	<b>\$ 693,667</b>	<b>\$ 897,210</b>	<b>\$ 297,023</b>	<b>\$ 396,644</b>	<b>43%</b>	
<b>Grant Expenses</b>						
Grant Projected Expenses	\$ 3,364,024	\$ 3,681,465	\$ 2,377,231	\$ 986,793	71%	Passthrough Funds Projected FY22/23 - Actual grants pending
<b>Grant Expenses Subtotal</b>	<b>\$ 3,364,024</b>	<b>\$ 3,681,465</b>	<b>\$ 2,377,231</b>	<b>\$ 986,793</b>		
<b>TOTAL EXPENDITURES</b>	<b>\$ 5,077,916</b>	<b>\$ 5,496,715</b>	<b>\$ 3,505,476</b>	<b>\$ 1,572,440</b>	<b>69%</b>	
<b>Surplus (Deficit)</b>	<b>\$ (183,084)</b>	<b>\$ (155,920)</b>	<b>\$ (122,755)</b>	<b>\$ (60,329)</b>		



SCLC FY2022/23  
Budget Status Report  
June 30, 2023

**SCLC ACCOUNT BALANCES**

As of June 30, 2023	\$	1,767,320			Pacific Western Bank
As of June 30, 2023	\$	1,861,139			Local Agency Investment Fund (LAIF)
As of June 30, 2023	\$	89,059			California Employer's Pension Prefunding Trust (CEPPT)

**SCLC MEMBER DEPOSIT ACCOUNT**

As of June 30, 2023	\$	66,806			Pacific Western Bank
---------------------	----	--------	--	--	----------------------

**CARRY OVER CLSA FUNDS**

**FY2022/23 CLSA Communications & Delivery - Projected (Restricted)**

	<b>FISCAL YEAR 2022-23</b>				
	<b>FY2021-22</b>	<b>Addition</b>	<b>Deletions</b>	<b>FY2022-23</b>	
E-Resources	\$ -	\$ 445,338	\$ -	\$ 445,338	Press Reader (\$16,652); Rolled over (\$428,686)
Delivery	-	66,500	(44,646)	21,854	Rolled over
Contracted services	-	12,200	(8,964)	3,236	Rolled over
Telecommunications	-	30,000	-	30,000	Rolled over
Office supplies	-	9,300	(5,907)	3,393	Rolled over
	<u>\$ -</u>	<u>\$ 563,338</u>	<u>\$ (59,517)</u>	<u>\$ 503,821</u>	

**FY2021/22 CLSA Communications & Delivery - Projected (Restricted)**

	<b>FISCAL YEAR 2021-22</b>				
	<b>FY2021-22</b>	<b>Addition</b>	<b>Deletions</b>	<b>FY2022-23</b>	
E-Resources	\$ 288,419	\$ -	\$ -	\$ 288,419	Press Reader (\$288,419)
Delivery	22,013	-	(22,013)	-	
Contracted services	6,905	-	(6,905)	-	
Telecommunications	21,742	-	(16,681)	5,061	Rolled over
Resource sharing	35,000	-	(34,995)	5	Rolled over
	<u>\$ 374,079</u>	<u>\$ -</u>	<u>\$ (80,594)</u>	<u>\$ 293,485</u>	

**FY2020/21 CLSA Communications & Delivery - Projected (Restricted)**

	<b>FISCAL YEAR 2020-21</b>				
	<b>FY2021-22</b>	<b>Addition</b>	<b>Deletions</b>	<b>FY2022-23</b>	
E-Resources	\$ 65,848	\$ -	\$ (1,212)	\$ 64,636	Press Reader (\$63,364) and Gale Archives (\$1,272)



**REPORT TO THE AUDIT AND FINANCE COMMITTEE**  
SOUTHERN CALIFORNIA LIBRARY COOPERATIVE

DATE: August 2, 2023  
 TO: SCLC Audit and Finance Committee  
 FROM: Andy Beck, Controller

SUBJECT: **SCLC Investments Report – DISCUSSION**

INVESTMENTS: The investment overview reflects the balance of the LAIF and CEPPT accounts as of June 30, 2023.

	<u>LAIF</u>	<u>CEPPT</u>	<u>Total</u>
Balance as of July 1, 2022	\$ 1,805,857	\$ 87,177	\$ 1,893,034
Change in interest receivable	(12,131)	-	(12,131)
Interest revenue	43,860	-	43,860
Fair market adjustment	(4,683)	2,083	(2,600)
Administrative expenses	-	(200)	(200)
	<hr/>	<hr/>	<hr/>
Balance as of June 30, 2023	<u>\$ 1,832,903</u>	<u>\$ 89,060</u>	<u>\$ 1,921,963</u>

Account for the certificates of deposit will be open once we transfer SCLC funds to the new bank account.

FISCAL IMPACT: None

RECOMMENDATION: Informational



**REPORT TO THE AUDIT AND FINANCE COMMITTEE**  
SOUTHERN CALIFORNIA LIBRARY COOPERATIVE

DATE: August 2, 2023  
TO: SCLC Audit and Finance Committee  
FROM: Andy Beck, Controller

SUBJECT: **Banking Status Update – Discussion**

BACKGROUND: With the recommendation of the Audit & Finance Committee, the Administrative Council approved to switch SCLC’s banking institution from Pacific Western Bank to a “larger bank.” Initially, SCLC staff decided to switch to Bank of America; however, staff discovered that Bank of America does not accommodate governmental organizations and funds over FDIC coverage (\$250,000) would not be collateralized. As a result, SCLC staff has selected an alternative “larger bank” JP Morgan Chase, which does support governmental organizations and will be able to provide coverage over the FDIC limit to SCLC’s account. The application process was started in July 2023.

FISCAL IMPACT: None

RECOMMENDATION: Informational

EXHIBITS: None



**REPORT TO THE AUDIT AND FINANCE COMMITTEE**  
SOUTHERN CALIFORNIA LIBRARY COOPERATIVE

DATE: August 2, 2023  
TO: SCLC Audit and Finance Committee  
FROM: Andy Beck, Controller

SUBJECT: **Review of 2024 Health Premiums – ACTION**

BACKGROUND: Southern California Library Cooperative (SCLC) employees eligible for medical insurance receive a monthly allowance to be used toward medical insurance premiums. Currently, two out of the five SCLC employees are enrolled in the CalPERS Health Plan. CalPERS increases health premiums annually effective January 1<sup>st</sup>. The last health premium allowance increase from \$838.00/month to \$896.33/month was approved on March 22, 2023, by the Administrative Council for the 2023 calendar year.

The exhibit included with this report reflects calendar year 2024 health premium increases for CalPERS Health Plans. For SCLC's active employees, the average premium increase totaled 12.77%. The financial burden to an SCLC employee would be an additional \$50 per pay period. To negate this financial burden in proportion to the increase in health premiums, the health premium allowance would need to increase \$48.75 per pay period to \$462.44 per pay period, or \$1,001.95 per month. Alternatively, the financial burden can be split equally between the employee and SCLC resulting in an increase of \$24.38 per pay period to \$438.07 or \$949.15 per month.

Per CalPERS regulations, any increase to the health premium allowance would apply to SCLC's current staff of five personnel, along with its eight retirees.

FISCAL IMPACT: For retirees, health premiums increased \$3,500 annually. Since retiree premiums are below the current health premium allowance, any increases in the health allowance premium will not have a financial impact on SCLC.

For active employees, increasing the current health premium allowance by \$105.62/month or 11.78% would increase SCLC's cost by \$6,337 for the 2024 calendar year (5 actives x \$105.62/month = \$528 month). Alternatively, increasing the current

health premium allowance by \$52.81/month or 5.89% would increase SCLC's cost by \$3,169 for the 2024 calendar year (5 actives x \$52.81/month = \$264/month).

**RECOMMENDATION:** Recommend to the Administrative Council an increase in the health premium allowance of 5.89% (\$3,169 increase in cost) effective January 1, 2024, to address increasing health care premiums.

**EXHIBITS:** CalPERS Health Premium Increase Analysis

July Board of Administration Offsite

Proposed Statewide 2024 Premiums Per Subscriber Per Month (PSPM)  
One Risk Pool Three-Year Phase In with PPO Benefit Design Changes

Basic Plans	2023			2024			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Anthem Blue Cross Select HMO	\$903.85	\$1,807.70	\$2,350.01	\$925.57	\$1,851.14	\$2,406.48	2.40%
Anthem Blue Cross Traditional HMO	1,116.65	2,233.30	2,903.29	1,197.94	2,395.88	3,114.64	7.28%
Blue Shield Access+ HMO	842.61	1,685.22	2,190.79	892.49	1,784.98	2,320.47	5.92%
Blue Shield Trio HMO	760.71	1,521.42	1,977.85	810.24	1,620.48	2,106.62	6.51%
Health Net Salud y Más	631.89	1,263.78	1,642.91	656.96	1,313.92	1,708.10	3.97%
Kaiser Permanente	852.68	1,705.36	2,216.97	964.15	1,928.30	2,506.79	13.07%
Kaiser Permanente Out of State	1,155.43	2,310.86	3,004.12	1,312.45	2,624.90	3,412.37	13.59%
Sharp Performance Plus	764.96	1,529.92	1,988.90	833.24	1,666.48	2,166.42	8.93%
UnitedHealthcare SignatureValue Alliance	841.72	1,683.44	2,188.47	882.98	1,765.96	2,295.75	4.90%
UnitedHealthcare SignatureValue Harmony	722.28	1,444.56	1,877.93	763.70	1,527.40	1,985.62	5.73%
Western Health Advantage HMO	760.17	1,520.34	1,976.44	807.23	1,614.46	2,098.80	6.19%
<b>Basic HMO Weighted Average</b>							<b>10.50%</b>
Anthem EPO Del Norte	\$1,083.89	\$2,167.78	\$2,818.11	\$1,215.87	\$2,431.74	\$3,161.26	12.18%
PERS Gold	766.11	1,532.22	1,991.89	859.31	1,718.62	2,234.21	12.17%
PERS Platinum	1,083.89	2,167.78	2,818.11	1,215.87	2,431.74	3,161.26	12.18%
<b>Basic PPO Weighted Average</b>							<b>12.17%</b>

Total Basic Percent Change

**10.95%**

Medicare Plans	2023			2024			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Anthem Medicare Preferred PPO	\$413.59	\$827.18	\$1,240.77	\$405.83	\$811.66	\$1,217.49	(1.88%)
Blue Shield Medicare PPO	361.90	723.80	1,085.70	392.68	785.36	1,178.04	8.51%
Kaiser Permanente Senior Advantage	283.25	566.50	849.75	324.79	649.58	974.37	14.67%
Kaiser Permanente Senior Advantage Summit	336.29	672.58	1,008.87	386.55	773.10	1,159.65	14.95%
Kaiser Permanente Senior Advantage Out of State	274.03	548.06	822.09	318.43	636.86	955.29	16.20%
Kaiser Permanente Senior Advantage Summit Out of State	N/A	N/A	N/A	380.21	760.42	1,140.63	N/A
Sharp Direct Advantage HMO	249.79	499.58	749.37	256.53	513.06	769.59	2.70%
UnitedHealthcare Group Medicare Advantage PPO	299.68	599.36	899.04	341.72	683.44	1,025.16	14.03%
UnitedHealthcare Group Medicare Advantage Edge PPO	357.70	715.40	1,073.10	366.01	732.02	1,098.03	2.32%
Western Health Advantage MyCare Select HMO	331.11	662.22	993.33	268.62	537.24	805.86	(18.87%)
<b>Medicare Advantage Weighted Average</b>							<b>13.17%</b>
PERS Gold	\$392.71	\$785.42	\$1,178.13	\$406.60	\$813.20	\$1,219.80	3.54%
PERS Platinum	420.02	840.04	1,260.06	448.15	896.30	1,344.45	6.70%
<b>Medicare Supplement Weighted Average</b>							<b>6.62%</b>

Total Medicare Percentage Change

**9.55%**

Combination Plans	2024					
	Subscriber in M & 1 Dependent in B	Subscriber in M & 2+ Dependents in B	Subscriber in M, 1 Dependent in B & 1 Dependent in M	Subscriber in B & 1 Dependent in M	Subscriber in B & 2+ Dependents in M	Subscriber in B, 1 Dependent in B & 1 Dependent in M
Anthem Blue Cross Select and Medicare Supplement	\$1,331.40	\$1,886.74	\$1,367.00	\$1,331.40	\$1,737.23	\$1,886.74
Anthem Blue Cross Traditional and Medicare Supplement	1,603.77	2,322.53	1,530.42	1,603.77	2,009.60	2,322.53
Blue Shield Access+ and Medicare	1,285.17	1,820.66	1,320.85	1,285.17	1,677.85	1,820.66
Blue Shield Trio and Medicare	1,202.92	1,689.06	1,271.50	1,202.92	1,595.60	1,689.06
Kaiser Permanente and Senior Advantage	1,288.94	1,867.43	1,228.07	1,288.94	1,613.73	1,867.43
Kaiser Permanente and Senior Advantage Summit	1,350.70	1,929.19	1,351.59	1,350.70	1,737.25	1,929.19
Kaiser Permanente and Senior Advantage Out of State	1,630.88	2,418.35	1,424.33	1,630.88	1,949.31	2,418.35
Kaiser Permanente and Senior Advantage Summit Out of State	1,692.66	2,480.13	1,547.89	1,692.66	2,072.87	2,480.13
PERS Gold and Medicare Supplement	1,265.91	1,781.50	1,328.79	1,265.91	1,672.51	1,781.50
PERS Platinum and Medicare Supplement	1,664.02	2,393.54	1,625.82	1,664.02	2,112.17	2,393.54
Sharp Direct Advantage	1,089.77	1,589.71	1,013.00	1,089.77	1,346.30	1,589.71
UnitedHealthcare Alliance and Medicare Advantage	1,224.70	1,754.49	1,213.23	1,224.70	1,566.42	1,754.49
UnitedHealthcare Alliance and Medicare Advantage Edge	1,248.99	1,778.78	1,261.81	1,248.99	1,615.00	1,778.78
UnitedHealthcare Harmony and Medicare Advantage	1,105.42	1,563.64	1,141.66	1,105.42	1,447.14	1,563.64
UnitedHealthcare Harmony and Medicare Advantage Edge	1,129.71	1,587.93	1,190.24	1,129.71	1,495.72	1,587.93
Western Health Advantage and Medicare Advantage	1,075.85	1,560.19	1,021.58	1,075.85	1,344.47	1,560.19

## July Board of Administration Offsite

### Proposed Regional 2024 Premiums Per Subscriber Per Month (PSPM)

#### One Risk Pool Three-Year Phase In with PPO Benefit Design Changes

Basic Plans	2023			2024			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
<b>Basic Premiums - Region 1</b>							
Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba							
Anthem Blue Cross Select HMO	\$1,128.83	\$2,257.66	\$2,934.96	\$1,138.86	\$2,277.72	\$2,961.04	0.89%
Anthem Blue Cross Traditional HMO	1,210.71	2,421.42	3,147.85	1,339.70	2,679.40	3,483.22	10.65%
Anthem EPO Del Norte	1,200.12	2,400.24	3,120.31	1,314.27	2,628.54	3,417.10	9.51%
Blue Shield Access+ HMO	1,035.21	2,070.42	2,691.55	1,076.84	2,153.68	2,799.78	4.02%
Blue Shield Trio HMO	888.94	1,777.88	2,311.24	946.84	1,893.68	2,461.78	6.51%
Kaiser Permanente	913.74	1,827.48	2,375.72	1,021.41	2,042.82	2,655.67	11.78%
PERS Gold	825.61	1,651.22	2,146.59	914.82	1,829.64	2,378.53	10.81%
PERS Platinum	1,200.12	2,400.24	3,120.31	1,314.27	2,628.54	3,417.10	9.51%
UnitedHealthcare SignatureValue Alliance	1,044.07	2,088.14	2,714.58	1,091.13	2,182.26	2,836.94	4.51%
UnitedHealthcare SignatureValue Harmony	N/A	N/A	N/A	937.39	1,874.78	2,437.21	N/A
Western Health Advantage HMO	760.17	1,520.34	1,976.44	807.23	1,614.46	2,098.80	6.19%
<b>Basic Premiums - Region 2</b>							
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare and Ventura							
Anthem Blue Cross Select HMO	\$765.37	\$1,530.74	\$1,989.96	\$807.71	\$1,615.42	\$2,100.05	5.53%
Anthem Blue Cross Traditional HMO	935.12	1,870.24	2,431.31	1,034.38	2,068.76	2,689.39	10.61%
Blue Shield Access+ HMO	842.61	1,685.22	2,190.79	869.14	1,738.28	2,259.76	3.15%
Blue Shield Trio HMO	760.71	1,521.42	1,977.85	810.24	1,620.48	2,106.62	6.51%
Health Net Salud y Más	698.91	1,397.82	1,817.17	684.77	1,369.54	1,780.40	(2.02%)
Kaiser Permanente	756.21	1,512.42	1,966.15	904.95	1,809.90	2,352.87	19.67%
PERS Gold	695.93	1,391.86	1,809.42	799.44	1,598.88	2,078.54	14.87%
PERS Platinum	1,014.80	2,029.60	2,638.48	1,151.50	2,303.00	2,993.90	13.47%
Sharp Performance Plus	764.96	1,529.92	1,988.90	833.24	1,666.48	2,166.42	8.93%
UnitedHealthcare SignatureValue Alliance	793.63	1,587.26	2,063.44	837.88	1,675.76	2,178.49	5.58%
UnitedHealthcare SignatureValue Harmony	781.58	1,563.16	2,032.11	792.65	1,585.30	2,060.89	1.42%
<b>Basic Premiums - Region 3</b>							
Los Angeles, Riverside and San Bernardino							
Anthem Blue Cross Select HMO	\$737.91	\$1,475.82	\$1,918.57	\$841.13	\$1,682.26	\$2,186.94	13.99%
Anthem Blue Cross Traditional HMO	942.73	1,885.46	2,451.10	1,012.67	2,025.34	2,632.94	7.42%
Blue Shield Access+ HMO	738.29	1,476.58	1,919.55	756.65	1,513.30	1,967.29	2.49%
Blue Shield Trio HMO	661.49	1,322.98	1,719.87	704.69	1,409.38	1,832.19	6.53%
Health Net Salud y Más	606.34	1,212.68	1,576.48	630.13	1,260.26	1,638.34	3.92%
Kaiser Permanente	754.64	1,509.28	1,962.06	865.41	1,730.82	2,250.07	14.68%
PERS Gold	680.37	1,360.74	1,768.96	785.28	1,570.56	2,041.73	15.42%
PERS Platinum	992.59	1,985.18	2,580.73	1,131.47	2,262.94	2,941.82	13.99%
UnitedHealthcare SignatureValue Alliance	790.46	1,580.92	2,055.20	826.44	1,652.88	2,148.74	4.55%
UnitedHealthcare SignatureValue Harmony	713.55	1,427.10	1,855.23	734.76	1,469.52	1,910.38	2.97%
<b>Basic Premiums - Out of State</b>							
Kaiser Permanente Out of State	\$1,155.43	\$2,310.86	\$3,004.12	\$1,312.45	\$2,624.90	\$3,412.37	13.59%
PERS Platinum	1,003.90	2,007.80	2,610.14	1,146.86	2,293.72	2,981.84	14.24%



**REPORT TO THE AUDIT AND FINANCE COMMITTEE**  
SOUTHERN CALIFORNIA LIBRARY COOPERATIVE

DATE: August 2, 2023  
TO: SCLC Audit and Finance Committee  
FROM: Hilda LohGuan, Chair

SUBJECT: **Revenue Generation – DISCUSSION**

BACKGROUND: During the May 25, 2022, meeting, the Administrative Council directed the Audit & Finance Committee to:

1. Explore alternative funding mechanisms for SCLC and report back to the Administrative Council; and
2. Work with, support, and assist SCLC staff as they seek out and apply for funding opportunities.

DISCUSSION: Through discussions and recommendations that were generated by this Committee, two revenue generating initiatives are being implemented for fiscal year 2023-24: an increase in membership dues and investment income that will be generated via Certificate of Deposit accounts. Currently, staff is focusing on ways to decrease any existing expenditures.

The Audit and Finance Committee is welcome to continue discussing and planning an approach to explore additional alternate funding sources, and report back to the Administrative Committee as needed. This will remain a standing item on the agenda, as requested by the Committee, until directed otherwise.

FISCAL IMPACT: None

RECOMMENDATION: Informational

EXHIBITS: None





SCLC Audit and Finance Committee Meeting Dates  
*Approved by the Administrative Council on May 25, 2022*  
*Updated 09122022*

2022/23

Wednesday, July 6, 2022 - *cancelled*  
3:30-4:30pm

Wednesday, September 28, 2022 – *time change*  
2:30-3:30pm

Wednesday, February 1, 2023  
3:30-4:30pm

Wednesday, April 5, 2023  
3:30-4:30pm

Meetings will be held via Zoom.  
Locations will be determined if needed.