

# Orange County Public Law Library Employer / Employee Contribution Rates Effective Pay Period 15, June 28, 2024

#### **Employer Contribution Rates**

Rate Group	Plan	Rate	
#12	H *	Normal	13.49%
		UAAL	0.00%
		Total	13.49%
#12	U – PEPRA *	Normal	10.48%
		UAAL	0.00%
		Total	10.48%

#### \*Reverse Pickups:

OCPLL bargaining units under the 2.5% at 55 and 2.5% at 67 plans are subject to an employee-paid reverse pickup which has not been accounted for in the employer rate above. Any reverse pickup arrangements are between the employer and employee bargaining units. The reverse pickup rate schedule is available online at:

https://www.ocers.org/sites/main/files/file-attachments/reversepickups.pdf

#### **Employee Contribution Rates**

		PEPRA
Entry	Plan H	Plan U
Age	(2.5% @ 55)	(2.5% @ 67)
15	9.67%	7.64%
16	9.67%	7.64%
17	9.84%	7.30%
18	10.01%	6.94%
19	10.19%	7.07%
20	10.37%	7.19%
21	10.55%	7.32%
22	10.73%	7.45%
23	10.92%	7.59%
24	11.11%	7.72%
25	11.31%	7.86%
26	11.51%	8.00%
27	11.71%	8.14%
28	11.92%	8.29%
29	12.13%	8.43%
30	12.35%	8.58%
31	12.57%	8.73%
32	12.80%	8.89%
33	13.03%	9.04%
34	13.27%	9.20%
35	13.52%	9.37%
36	13.77%	9.53%



# Orange County Public Law Library Employer / Employee Contribution Rates Effective Pay Period 15, June 28, 2024 (continued)

# Employee Contribution Rates (continued)

		PEPRA
Entry	Plan H	Plan U
Age	(2.5% @ 55)	(2.5% @ 67)
37	14.02%	9.70%
38	14.27%	9.87%
39	14.51%	10.05%
40	14.75%	10.23%
41	14.98%	10.41%
42	15.22%	10.60%
43	15.47%	10.79%
44	15.72%	10.99%
45	15.95%	11.19%
46	16.16%	11.40%
47	16.30%	11.61%
48	16.39%	11.83%
49	16.38%	12.05%
50	16.27%	12.28%
51	16.05%	12.49%
52	15.70%	12.70%
53	16.21%	12.90%
54	16.74%	13.12%
55	16.74%	13.33%
56	16.74%	13.56%
57	16.74%	13.78%
58	16.74%	13.97%
59	16.74%	14.11%
60	16.74%	14.21%
61	16.74%	14.23%
62	16.74%	14.18%
63	16.74%	14.04%
64	16.74%	13.83%
65	16.74%	14.28%
66 and	16.74%	14.75%
thereafter		

Rate Group	Plan	Discounted Percentage	Average Entry Age
#12	Plan H (General)	99.41%	40



# Orange County Public Law Library Employer / Employee Contribution Rates Effective Pay Period 15, June 30, 2023

#### **Employer Contribution Rates**

Rate Group	Plan	Rate	
#12	H *	Normal	13.79%
		UAAL	0.00%
		Total	13.79%
#12	U – PEPRA *	Normal	10.48%
		UAAL	0.00%
		Total	10.48%

#### \*Reverse Pickups:

OCPLL bargaining units under the 2.5% at 55 and 2.5% at 67 plans are subject to an employee-paid reverse pickup which has not been accounted for in the employer rate above. Any reverse pickup arrangements are between the employer and employee bargaining units. The reverse pickup rate schedule is available online at:

https://www.ocers.org/sites/main/files/file-attachments/reversepickups.pdf

#### **Employee Contribution Rates**

		PEPRA
Entry	Plan H	Plan U
Age	(2.5% @ 55)	(2.5% @ 67)
15	9.71%	7.83%
16	9.71%	7.83%
17	9.88%	7.48%
18	10.05%	7.12%
19	10.23%	7.25%
20	10.41%	7.38%
21	10.59%	7.51%
22	10.78%	7.64%
23	10.97%	7.78%
24	11.16%	7.92%
25	11.36%	8.06%
26	11.56%	8.20%
27	11.76%	8.35%
28	11.97%	8.50%
29	12.18%	8.65%
30	12.40%	8.80%
31	12.62%	8.96%
32	12.85%	9.11%
33	13.08%	9.28%
34	13.32%	9.44%
35	13.57%	9.61%
36	13.83%	9.78%

1



# Orange County Public Law Library Employer / Employee Contribution Rates Effective Pay Period 15, June 30, 2023 (continued)

# Employee Contribution Rates (continued)

		PEPRA
Entry	Plan H	Plan U
Age	(2.5% @ 55)	(2.5% @ 67)
37	14.08%	9.95%
38	14.33%	10.13%
39	14.57%	10.31%
40	14.81%	10.49%
41	15.05%	10.68%
42	15.29%	10.87%
43	15.53%	11.07%
44	15.79%	11.27%
45	16.02%	11.48%
46	16.23%	11.69%
47	16.37%	11.91%
48	16.46%	12.14%
49	16.45%	12.36%
50	16.34%	12.59%
51	16.11%	12.81%
52	15.76%	13.02%
53	16.27%	13.23%
54	16.81%	13.45%
55	16.81%	13.68%
56	16.81%	13.91%
57	16.81%	14.13%
58	16.81%	14.33%
59	16.81%	14.47%
60	16.81%	14.57%
61	16.81%	14.60%
62	16.81%	14.54%
63	16.81%	14.40%
64	16.81%	14.18%
65	16.81%	14.64%
66 and	16.81%	15.13%
thereafter		

Rate Group	Plan	Discounted Percentage	Average Entry Age	
#12	Plan H (General)	99.14%	40	



# Orange County Public Law Library Employer / Employee Contribution Rates Effective Pay Period 15, July 1, 2022

#### **Employer Contribution Rates**

Rate Group	Plan	Rate	
#12	H *	Normal	13.88%
		UAAL	0.00%
		Total	13.88%
#12	U – PEPRA *	Normal	10.51%
		UAAL	0.00%
		Total	10.51%

#### \*Reverse Pickups:

OCPLL bargaining units under the 2.5% at 55 and 2.5% at 67 plans are subject to an employee-paid reverse pickup which has not been accounted for in the employer rate above. Any reverse pickup arrangements are between the employer and employee bargaining units. The reverse pickup rate schedule is available online at:

https://www.ocers.org/sites/main/files/file-attachments/reversepickups.pdf

#### **Employee Contribution Rates**

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		PEPRA
Entry	Plan H	Plan U
Age	(2.5% @ 55)	(2.5% @ 67)
15	9.64%	7.34%
16	9.64%	7.34%
17	9.81%	7.01%
18	9.99%	6.67%
19	10.16%	6.79%
20	10.34%	6.91%
21	10.52%	7.04%
22	10.71%	7.16%
23	10.90%	7.29%
24	11.09%	7.42%
25	11.28%	7.55%
26	11.48%	7.69%
27	11.69%	7.82%
28	11.89%	7.96%
29	12.10%	8.10%
30	12.32%	8.25%
31	12.54%	8.39%
32	12.77%	8.54%
33	13.00%	8.69%
34	13.24%	8.85%
35	13.49%	9.00%
36	13.74%	9.16%



# Orange County Public Law Library Employer / Employee Contribution Rates Effective Pay Period 15, July 1, 2022 (continued)

# Employee Contribution Rates (continued)

		PEPRA
Entry	Plan H	Plan U
Age	(2.5% @ 55)	(2.5% @ 67)
37	13.99%	9.32%
38	14.24%	9.49%
39	14.48%	9.66%
40	14.72%	9.83%
41	14.95%	10.01%
42	15.19%	10.19%
43	15.43%	10.37%
44	15.69%	10.56%
45	15.92%	10.75%
46	16.12%	10.95%
47	16.27%	11.16%
48	16.35%	11.37%
49	16.34%	11.59%
50	16.24%	11.80%
51	16.01%	12.00%
52	15.66%	12.20%
53	16.17%	12.40%
54	16.71%	12.60%
55	16.71%	12.81%
56	16.71%	13.04%
57	16.71%	13.24%
58	16.71%	13.42%
59	16.71%	13.56%
60	16.71%	13.65%
61	16.71%	13.68%
62	16.71%	13.63%
63	16.71%	13.49%
64	16.71%	13.29%
65	16.71%	13.72%
66 and	16.71%	14.18%
thereafter		

Rate Group	Plan	Discounted Percentage	Average Entry Age
#12	Plan H (General)	99.23%	41



# Orange County Public Law Library Employer / Employee Contribution Rates Effective Pay Period 15, July 2, 2021

#### **Employer Contribution Rates**

Rate Group	Plan	Rate	
#12	H *	Normal	14.20%
		UAAL	<u>0.19%</u>
		Total	14.39%
#12	U – PEPRA *	Normal	10.37%
		UAAL	<u>0.19%</u>
		Total	10.56%

#### \*Reverse Pickups:

OCPLL bargaining units under the 2.5% at 55 and 2.5% at 67 plans are subject to an employee-paid reverse pickup which has not been accounted for in the employer rate above. Any reverse pickup arrangements are between the employer and employee bargaining units. The reverse pickup rate schedule is available online at:

https://www.ocers.org/sites/main/files/file-attachments/reversepickups.pdf

#### **Employee Contribution Rates**

		PEPRA
Entry	Plan H	Plan U
Age	(2.5% @ 55)	(2.5% @ 67)
15	9.90%	7.76%
16	9.90%	7.76%
17	10.06%	7.40%
18	10.22%	7.03%
19	10.39%	7.15%
20	10.55%	7.26%
21	10.72%	7.38%
22	10.89%	7.50%
23	11.07%	7.62%
24	11.24%	7.74%
25	11.43%	7.87%
26	11.61%	8.00%
27	11.80%	8.13%
28	11.99%	8.26%
29	12.18%	8.39%
30	12.38%	8.52%
31	12.59%	8.66%
32	12.79%	8.80%
33	13.01%	8.94%
34	13.23%	9.08%
35	13.46%	9.23%
36	13.69%	9.38%



# Orange County Public Law Library Employer / Employee Contribution Rates Effective Pay Period 15, July 2, 2021

(continued)

#### **Employee Contribution Rates**

		PEPRA
Entry	Plan H	Plan U
Age	(2.5% @ 55)	(2.5% @ 67)
37	13.91%	9.53%
38	14.12%	9.69%
39	14.31%	9.84%
40	14.51%	10.00%
41	14.72%	10.17%
42	14.94%	10.34%
43	15.17%	10.51%
44	15.41%	10.68%
45	15.62%	10.86%
46	15.82%	11.05%
47	15.95%	11.24%
48	16.03%	11.44%
49	16.03%	11.63%
50	15.93%	11.81%
51	15.71%	11.97%
52	15.33%	12.15%
53	15.83%	12.33%
54	16.35%	12.52%
55	16.35%	12.72%
56	16.35%	12.92%
57	16.35%	13.12%
58	16.35%	13.29%
59	16.35%	13.43%
60	16.35%	13.51%
61	16.35%	13.54%
62	16.35%	13.49%
63	16.35%	13.36%
64	16.35%	13.12%
65	16.35%	13.55%
66 and	16.35%	13.99%
thereafter		

Rate Group	Plan	Discounted Percentage	Average Entry Age
#12	Plan H (General)	98.82%	41



## Orange County Public Law Library Employer / Employee Contribution Rates Effective Pay Period 15, July 3, 2020

#### **Employer Contribution Rates**

Rate Group	Plan	Rate	
#12	H *	Normal	14.28%
		UAAL	<u>1.77%</u>
		Total	16.05%
#12	U – PEPRA *	Normal	10.32%
		UAAL	<u>1.77%</u>
		Total	12.09%

#### \*Reverse Pickups:

OCPLL bargaining units under the 2.5% at 55 and 2.5% at 67 plans are subject to an employee-paid reverse pickup which has not been accounted for in the employer rate above. Any reverse pickup arrangements are between the plan sponsors and employee bargaining units. The reverse pickup rate schedule is available online at:

https://www.ocers.org/sites/main/files/file-attachments/reversepickups.pdf

#### **Employee Contribution Rates**

	-	PEPRA
Entry	Plan H	Plan U
Age	(2.5% @ 55)	(2.5% @ 67)
15	9.90%	7.57%
16	9.90%	7.57%
17	10.05%	7.22%
18	10.22%	6.86%
19	10.38%	6.97%
20	10.54%	7.08%
21	10.71%	7.20%
22	10.88%	7.32%
23	11.06%	7.43%
24	11.24%	7.55%
25	11.42%	7.68%
26	11.60%	7.80%
27	11.79%	7.93%
28	11.98%	8.05%
29	12.17%	8.18%
30	12.37%	8.31%
31	12.58%	8.45%
32	12.79%	8.58%
33	13.00%	8.72%
34	13.22%	8.86%
35	13.45%	9.00%
36	13.68%	9.15%



# Orange County Public Law Library Employer / Employee Contribution Rates Effective Pay Period 15, July 3, 2020 (continued)

# Employee Contribution Rates (continued)

		PEPRA
Entry	Plan H	Plan U
Age	(2.5% @ 55)	(2.5% @ 67)
37	13.90%	9.30%
38	14.11%	9.45%
39	14.30%	9.60%
40	14.50%	9.76%
41	14.71%	9.92%
42	14.93%	10.08%
43	15.16%	10.25%
44	15.39%	10.42%
45	15.61%	10.60%
46	15.81%	10.78%
47	15.94%	10.97%
48	16.02%	11.16%
49	16.02%	11.34%
50	15.92%	11.52%
51	15.70%	11.68%
52	15.32%	11.85%
53	15.82%	12.02%
54	16.34%	12.21%
55	16.34%	12.40%
56	16.34%	12.61%
57	16.34%	12.80%
58	16.34%	12.97%
59	16.34%	13.10%
60	16.34%	13.18%
61	16.34%	13.20%
62	16.34%	13.16%
63	16.34%	13.03%
64	16.34%	12.80%
65	16.34%	13.21%
66 and	16.34%	13.65%
thereafter		



Rate Group	Plan	Discounted Percentage	Average Entry Age
#12	Plan H (General)	98.86%	41



#### Orange County Public Law Library Employer / Employee Contribution Rates Effective Pay Period 15, July 5, 2019

#### **Employer Contribution Rates**

Rate Group	Plan	Rate	
#12	G & H (Future Service) *	Normal	14.11%
		UAAL	0.00%
		Total	14.11%
#12	U - PEPRA (Future Service) *	Normal	9.36%
	,	UAAL	0.00%
		Total	9.36%

#### \*Reverse Pickups:

OCPLL Bargaining Units under the 2.5% at 55 and 2.5% at 67 plans are subject to an Employee-paid Reverse Pickup, which has not been accounted for in the Employer rate above. Any Reverse Pickup arrangements are between the Plan Sponsors and Employee Bargaining Units. The reverse pickup rates schedule is available online at: www.ocers.org/sites/main/files/file-attachments/reversepickups.pdf

#### **Employee Contribution Rates**

			PLAN U (2.5% @ 67)
Entry Age	PLAN G (2.5% @ 55)	<u>PLAN H (2.5% @ 55)</u>	<u>PEPRA</u>
15	10.31%	9.87%	7.99%
16	10.31%	9.87%	7.99%
17	10.47%	10.03%	7.62%
18	10.64%	10.19%	7.24%
19	10.81%	10.35%	7.36%
20	10.99%	10.52%	7.48%
21	11.16%	10.69%	7.60%
22	11.34%	10.86%	7.72%
23	11.53%	11.03%	7.85%
24	11.71%	11.21%	7.97%
25	11.90%	11.39%	8.10%
26	12.09%	11.57%	8.23%
27	12.29%	11.76%	8.36%
28	12.49%	11.95%	8.50%
29	12.69%	12.14%	8.64%
30	12.90%	12.34%	8.77%
31	13.11%	12.55%	8.92%
32	13.33%	12.75%	9.06%
33	13.56%	12.97%	9.20%
34	13.79%	13.19%	9.35%
35	14.03%	13.41%	9.50%
36	14.27%	13.65%	9.66%
37	14.53%	13.87%	9.81%
38	14.80%	14.07%	9.97%
39	15.00%	14.27%	10.13%
40	15.22%	14.47%	10.30%

View OCERS 2017 Actuarial Valuation online at: <a href="www.ocers.org/sites/main/files/file-attachments/2017actuarialvaluation\_0.pdf">www.ocers.org/sites/main/files/file-attachments/2017actuarialvaluation\_0.pdf</a>

			PLAN U (2.5% @ 67)
Entry Age	PLAN G (2.5% @ 55)	PLAN H (2.5% @ 55)	<u>PEPRA</u>
41	15.44%	14.68%	10.47%
42	15.67%	14.89%	10.64%
43	15.92%	15.12%	10.82%
44	16.19%	15.36%	11.00%
45	16.48%	15.57%	11.19%
46	16.76%	15.77%	11.38%
47	16.99%	15.90%	11.57%
48	17.22%	15.98%	11.78%
49	17.34%	15.98%	11.97%
50	17.42%	15.88%	12.15%
51	17.38%	15.66%	12.33%
52	17.23%	15.28%	12.50%
53	16.92%	15.78%	12.69%
54	16.29%	16.30%	12.88%
55	16.29%	16.30%	13.09%
56	16.29%	16.30%	13.30%
57	16.29%	16.30%	13.50%
58	16.29%	16.30%	13.69%
59	16.29%	16.30%	13.82%
60	16.29%	16.30%	13.91%
61	16.29%	16.30%	13.94%
62	16.29%	16.30%	13.89%
63	16.29%	16.30%	13.75%
64	16.29%	16.30%	13.51%
65	16.29%	16.30%	13.95%
66 and	16.29%	16.30%	14.41%
thereafter			

Rate Group	Plan	Discount %	Average Entry Age
#12	Plan G (General)	N/A	40
#12	Plan H (General)	98.82%	40



# REVISED 11/28/17 Orange County Public Law Library Employer / Employee Contribution Rates Effective Pay Period 15, July 6, 2018

#### **Employer Contribution Rates**

Rate Group	Plan	Rate	
#12 ***	G & H (Future Service) **	Normal UAAL* Total	13.32% 0.00% <b>13.32%</b>
#12 ***	U – PEPRA (Future Service) *	* Normal UAAL* Total	7.59% 0.00% <b>7.59%</b>

#### \*Revised UAAL Rate:

This revised rate reflects the payoff of the Orange County Public Library's full unfunded actuarial accrued liability (UAAL) on December 15, 2017, reducing the UAAL contributions rate to 0%.

#### \*\*Reverse Pickups:

OCPLL Bargaining Units under the 2.5% at 55 and 2.5% at 67 plans are subject to an Employee-paid Reverse Pickup, which has not been accounted for in the Employer rate above. Any Reverse Pickup arrangements are between the Plan Sponsors and Employee Bargaining Units. The reverse pickup rates schedule is available online at: www.ocers.org/sites/main/files/file-attachments/reversepickups.pdf

#### \*\*\*New Rate Group:

OCPLL was separated from Rate Group #3 and put into its own rate group (Rate Group #12) after the last valuation as of December 31, 2015.

#### **Employee Contribution Rates**

			PLAN U (2.5% @ 67)
Entry Age	PLAN G (2.5% @ 55)	PLAN H (2.5% @ 55)	<u>PEPRA</u>
15	9.51%	9.09%	6.98%
16	9.51%	9.09%	6.98%
17	9.68%	9.25%	6.66%
18	9.85%	9.41%	6.32%
19	10.02%	9.58%	6.43%
20	10.20%	9.74%	6.55%
21	10.38%	9.91%	6.67%
22	10.56%	10.09%	6.79%
23	10.75%	10.27%	6.91%
24	10.94%	10.45%	7.03%
25	11.13%	10.63%	7.15%
26	11.33%	10.82%	7.28%
27	11.53%	11.01%	7.41%
28	11.73%	11.20%	7.54%
29	11.94%	11.40%	7.67%
30	12.16%	11.60%	7.81%
31	12.38%	11.81%	7.95%
32	12.60%	12.03%	8.09%
33	12.83%	12.24%	8.23%

 $View\ OCERS\ 2016\ Actuarial\ Valuation\ online\ at:\ \underline{www.ocers.org/sites/main/files/file-attachments/2016 actuarial\ \underline{valuation\ 0.pdf}$ 

			PLAN U (2.5% @ 67)
Entry Age	PLAN G (2.5% @ 55)	PLAN H (2.5% @ 55)	<u>PEPRA</u>
34	13.07%	12.47%	8.37%
35	13.31%	12.70%	8.52%
36	13.56%	12.94%	8.67%
37	13.83%	13.17%	8.83%
38	14.10%	13.38%	8.98%
39	14.32%	13.58%	9.14%
40	14.54%	13.79%	9.30%
41	14.77%	14.01%	9.47%
42	15.02%	14.24%	9.64%
43	15.28%	14.48%	9.82%
44	15.56%	14.73%	9.99%
45	15.86%	14.96%	10.18%
46	16.15%	15.17%	10.37%
47	16.40%	15.32%	10.56%
48	16.65%	15.42%	10.76%
49	16.80%	15.43%	10.96%
50	16.87%	15.34%	11.14%
51	16.86%	15.15%	11.31%
52	16.73%	14.75%	11.49%
53	16.44%	15.25%	11.68%
54	15.72%	15.77%	11.87%
55	15.72%	15.77%	12.08%
56	15.72%	15.77%	12.30%
57	15.72%	15.77%	12.50%
58	15.72%	15.77%	12.69%
59	15.72%	15.77%	12.83%
60	15.72%	15.77%	12.93%
61	15.72%	15.77%	12.97%
62	15.72%	15.77%	12.94%
63	15.72%	15.77%	12.82%
64	15.72%	15.77%	12.57%
65	15.72%	15.77%	12.99%
66 and	15.72%	15.77%	13.43%
thereafter		, .	

Rate Group	Plan	Discount %	Average Entry Age
#12	Plan G (General)	N/A	40
#12	Plan H (General)	98.04%	40



# Orange County Public Law Library Employer/Employee Rates Effective pay period 15, July 7, 2017

**EMPLOYER CONTRIBUTION RATES – Rate Group 3** 

PLAN	ER RATE	<u>PLAN</u>	ER RATE
G & H - Normal	12.33%	<b>U</b> – Normal	9.25%
<u>UAAL</u>	9.29%**	<u>UAAL</u>	9.92%**
Total	22.25%	Total	19.17%

#### **EMPLOYEE CONTRIBUTION RATES- Rate Group 12**

	PLAN G	PLAN H	PLAN U – PEPRA
Entry Age	(2.5% @ 55)	(2.5% @ 55)	(2.5% @ 67)
16	9.51	9.06	7.11
17	9.68	9.22	6.78
18	9.85	9.38	6.44
19	10.03	9.55	6.55
20	10.20	9.72	6.67
21	10.38	9.89	6.79
22	10.56	10.06	6.91
23	10.75	10.24	7.03
24	10.94	10.42	7.16
25	11.13	10.60	7.28
26	11.33	10.79	7.41
27	11.53	10.98	7.54
28	11.73	11.17	7.68
29	11.94	11.37	7.81
30	12.16	11.57	7.95
31	12.38	11.78	8.09
32	12.60	11.99	8.23
33	12.83	12.21	8.38
34	13.07	12.43	8.53
35	13.31	12.66	8.68
36	13.57	12.90	8.83
37	13.83	13.13	8.99
38	14.10	13.34	9.15
39	14.32	13.55	9.31
40	14.54	13.76	9.47
41	14.78	13.97	9.64
42	15.02	14.20	9.82
43	15.28	14.69	9.99
43	15.56	14.69	10.18
45	15.86	14.92	10.16
	16.15	15.12	10.56
46			
47	16.40	15.28 15.37	10.75 10.96
48	16.65 16.80	15.37	11.16
49	16.87	15.30	11.16
50	16.87	15.30	11.52
51			
52	16.73	14.71 15.21	11.70 11.89
53	16.44		
54	15.72	15.72	12.09
55	15.72	15.72	12.30
56	15.72	15.72	12.52
57	15.72	15.72	12.73
58	15.72	15.72	12.92
59	15.72	15.72	13.07
60 *	15.72	15.72	13.17

Average entry age and discount percentages applicable to employee contributions paid under Section 31581.1 are:

Plan

Discount %

Average Entry Age

<u>Pian</u>	Discount %	Average Entry A
Plan G	98.41%	42
Plan H	97.66%	42
Plan U	95.02%	42

**Reverse Pickups:** O.C. Public Law Library Bargaining Units under the 2.5% at 55 plans are subject to an Employee paid Reverse Pickup. <u>Click here</u> to view a list of reverse pickup rates.

<sup>\*</sup>For EE rates above age 60, please contact OCERS or your employers HR/Payroll department

<sup>\*\*</sup> Future service only discount of -3.27% applied to UAAL Rate for all plans