

2013 Membership Demographics: Summary

Overview

The Health Service System (HSS) administers health benefits for HSS members—employees and retirees of the City & County of San Francisco, the San Francisco Unified School District, San Francisco City College and the San Francisco Superior Court, as well as eligible dependents. This report is based on HSS membership demographics as of January 1, 2013.

Medical Enrollment

Since the last report of July 1, 2012, enrollment in HSS medical plans increased by 567 covered lives. This reflects an increase in employee lives of 468 and an increase in retiree lives of 99. For the fourth consecutive year, the number of Kaiser lives increased. In 2013 Kaiser gained 1,175 new members and dependents.

Employees drove the increased enrollment in Kaiser. In 2013 1,095 employee lives and 80 retiree lives joined the Kaiser plan. Kaiser now covers 51% of the enrolled HSS population—54% of employee lives, 45% of retiree lives. Blue Shield lost 404 lives in 2013, compared to a reduction of 225 lives in 2012. Blue Shield now covers 40% of all HSS lives—44% of employee lives, 32% of retiree lives. The City Health Plan continues to see outbound migration from both employees and retirees. 111 employee lives and 93 retiree lives left City Plan in 2013.

All Lives—Medical	2012	2013	Change
Kaiser HMO	54,308	55,483	1,175
Blue Shield HMO	44,384	43,980	(404)
City Health Plan PPO	9,335	9,131	204
Total Lives	108,027	108,594	567

Employee Lives—Medical	2012	2013	Change
Kaiser HMO	39,035	40,130	1,095
Blue Shield HMO	33,922	33,406	(516)
City Health Plan PPO	1,256	1,145	(111)
Total Lives	74,213	74,681	468

Retiree Lives—Medical	2012	2013	Change
Kaiser HMO	15,273	15,353	80
Blue Shield HMO	10,462	10,574	112
City Health Plan PPO	8,079	7,986	(93)
Total Lives	33,814	33,913	99

2013 Membership Demographics: Summary

Medicare Enrollment

There was an increase of 2,307 retiree lives enrolled in Medicare this year, due to aging into Medicare, ongoing eligibility audits and member education about Medicare enrollment requirements. 69% of retiree lives are enrolled in Medicare, versus 68% in 2012. Medicare is the primary payer for these individuals, which results in substantial savings to the employers served by HSS.

Dental Enrollment

HSS administers dental plans for City & County of San Francisco and Superior Court employees and dependents. The Unified School District and Community College District administer dental benefits for their employees. Since our last report of July 1, 2012, HSS experienced an increase of 569 in total lives covered under our dental plans. Employee enrollment in dental coverage increased year-over-year by 242 lives. Retiree enrollment increased by 327. The dental plans for employees and retirees are distinct. HSS-administered dental benefits for retirees are self-funded; City employers do not subsidize retiree dental benefits.

TOTAL LIVES-DENTAL	2012	2013	Change
Employee	66,175	66,417	242
Retiree	25,727	26,054	327
Total Lives	91,902	94,771	569

Flexible Spending Accounts

This report also provides an overview of Flexible Spending Account (FSA) participation for City & County of San Francisco employees. A Flexible Spending Account is an IRS-approved, tax-favored account that allows employees to reduce out-of-pocket costs for certain medical and dependent care expenses. FSA enrollment declined during the short plan year July to December 2012. But the level of FSA participation increased by 484 members for the January to December 2013 full plan year.

FSAs	2012	2013	Change
Health Care FSA	1,922	2,340	418
Dependent Care FSA	697	763	66
Total FSA	2,619	3,103	484

2013 Membership Demographics: Lives

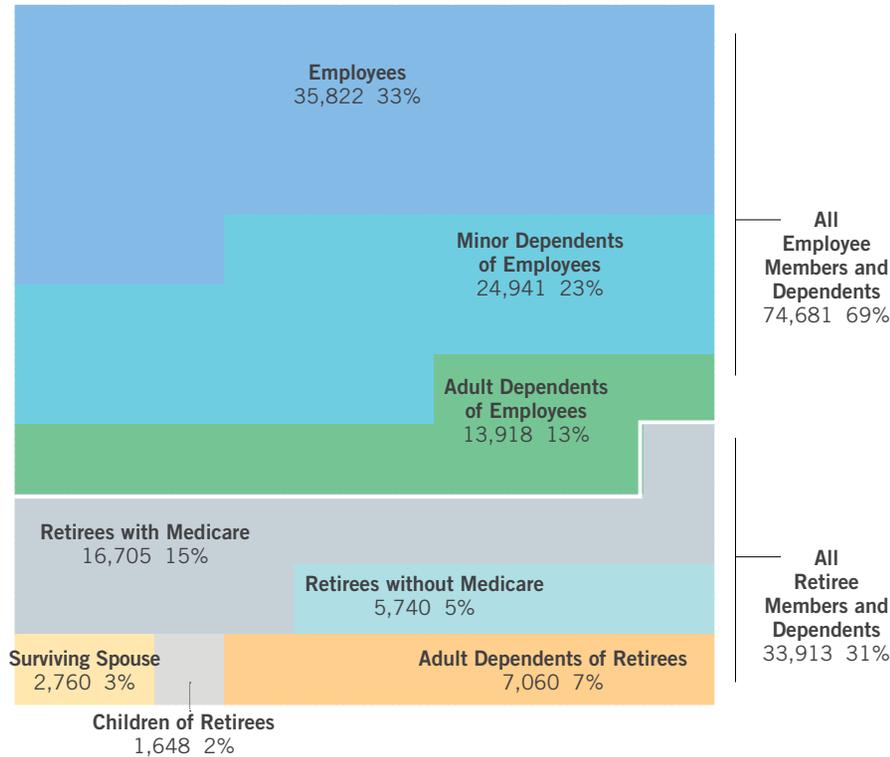
2013 Lives (All Employers)

- The number of HSS covered lives decreased during the nationwide economic recession. In 2010 total covered lives went down to 105,545. That trend has reversed over the past two years. HSS covers more lives in 2013 (108,594) than were covered pre-recession in 2009 (107,281).
- The number of lives under 25 years old decreased (-1,377). This is a significant year-over year decrease of 5.5% of the covered lives under age 25.
- The number of lives over 65 years old increased significantly (+2,735). More retirees will be moving to plans subsidized by Medicare.
- The average age of all lives enrolled in HSS medical coverage is 46.64.
- Migration of employee lives to Kaiser has slowed significantly in recent years, but the trend continues.
- Migration out of City Plan continues for both employees and retirees.
- 92% of lives covered under HSS medical plans reside in seven Bay area counties: San Francisco, San Mateo, Contra Costa, Alameda, Marin, Solano and Sonoma.
- A higher percentage of members without dependents live in San Francisco; a higher percentage of members with dependents live outside the City in San Mateo, Contra Costa, Alameda, Marin, Solano and Sonoma.
- Proportion of members and dependents enrolled in medical coverage did not change year-over-year: 56% members, 44% dependents.
- Proportion of employee and retiree lives enrolled in medical coverage did not change year-over-year: 69% member lives, 31% retiree lives.

2013 Membership Demographics: Lives

ALL LIVES COVERED IN HSS MEDICAL PLANS: EMPLOYEE VS RETIREE

108,594



Employees:

- 45% of employees have no dependents enrolled.
- 39% of employees have a spouse or partner enrolled.
- 27% of employees have family coverage (+2 or more).

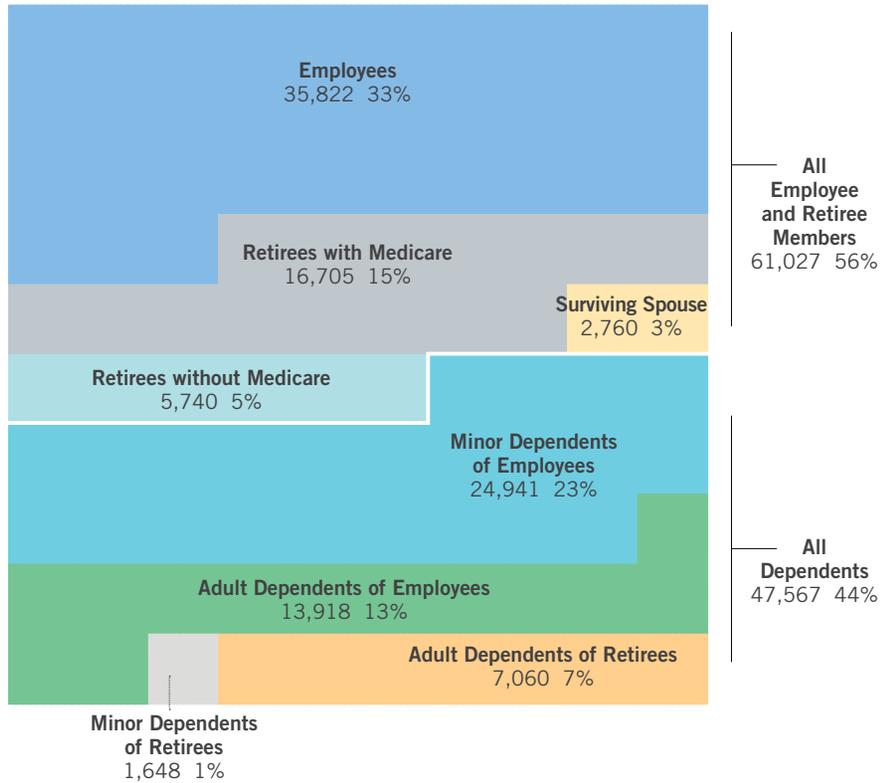
Retirees:

- 70% of retirees have no dependents enrolled.
- 21% of retirees have a spouse or partner enrolled.
- 3% of retirees have family coverage (+2 or more).
- 2,366 of adult survivors (86%) are enrolled in Medicare.

2013 Membership Demographics: Lives

ALL LIVES COVERED IN HSS MEDICAL PLANS: MEMBERS VS DEPENDENTS

108,594



Members:

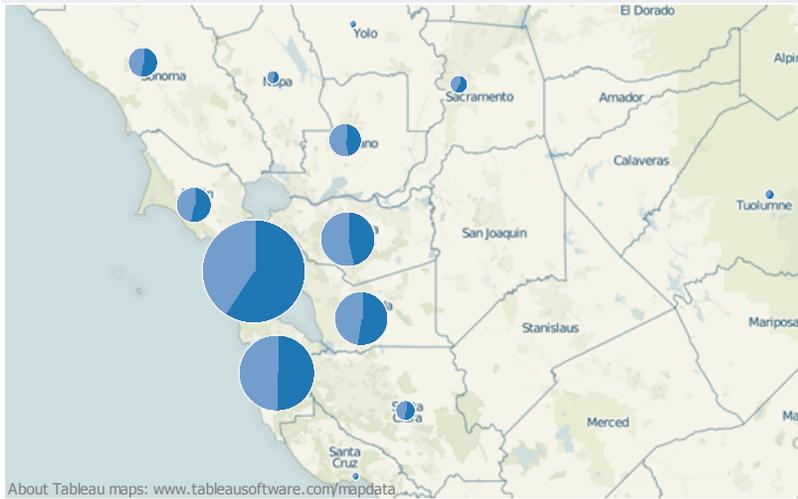
- 58% of members are active employees.
- 42% of members are retirees.
- 11% of retirees are a surviving spouse.

Dependents:

- 55% of dependents are children under age 26.
- 45% of dependents are a spouse or domestic partner.

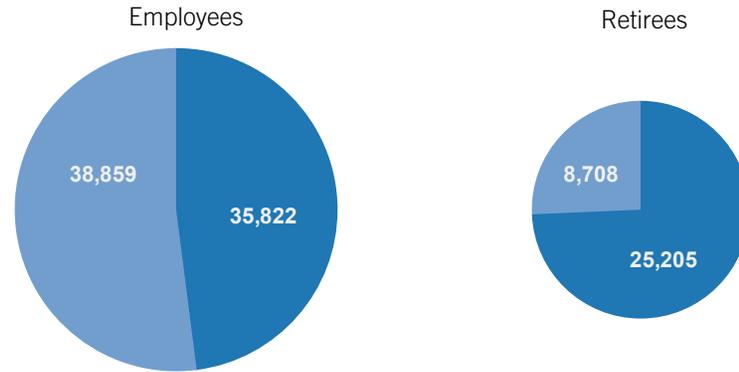
2013 Membership Demographics: Lives

Medical Enrollment: All Member vs Dependent Lives



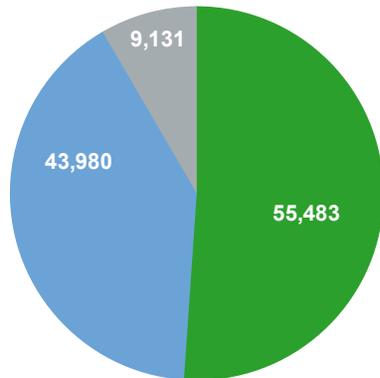
■ DEPENDENTS ■ MEMBERS

Medical Enrollment: All Member vs Dependent Lives



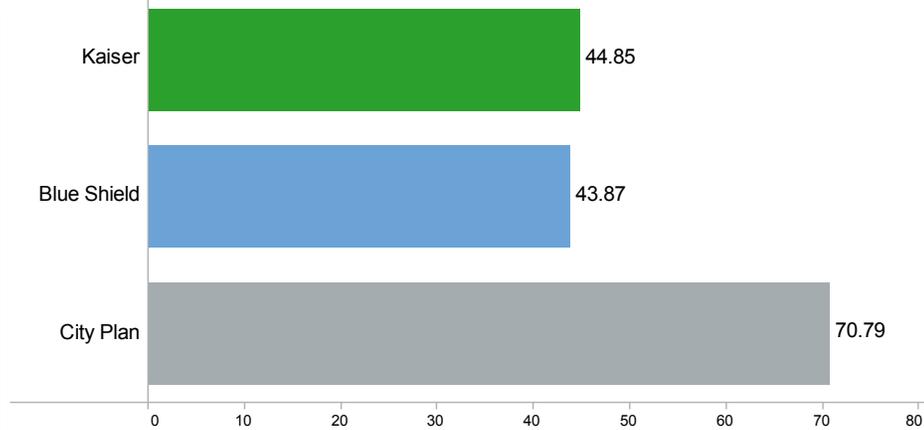
■ DEPENDENTS ■ MEMBERS

Medical Enrollment: All Covered Lives

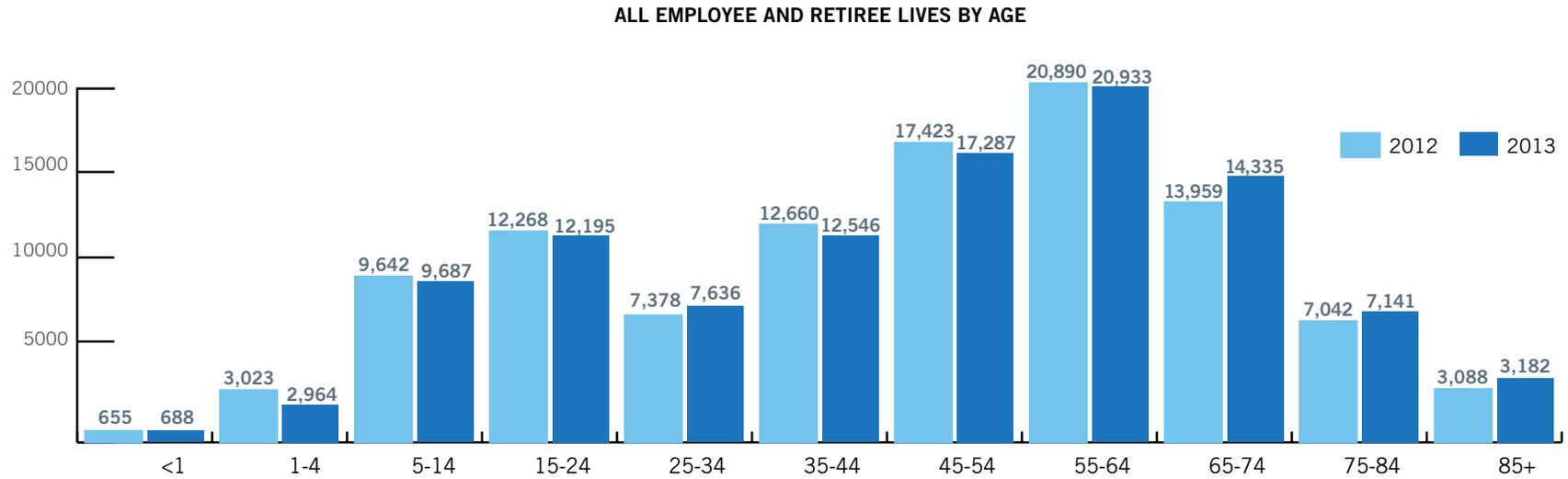


■ BLUE SHIELD ■ KAISER ■ CITY PLAN

Average Age by Plan: All Covered Lives



2013 Membership Demographics: Lives

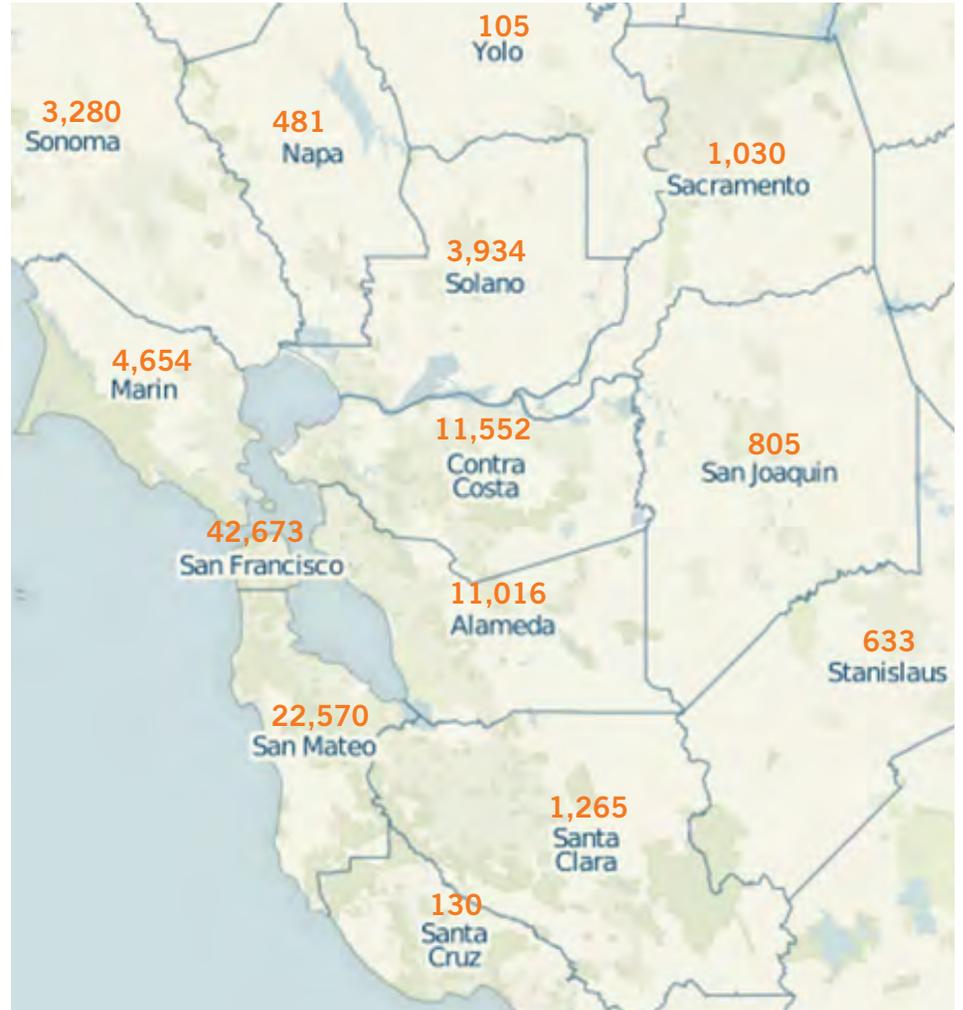


- The average age of all lives enrolled in HSS medical plans in 2013 is 46.64.
- The average age of all members enrolled in HSS medical plans in 2013 is 57.70.
- The average age of all dependents enrolled in HSS medical plans in 2013 is 32.44

2013 Membership Demographics: Lives

Medical Plan Enrollment: All Lives By Bay Area Counties

San Francisco	42,673	39%
San Mateo	22,570	21%
Contra Costa	11,552	11%
Alameda	11,016	10%
Marin	4,654	4%
Solano	3,934	4%
Sonoma	3,280	3%
Santa Clara	1,265	1%
Sacramento	1,030	1%
San Joaquin	805	1%
Stanislaus	633	1%
Napa	481	<1%
Tuolumne	222	<1%
Santa Cruz	130	<1%
Yolo	105	<1%
Other California Counties	2,058	2%
Outside of California	2,186	2%
Total	108,594	100%



2013 Membership Demographics: Lives

Medical Plan Enrollment: All Lives										
	2009		2010		2011		2012		2013	
Member Lives vs. Dependent Lives										
Employee and Retiree Member Lives	59,750	56%	59,430	56%	59,865	56%	60,546	56%	61,027	56%
Dependent Lives	47,531	44%	46,115	44%	46,891	44%	47,481	44%	47,567	44%
Total	107,281	100%	105,545	100%	106,756	100%	108,027	100%	108,594	100%
Employee Lives vs. Retiree Lives										
Employee Member Lives	76,922	72%	74,206	70%	73,821	69%	74,213	69%	74,681	69%
Retiree Member Lives	30,359	28%	31,339	30%	32,935	31%	33,814	31%	33,913	31%
Total	107,281	100%	105,545	100%	106,756	100%	108,027	100%	108,594	100%
Lives by Medical Plan										
Kaiser	47,751	45%	49,971	47%	52,456	49%	54,308	50%	55,483	51%
Blue Shield	48,741	45%	45,388	43%	44,609	42%	44,384	41%	43,980	40%
City Plan	10,789	10%	10,186	10%	9,691	9%	9,335	9%	9,131	8%
Total	107,281	100%	105,545	100%	106,756	100%	108,027	100%	108,594	100%
Lives by Employer										
CCSF (2007-2010 includes Court)	86,653	81%	85,067	81%	84,838	80%	86,166	80%	86,602	80%
SFUSD	16,064	15%	15,935	15%	15,973	15%	15,968	15%	16,179	15%
SFCCD	4,564	4%	4,543	4%	4,544	4%	4,532	4%	4,460	4%
Superior Court					1,401	1%	1,361	1%	1,353	1%
Total	107,281	100%	105,545	100%	106,756	100%	108,027	100%	108,594	100%
Lives by Gender										
Female					56,281	53%	57,071	53%	57,401	53%
Male					50,475	47%	50,956	47%	51,193	47%
					106,756	100%	108,027	100%	108,594	100%

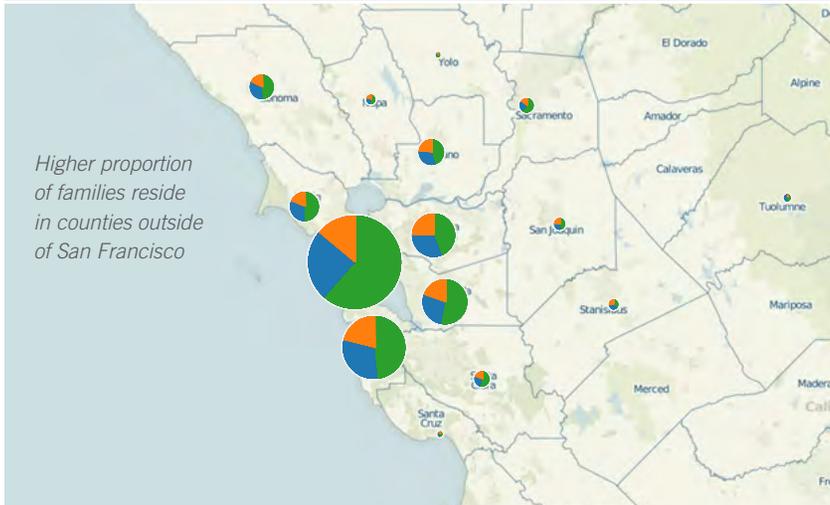
2013 Membership Demographics: Members

2013 Members (All Employers)

- The number of HSS members covered by HSS medical plans has been trending slowly upward for the past three years. In 2013 there was an increase of 481 members enrolled.
- The fastest growing segment of the member population is members over 65 years old, which increased 2,020 in 2013. There has been a 13% increase in the number of retiree members over the past three years.
- There are only 114 young adult members under the age of 25.
- The average age of all members enrolled in medical coverage is 57.75. Average age of employee members is 47.80; average age of retiree members is 71.55.
- The number of active and retiree members enrolled in Kaiser increased by 674 in 2013.
- Migration out of City Plan continues for both employees and retiree members. 110 members left City Plan in 2013.
- The proportion of employee and retiree members in medical plans remained the same: 49% Kaiser, 39% Blue Shield, 12% City Plan.
- Proportion of employee vs. retiree members enrolled in medical coverage did not change year-over-year: 59% employee members, 41% retiree members.
- 91% of members covered under HSS medical plans reside in seven Bay area counties: San Francisco, San Mateo, Alameda, Contra Costa, Marin and Solano and Sonoma.
- In 2013 we are including a new demographic metric for coverage level. Member coverage levels for all employee and retiree members are: member only 55%; member plus one dependent 28%; member plus two or more dependents 17%.

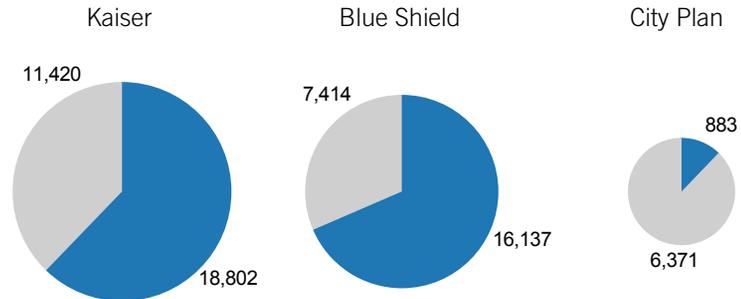
2013 Membership Demographics: Members

Medical Coverage Level by County: All Members



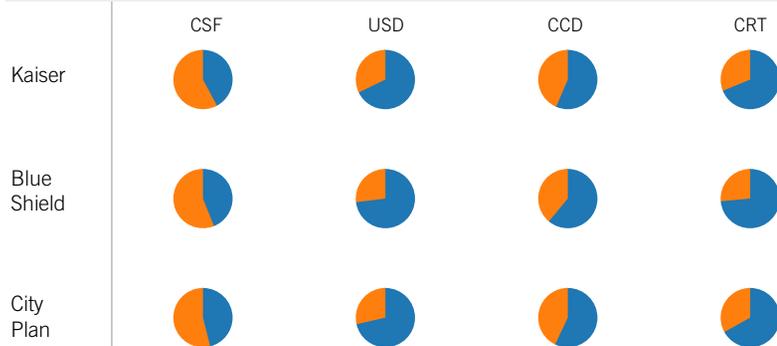
■ EE ONLY
 ■ EE +1
 ■ EE +2 or more

Medical Enrollment: Employee vs Retiree Members



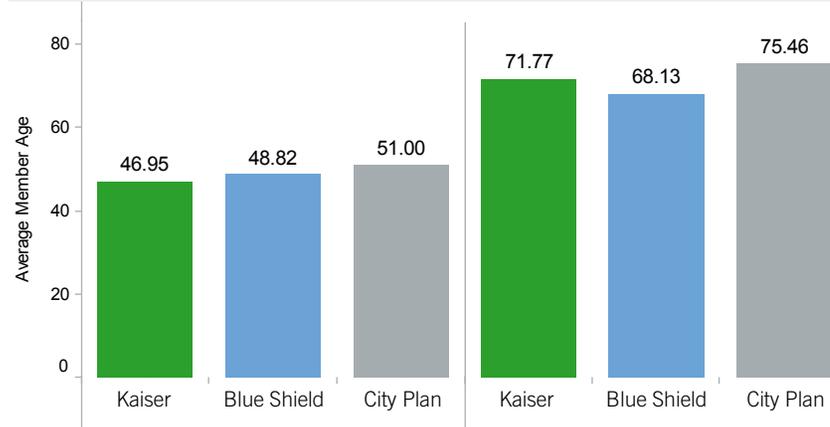
■ RETIREE MEMBERS
 ■ EMPLOYEE MEMBERS

Medical Enrollment by Gender: All Members

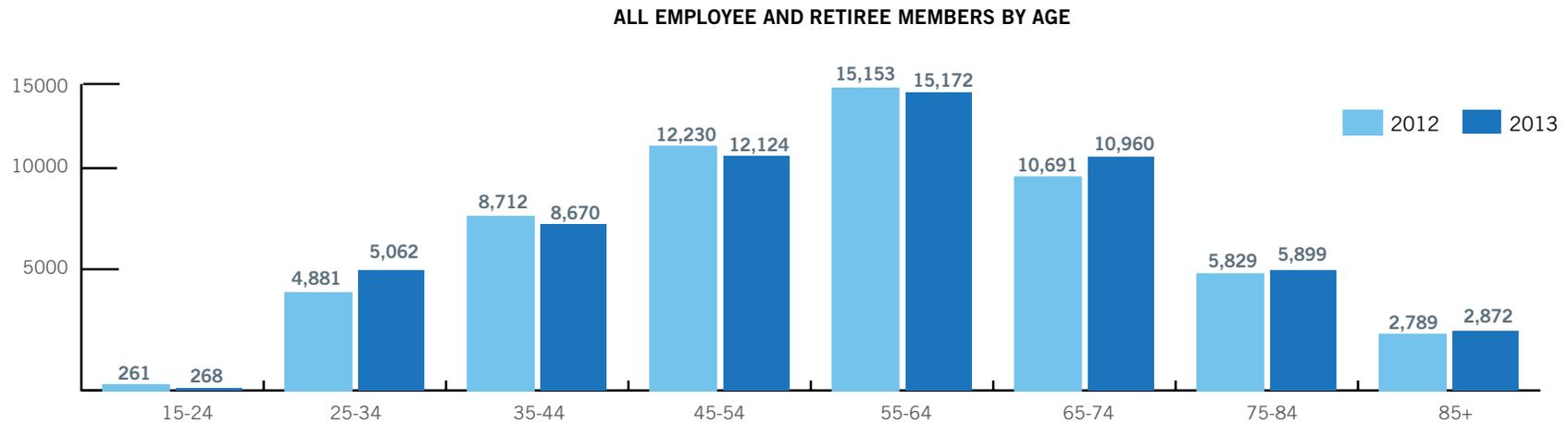


■ MALE
 ■ FEMALE

Average Age by Medical Plan: All Members



2013 Membership Demographics: Members



- The average age of all members enrolled in HSS medical plans in 2013 is 57.70.
- The average age of all employee members enrolled in HSS medical plans in 2013 is 47.89.
- The average age of all retiree members enrolled in HSS medical plans in 2013 is 71.63.

2013 Membership Demographics: Members

Medical Plan Enrollment: Employee and Retiree Members By County

San Francisco	25,982	43%
San Mateo	11,762	19%
Alameda	5,993	10%
Contra Costa	5,591	9%
Marin	2,503	4%
Solano	1,924	3%
Sonoma	1,741	3%
Santa Clara	678	1%
Sacramento	596	1%
San Joaquin	381	1%
Stanislaus	277	<1%
Napa	248	<1%
Tuolumne	143	<1%
Santa Cruz	74	<1%
Yolo	62	<1%
Other California Counties	1,600	3%
Outside of California	1,472	2%
Total	61,027	100%



2013 Membership Demographics: Members

Medical Plan Enrollment: All Members										
	2009		2010		2011		2012		2013	
Employee Members vs. Retiree Members										
Employee Members	37,109	62%	35,937	60%	35,426	59%	35,464	59%	35,822	59%
Retiree Members	22,641	38%	23,493	40%	24,439	41%	25,082	41%	25,205	41%
Total	59,750	100%	59,430	100%	59,865	100%	60,546	100%	61,027	100%
Employee and Retiree Members by Medical Plan										
Kaiser	26,434	44%	27,526	46%	28,627	48%	29,548	49%	30,222	49%
Blue Shield	25,127	42%	24,003	40%	23,649	39%	23,634	39%	23,551	39%
City Plan	8,189	14%	7,901	13%	7,589	13%	7,364	12%	7,254	12%
Total	59,750	100%	59,430	100%	59,865	100%	60,546	100%	61,027	100%
Employee and Retiree Members by Employer										
CCSF (2007-2010 includes Court)	45,633	76%	45,619	77%	45,097	75%	45,776	76%	46,079	76%
SFUSD	11,190	19%	10,877	18%	11,002	18%	11,064	18%	11,280	18%
SFCCD	2,927	5%	2,934	5%	2,917	5%	2,885	5%	2,854	5%
Superior Court					849	2%	821	1%	814	1%
Total	59,750	100%	59,430	100%	59,865	100%	60,546	100%	61,027	100%
Employee and Retiree Members by Gender										
Female					30,516	51%	30,722	51%	30,074	49%
Male					29,349	49%	29,824	49%	30,953	51%
Total					59,865	100%	60,546	100%	61,027	100%
Employee and Retiree Members with Enrolled Domestic Partner										
Employee Domestic Partner									1,104	76%
Retiree Domestic Partner									350	24%
Total									1,454	100%

2013 Membership Demographics: Members

Medical Plan Enrollment: All Members						
	2009	2010	2011	2012	2013	
Employee and Retiree Members by Coverage Level						
Member Only					33,618	55%
Member Plus One Dependent					16,895	28%
Member Plus Two or More Dependents					10,514	17%
Total					61,027	100%
All Members by Type of Dependents						
Member Only					33,618	55%
Member with Adult Dependent Only					11,013	18%
Member with Child Dependent Only +1					5,882	10%
Member with Child Dependents Only +2					1,714	3%
Member with Adult and Child Dependents					8,800	14%
Total					61,027	100%
Employee Members by Type of Dependents						
Member Only					16,018	45%
Member with Adult Dependent Only					4,828	13%
Member with Child Dependent Only +1					5,137	14%
Member with Child Dependents Only +2					1,642	5%
Member with Adult and Child Dependents					8,197	23%
Total					35,822	100%
Retiree Members by Type of Dependents						
Retiree Only					17,600	70%
Retiree with Adult Dependent Only					6,185	25%
Retiree with Child Dependent Only +1					745	3%
Retiree with Child Dependents Only +2					72	0%
Retiree with Adult and Child Dependents					603	2%
Total					25,205	30%

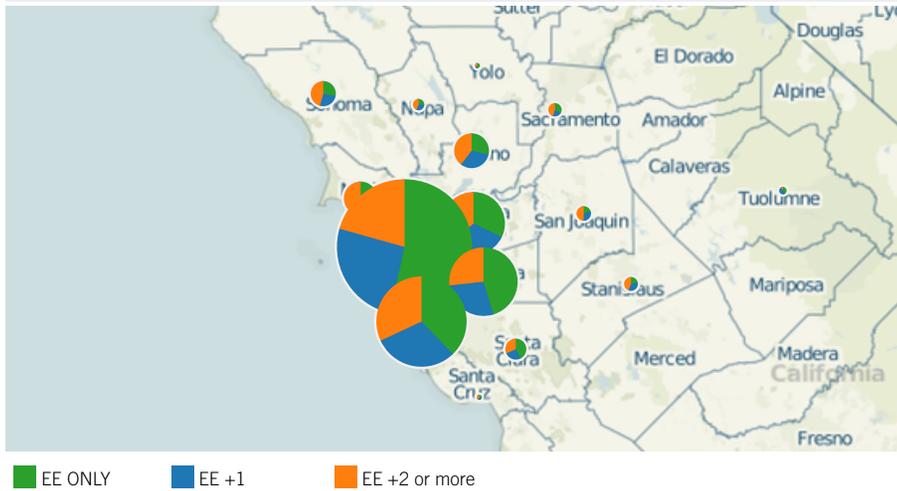
2013 Membership Demographics: Employees

2013 Employees and Dependents (All Employers)

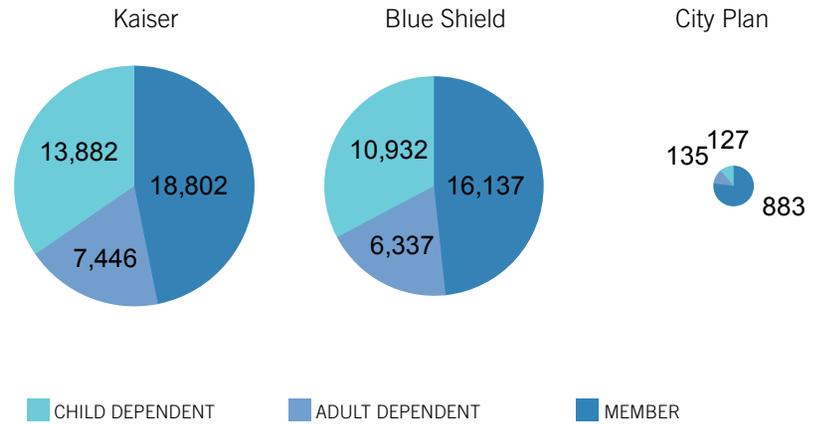
- The number of all employee lives covered by HSS medical plans trended down during 2010 and 2011, but has been rising slightly in 2012 and 2013. In 2013, employee lives covered by medical plans increased by 468.
- Proportion of employees vs. dependents enrolled in medical coverage did not change year-over-year: 48% employee members, 52% employee dependents.
- Migration of employee lives to Kaiser has slowed significantly since 2011, but the trend continues. 1,095 employee lives moved to Kaiser in 2013.
- Migration out of City Plan continues for both employees and retiree members. 111 employee members and their dependents left City Plan in 2013. 1,145 employee lives remain enrolled in City Plan.
- The proportion of employee and retiree members in medical plans changed slightly, Kaiser increased by 2% while Blue Shield and City Plan dropped 1%. Current enrollment ratios for all employee lives are: 54% Kaiser, 45% Blue Shield, 1% City Plan.
- 19% of employee members have enrolled child dependents only. HSS does not have the data to determine if these are single parent families, or families where there is another adult with access to other coverage.
- The average age of an employee member is 47.89. The average age of an employee dependent is 26.53. Average age for all employee and dependent members combined is 36.78. There are over 100 members over age 75 working for a City employer, including a few members over age 85.
- 97% of employee lives covered under HSS medical plans reside in eight Bay area counties: San Francisco, San Mateo, Alameda, Contra Costa, Solano, Marin and Sonoma. The highest proportion of employee only enrollments reside in San Francisco, with family level coverage more prevalent in neighboring counties.
- In 2013 we are including a new demographic metric for coverage level. Total employee coverage levels are: member only 45%; member plus one dependent 28%; member plus two or more dependents 27%.

2013 Membership Demographics: Employees

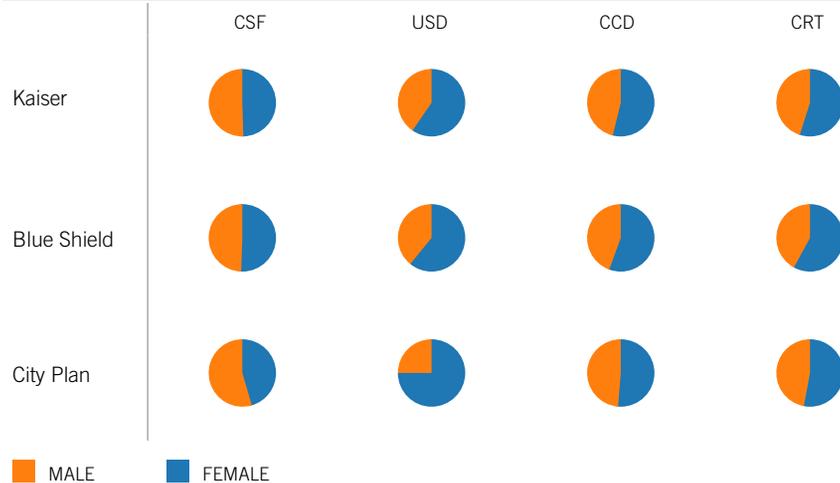
Medical Coverage Level by County: All Employees



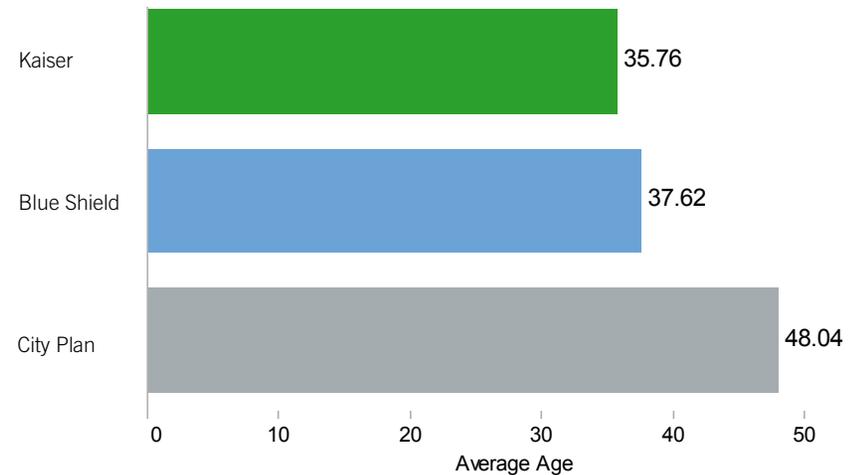
Medical Enrollment: All Employees vs Dependents



Medical Enrollment by Gender: All Employees and Dependents

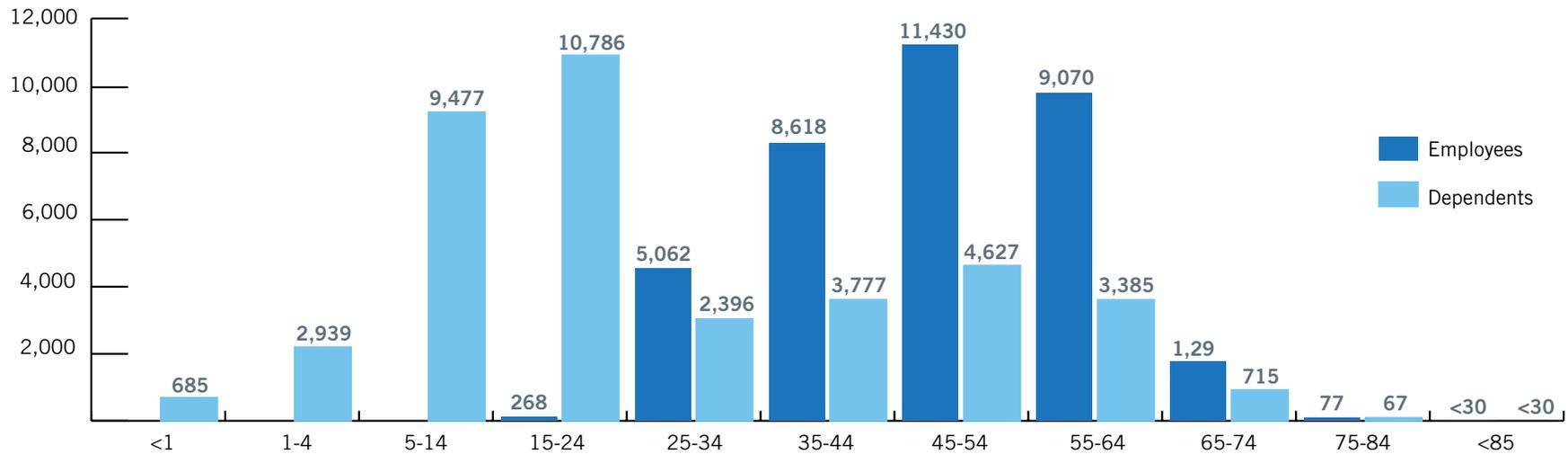


Average Age by Medical Plan: All Employees and Dependents



2013 Membership Demographics: Employees

ALL EMPLOYEE AND DEPENDENT MEMBERS BY AGE



- The average age of all employee members and dependents enrolled in HSS medical plans in 2013 is 36.78.
- The average age of all employee members enrolled in HSS medical plans in 2013 is 47.89.
- The average age of all employee dependents enrolled in HSS medical plans in 2013 is 26.53.

2013 Membership Demographics: Employees

Medical Plan Enrollment: All Employees and Dependents By County

San Francisco	30,663	41%
San Mateo	16,546	22%
Alameda	8,706	12%
Contra Costa	8,685	12%
Solano	2,791	4%
Marin	2,438	3%
Sonoma	1,549	2%
Santa Clara	889	1%
Sacramento	434	1%
San Joaquin	559	1%
Stanislaus	485	1%
Napa	314	0%
Tuolumne	91	0%
Santa Cruz	59	0%
Yolo	62	0%
Other California Counties	379	1%
Outside of California	40	0%
Total	74,681	100%



2013 Membership Demographics: Employees

Medical Plan Enrollment: Employees and Dependents (All Employers)										
	2009		2010		2011		2012		2013	
Employee vs. Dependents										
Employees							35,464	48%	35,822	48%
Dependents of Employees							38,749	52%	38,859	52%
Total							74,213	100%	74,681	100%
Employees by Coverage Level										
Employee Only									16,018	45%
Employee Plus One									9,965	28%
Employee Plus Two or More									9,839	27%
Total									35,822	100%
Employee Lives by Plan										
Kaiser	34,373	45%	35,929	48%	37,611	51%	39,035	52%	40,130	54%
Blue Shield	40,016	52%	36,396	49%	34,729	47%	33,922	46%	33,406	45%
City Plan	2,533	3%	1,881	3%	1,481	2%	1,256	2%	1,145	1%
Total	76,922	100%	74,206	100%	73,821	100%	74,213	100%	74,681	100%
Employee Members by Plan										
Kaiser	16,474	44%	17,016	47%	17,611	50%	18,209	51%	18,802	52%
Blue Shield	18,994	52%	17,628	49%	16,744	47%	16,319	46%	16,137	45%
City Plan	1,641	4%	1,293	4%	1,071	3%	936	3%	883	2%
Total	37,109	100%	35,937	100%	35,426	100%	35,464	100%	35,822	100%
Employee Lives by Gender										
Female					56,281	53%	57,071	53%	38,510	52%
Male					50,475	47%	50,956	47%	36,171	48%
Total					106,756	100%	108,027	100%	74,681	100%
Employee Members by Gender										
Female					17,143	48%	17,276	49%	17,450	49%
Male					18,283	52%	18,188	51%	18,372	51%
Total					35,426	100%	35,464	100%	35,822	100%

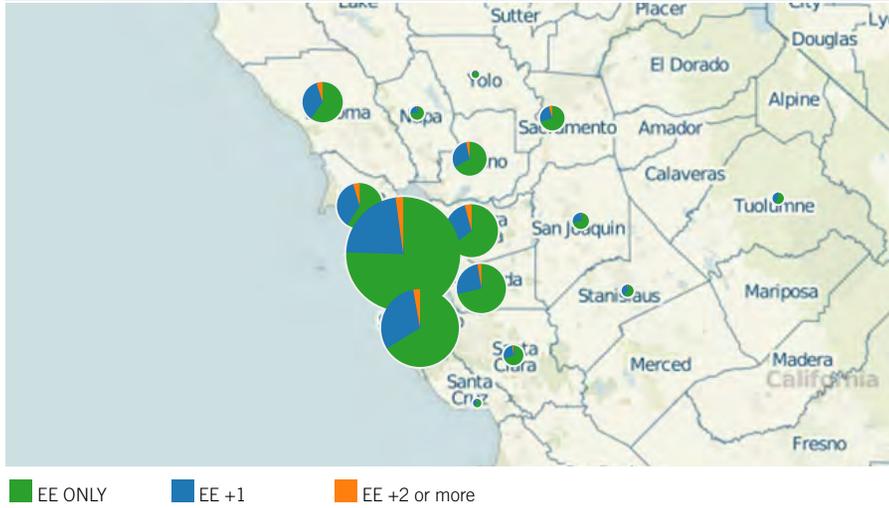
2013 Membership Demographics: Retirees

2013 Retirees and Dependents (All Employers)

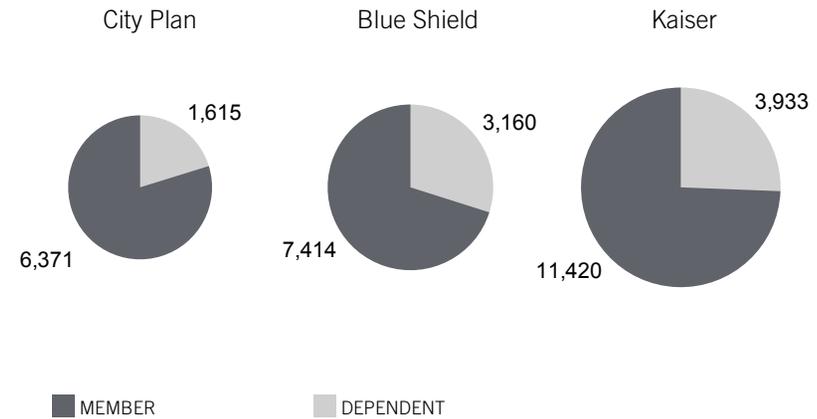
- The number of retiree lives continues to trend upward. In 2013, covered retirees lives increased by 99 to 33,913. Retiree members increased by 123.
- Proportion of retirees vs. dependents enrolled in medical coverage did not change year-over-year: 74% retiree members, 26% retiree dependents.
- Plan enrollment for retiree lives was stable in 2013. Kaiser added 112 retiree lives; Blue Shield added 80 retiree lives and City Plan lost 93 lives.
- The average age of a retiree member with medical coverage is 71.63. The average age of a retiree dependent with medical coverage is 58.81. Average age for all retiree and dependent members combined is 68.34.
- 5,707 (32%) of retiree members are under age 65.
- 3,716 retirees and dependents are over age 85. This is 14% of retiree lives.
- Retirees with medical coverage live in nearly every state in the country, and 47 live outside of the USA. But 94% of retirees and their dependents enrolled live in the state of California.
- Total retiree medical coverage levels are: retiree only 70%; retiree plus one dependent 27%; retiree plus two or more dependents 3%.
- Enrollment in retiree dental plans is stable year-over-year. (Retiree dental plans are not subsidized by City employers.) 143 lives were added to dental coverage in 2013. Delta Dental covered 23,238 lives; DeltaCare USA 1,924 lives; Pacific Union Dental, 892 lives.

2013 Membership Demographics: Retirees

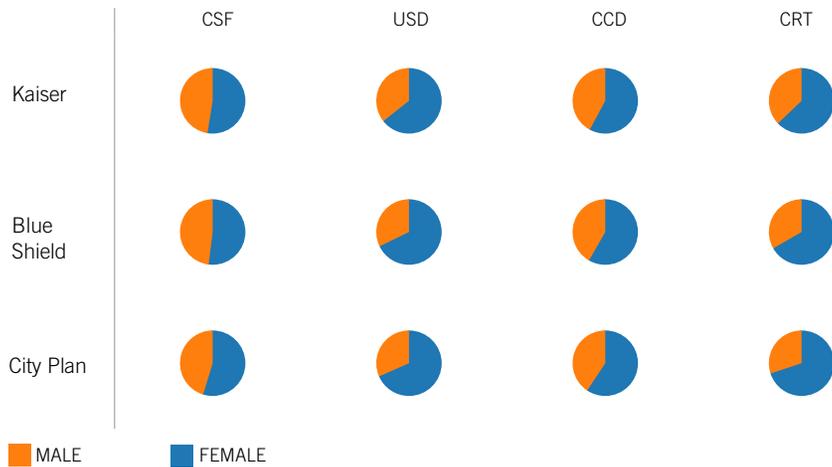
Medical Coverage Level by County: All Retirees



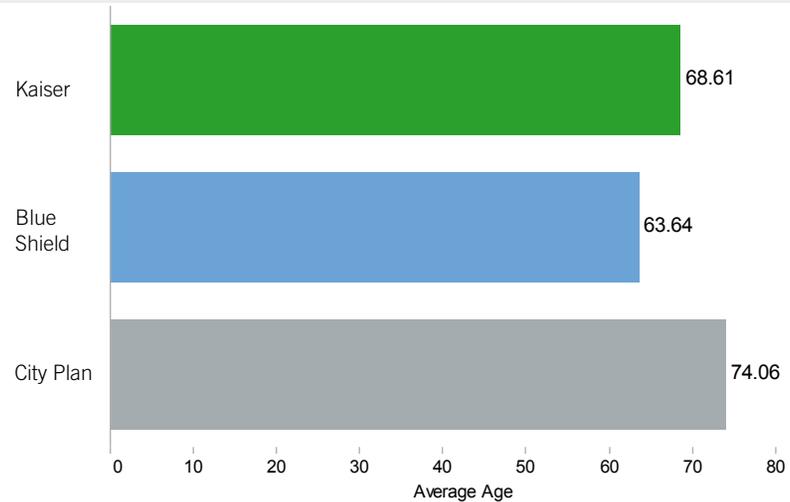
Medical Enrollment: All Retirees vs Dependents



Medical Enrollment by Gender: All Retirees and Dependents

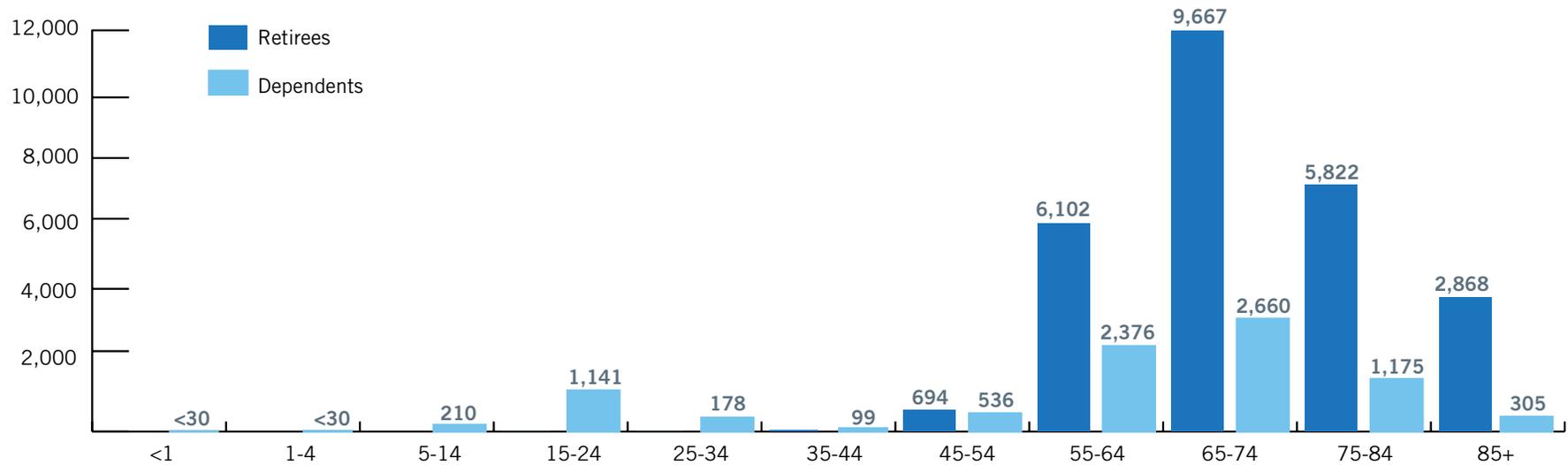


Average Age by Medical Plan: All Retirees and Dependents



2013 Membership Demographics: Retirees

ALL RETIREE MEMBERS AND DEPENDENTS WITH MEDICAL COVERAGE BY AGE

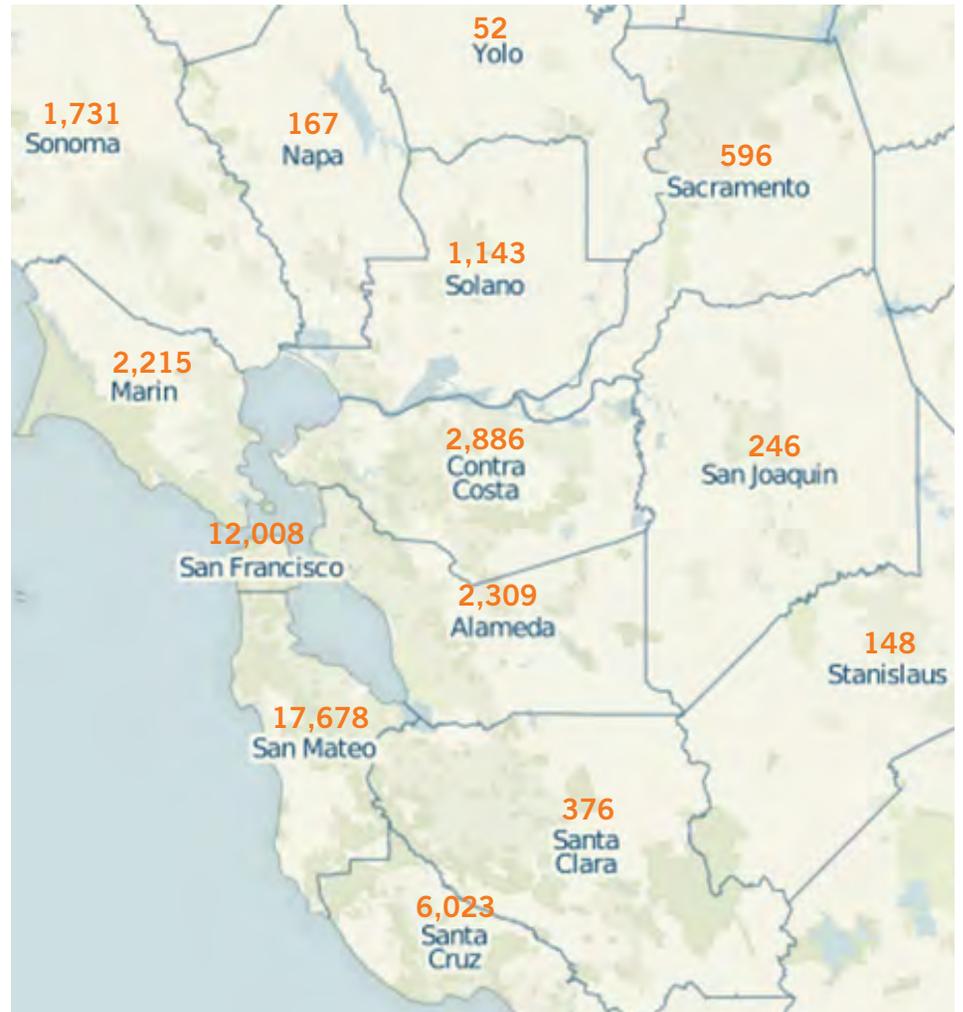


- The average age of all retiree members and dependents enrolled in HSS medical plans in 2013 is 68.34.
- The average age of all retiree members enrolled in HSS medical plans in 2013 is 71.63.
- The average age of all retiree dependents enrolled in HSS medical plans in 2013 is 58.81.

2013 Membership Demographics: Retirees

Medical Plan Enrollment: Retiree Lives By California Counties

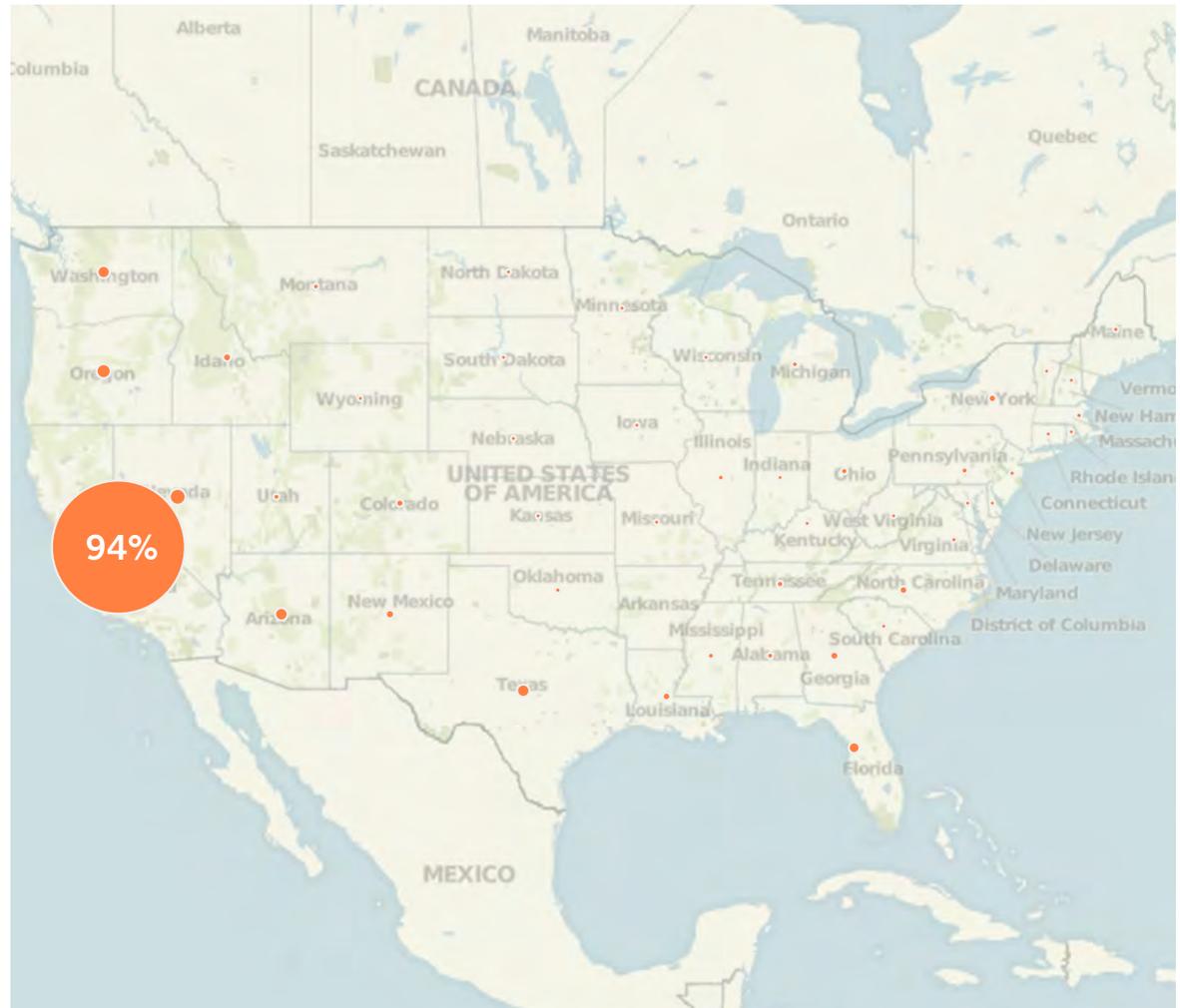
San Francisco	12,008	35%
San Mateo	6,023	18%
Contra Costa	2,886	9%
Alameda	2,309	7%
Marin	2,215	7%
Sonoma	1,731	5%
Solano	1,143	3%
Sacramento	596	2%
Santa Clara	376	1%
Placer	342	1%
San Joaquin	246	1%
Napa	167	<1%
Stanislaus	148	<1%
Riverside	146	<1%
Tuolumne	131	<1%
Los Angeles	119	<1%
San Diego	119	<1%
Nevada	105	<1%
El Dorado	102	<1%
Lake	89	<1%
Santa Cruz	71	<1%
Butte	62	<1%
Shasta	60	<1%
Yolo	52	<1%
Mendocino	46	<1%
Fresno	45	<1%
Orange	45	<1%
Calaveras	34	<1%
Monterey	33	<1%
Other California Counties	313	1%
Outside of California	2,151	6%
Total	33,913	100%



2013 Membership Demographics: Retirees

Retirees: Lives by State (All Employers)

California	31,767	94%
Nevada	323	1%
Oregon	221	1%
Texas	171	1%
Washington	165	0%
Texas	171	1%
Florida	125	0%
Hawaii	64	<1%
Idaho	58	<1%
New Mexico	56	<1%
Georgia	50	<1%
Louisiana	48	<1%
New York	45	<1%
Colorado	42	<1%
Tennessee	32	<1%
Ohio	31	<1%
Other States	631	2%
Outside of USA	47	<1%
Total	33,913	100%



2013 Membership Demographics: Retirees

Medical Plan Enrollment: Retirees (All Employers)										
	2009		2010		2011		2012		2013	
Retiree vs. Dependent Lives										
Retiree Members							25,082	74%	25,205	74%
Dependents of Retiree Members							8,732	26%	8,708	26%
Total							33,814	100%	33,913	100%
Retirees by Coverage Level										
Retiree Only									17,600	70%
Retiree Plus One									6,930	27%
Retiree Plus Two or More									675	3%
Total									25,205	100%
Retiree Lives by Plan										
Kaiser	13,378	44%	14,042	45%	14,845	45%	15,273	45%	15,353	45%
Blue Shield	8,725	29%	8,992	29%	9,880	30%	10,462	31%	10,574	31%
City Plan	8,256	27%	8,305	27%	8,210	25%	8,079	24%	7,986	24%
Total	30,359	100%	31,339	100%	32,935	100%	33,814	100%	33,913	100%
Retiree Members by Plan										
Kaiser	9,960	44%	10,510	45%	11,016	45%	11,339	45%	11,420	45%
Blue Shield	6,133	27%	6,375	27%	6,905	28%	7,315	29%	7,414	29%
City Plan	6,548	29%	6,608	28%	6,518	27%	6,428	26%	6,371	25%
Total	22,641	100%	23,493	100%	24,439	100%	25,082	100%	25,205	100%
Retiree Lives by Employer										
CCSF									25,911	76%
SFUSD									6,185	18%
SFCCD									1,342	4%
Superior Court									475	1%
Total									33,913	100%
Retiree Members by Employer										
CCSF									18,769	74%
SFUSD									5,014	20%
SFCCD									1,039	4%
Superior Court									383	2%
Total									25,205	100%

2013 Membership Demographics: Retirees

Medical Plan Enrollment: Retirees (All Employers)									
	2009	2010	2011	2012	2013				
Retiree Lives Medicare Enrollment									
Medicare		20,870	65%	21,853	66%	23,031	68%	25,338	69%
No Medicare		11,480	35%	11,082	34%	10,783	32%	8,575	31%
Total		32,350	100%	32,935	100%	33,814	100%	33,913	100%
Retiree Members Medicare Enrollment									
Medicare over age 65								19,071	73%
Medicare under age 65								700	3%
No Medicare over age 65								1,085	4%
No Medicare under age 65								5,049	20%
Total								25,205	100%
Retiree Dependents Medicare Enrollment									
Medicare over age 65								4,164	48%
Medicare under age 65								170	1%
No Medicare over age 65								327	4%
No Medicare under age 65								4,047	46%
Total								8,708	100%
Retiree Lives by Gender									
Female				18,355	56%	18,833	56%	18,891	56%
Male				14,580	44%	14,981	44%	15,022	44%
Total				32,935	100%	33,814	100%	33,913	100%
Retiree Members by Gender									
Female				12,206	50%	12,206	50%	12,624	50%
Male				12,233	50%	12,233	50%	12,581	50%
Total				24,439	100%	24,439	100%	25,205	100%
Retiree Dependents by Gender									
Female								6,267	72%
Male								2,441	28%
Total								8,708	100%
Surviving Spouse Enrollment									
Survivor						2,756	100%	2,760	97%
Survivor Children						-	-	74	4%
Total								2,834	100%

2013 Membership Demographics: Retirees

Retiree Dental Plan Enrollment (All Employers)										
	2009		2010		2011		2012		2013	
Total Dental Plan Enrollment Retirees vs. Dependents										
Retiree Members							17,659	69%	17,900	69%
Dependents							8,068	31%	8,154	31%
Total							25,727	100%	26,054	100%
Retiree Lives by Dental Plan										
Delta Dental	17,500	86%	18,696	87%	19,977	87%	21,632	88%	23,238	89%
Deltacare USA	2,024	10%	2,010	9%	1,996	9%	1,949	8%	1,924	7%
Pacific Union Dental	886	4%	869	4%	889	4%	913	4%	892	4%
Total	20,410	100%	21,575	100%	22,862	100%	24,494	100%	26,054	100%
Retiree Members by Dental Plan										
Delta Dental	12,763	86%	13,728	87%	14,827	88%	15,234	86%	15,902	89%
Deltacare USA	1,428	10%	1,417	9%	1,384	8%	1,382	8%	1,358	8%
Pacific Union Dental	622	4%	649	4%	653	4%	635	4%	640	4%
Total	14,813	100%	15,794	100%	16,864	100%	17,659	100%	17,900	100%

2013 Membership Demographics: Employers

2013 Employers

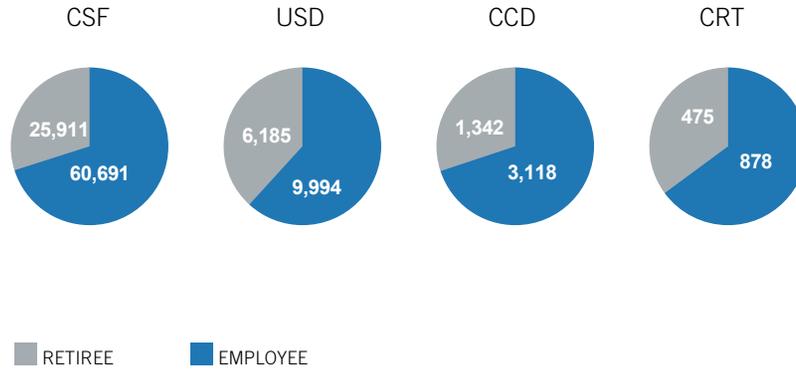
- City & County covers the largest proportion of lives: 80%. SFUSD covers 15%; City College 4% and the Superior Court 1%.
- SFUSD (38%) and the Court (35%) have a higher proportion of their populations covered as retiree lives, compared to the other two employers.
- SFUSD has a higher proportion of their population (59%) enrolled in Kaiser, compared to other employers.
- SFUSD and the Court has a higher proportion of female lives enrolled, compared to other employers.
- The average age of all lives enrolled in HSS medical coverage is 46.64.
- For all employers, the average age of lives enrolled in City Plan is much higher than the average age of lives enrolled in Kaiser or Blue Shield.
- All employers saw an increase of lives in Kaiser enrollment in 2013.

2013 Membership Demographics: Employers

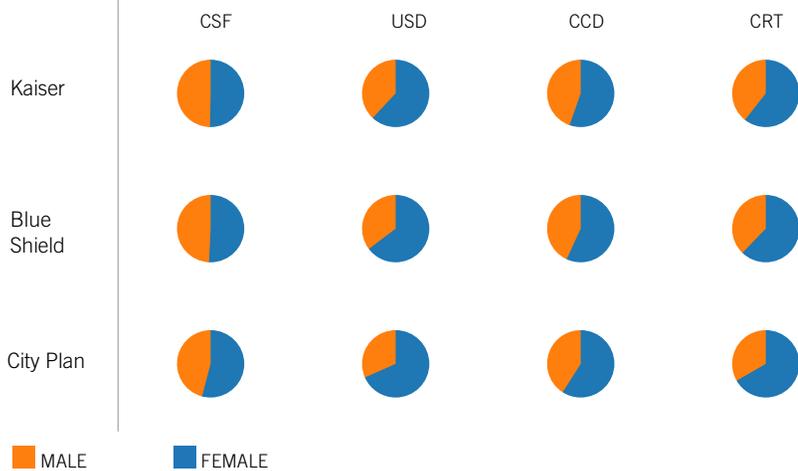
Medical Plan Enrollment: All Lives by Employer



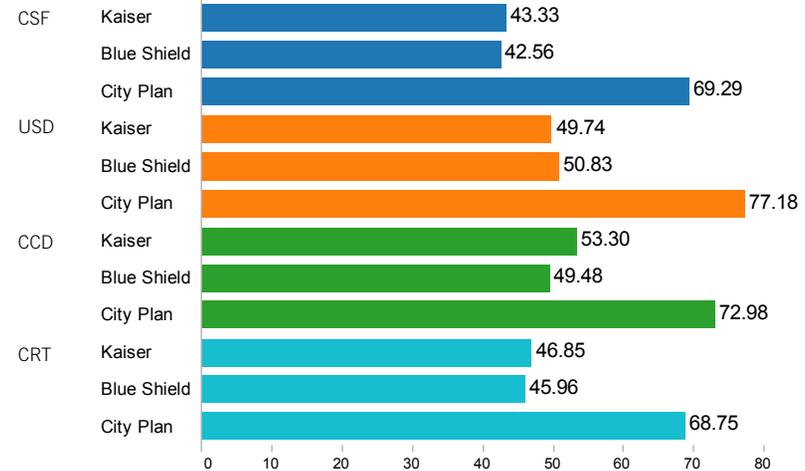
Medical Enrollment: Retiree vs Employee Lives



Medical Enrollment by Gender: Employee and Retiree Lives



Average Age by Medical Enrollment: All Lives



2013 Membership Demographics: City & County of San Francisco

City & County of San Francisco: Medical Plan Enrollment Year Over Year										
	2009		2010		2011		2012		2013	
CCSF Medical Plans All Lives (2009-2010 includes Superior Court)										
All Employee and Retiree Lives	86,653		85,067		84,838		86,166		86,602	
CCSF Medical Plans Member vs Dependent Lives										
All Members	45,633	53%	45,619	54%	45,097	53%	45,775	53%	46,079	53%
All Dependents	41,020	47%	40,448	48%	39,741	47%	40,391	47%	40,523	47%
Total	86,653	100%	85,067	100%	84,838	100%	86,166	100%	86,602	100%
CCSF: Employee Members by Medical Plan (2009-2010 includes Superior Court)										
Kaiser	12,170	42%	12,490	45%	12,705	47%	13,185	49%	13,534	50%
Blue Shield	15,090	53%	14,226	51%	13,344	49%	13,112	48%	12,970	47%
City Plan	1,440	5%	1,156	4%	956	4%	853	3%	806	3%
Total	28,700	100%	27,872	100%	27,005	100%	27,150	100%	27,310	100%
CCSF: Retiree Members by Medical Plan (2009-2010 includes Superior Court)										
Kaiser	7,331	43%	7,819	44%	8,027	44%	8,291	45%	5,696	30%
Blue Shield	4,671	28%	4,954	28%	5,256	29%	5,585	30%	8,366	45%
City Plan	4,931	29%	4,974	28%	4,809	27%	4,750	25%	4,707	25%
Total	16,933	100%	17,747	100%	18,092	100%	18,626	100%	18,769	100%
City & County of San Francisco: Dental Plan Enrollment Year Over Year										
CCSF Employee Lives by Dental Plan										
Delta Dental	65,670	95%	63,613	96%	63,699	96%	63,831	96%	64,190	97%
Deltacare USA	1,805	3%	1,684	3%	1,627	2%	1,551	2%	1,480	2%
Pacific Union Dental	1,079	2%	974	1%	924	1%	793	1%	745	1%
Total	68,554	100%	66,271	100%	66,250	100%	66,175	100%	66,417	100%

2013 Membership Demographics: City & County of San Francisco

City & County of San Francisco Employees: Medical Plan Enrollment		
2013		
CCSF Employee Members Waived vs Enrolled Medical		
Waived (includes Exempt due to non-payment)	1,213	4%
Enrolled	27,310	96%
Total	28,523	100%
CCSF Employee Members vs Dependents		
Active Employee Members	27,310	45%
Adult Dependents of Active Employees	11,676	19%
Child Dependents of Active Employees	21,705	36%
Total	60,691	100%
CCSF Employee Members by Medical Plan		
Kaiser	13,534	50%
Blue Shield	12,970	47%
City Plan	806	3%
Total	27,310	100%
CCSF Employee Lives by Medical Plan		
Kaiser	31,678	52%
Blue Shield	27,981	46%
City Plan	1,032	2%
Total	60,691	100%
CCSF Employee Members by Medical Plan and Enrollment Level		
Kaiser EE	4,773	17%
Kaiser E1	4,019	15%
Kaiser E2	4,742	17%
Blue Shield EE	5,305	19%
Blue Shield E1	3,866	14%
Blue Shield E2	3,799	14%
City Plan EE	662	2%
City Plan E1	102	<1%
City Plan E2	42	<1%
Total	27,310	100%
CCSF Employee Members Flexible Spending Accounts		
Healthcare FSA	2,340	75%
Dependent Care FSA	763	25%
Total	3,103	100%

City & County of San Francisco Retiree: Medical Plan Enrollment		
2013		
CCSF Retiree Members Waived vs Enrolled Medical		
Waived (includes Exempt due to non-payment)	1,517	7%
Enrolled	18,769	93%
Total	20,286	100%
CCSF Retiree Members vs Dependents		
Retiree Members	18,769	72%
Adult Dependents of Active Employees	5,647	22%
Child Dependents of Active Employees	1,495	6%
Total	25,911	100%
CCSF Retiree Members by Medical Plan		
Kaiser	5,696	30%
Blue Shield	8,366	45%
City Plan	4,707	25%
Total	18,769	100%
CCSF Retiree Lives by Medical Plan		
Kaiser	8,368	32%
Blue Shield	11,546	45%
City Plan	5,997	23%
Total	25,911	100%
CCSF Retiree Members by Medical Plan and Enrollment Level		
Kaiser EE	5,603	30%
Kaiser E1	2,508	13%
Kaiser E2	255	1%
Blue Shield EE	3,584	19%
Blue Shield E1	1,787	10%
Blue Shield E2	325	2%
City Plan EE	3,467	18%
City Plan E1	1,204	6%
City Plan E2	36	0%
Total	18,769	100%

2013 Membership Demographics: SFUSD

SFUSD: Medical Plan Enrollment Year Over Year										
	2009		2010		2011		2012		2013	
SFUSD Medical Plans All Lives										
All Employee and Retiree Lives	16,064		15,935		15,973		15,968		16,179	
SFUSD Medical Plans Member vs Dependent Lives										
All Members	11,190	70%	10,877	68%	11,021	69%	11,064	69%	11,280	70%
All Dependents	4,874	30%	5,058	32%	4,952	31%	4,904	31%	4,899	30%
Total	16,064	100%	15,935	100%	15,973	100%	15,968	100%	16,179	100%
SFUSD: Employee Members by Medical Plan										
Kaiser	3,361	53%	3,545	59%	3,727	62%	3,910	65%	4,165	66%
Blue Shield	2,866	45%	2,426	40%	2,201	37%	2,065	34%	2,067	33%
City Plan	142	2%	88	1%	53	1%	37	1%	34	1%
Total	6,369	100%	6,059	100%	5,981	100%	6,012	100%	6,266	100%
SFUSD: Retiree Members by Medical Plan										
Kaiser	2,233	46%	2,270	47%	2,402	48%	2,413	48%	2,981	48%
Blue Shield	1,220	25%	1,185	25%	1,287	26%	1,336	26%	1,670	27%
City Plan	1,368	29%	1,363	28%	1,332	26%	1,303	26%	1,534	25%
Total	4,821	100%	4,818	100%	5,021	100%	5,052	100%	6,185	100%

2013 Membership Demographics: SFUSD

SFUSD Employees: Medical Plan Enrollment		
2013		
SFUSD Employee Members Waived vs Enrolled Medical		
Waived (includes Exempt due to non-payment)	695	10%
Enrolled	6,266	90%
Total	6,961	100%
SFUSD Employee Members vs Dependents		
Active Employee Members	6,266	63%
Adult Dependents of Employees	1,500	15%
Child Dependents of Employees	2,228	22%
Total	9,994	100%
SFUSD Employee Members by Medical Plan		
Kaiser	6,266	63%
Blue Shield	1,500	15%
City Plan	2,228	22%
Total	9,994	100%
SFUSD Employee Lives by Medical Plan		
Kaiser	6,545	65%
Blue Shield	3,409	34%
City Plan	40	<1%
Total	9,994	100%
SFUSD Employee Members by Medical Plan and Enrollment Level		
Kaiser EE	2,753	44%
Kaiser E1	875	14%
Kaiser E2	537	9%
Blue Shield EE	1,286	21%
Blue Shield E1	476	8%
Blue Shield E2	305	5%
City Plan EE	29	<1%
City Plan E1	<30	<1%
City Plan E2	<30	<1%
Total	6,266	100%

SFUSD Retirees: Medical Plan Enrollment		
2013		
SFUSD Retiree Members Waived vs Enrolled Medical		
Waived (includes Exempt due to non-payment)	2,081	10%
Enrolled	18,769	90%
Total	20,850	100%
SFUSD Retiree Members vs Dependents		
Retiree Members	5,014	81%
Adult Dependents of Retirees	1,060	17%
Child Dependents of Retirees	111	2%
Total	6,185	100%
SFUSD Retiree Members by Medical Plan		
Kaiser	2,416	48%
Blue Shield	1,309	26%
City Plan	1,289	26%
Total	5,014	100%
SFUSD Retiree Lives by Medical Plan		
Kaiser	2,981	48%
Blue Shield	1,670	27%
City Plan	1,534	25%
Total	6,185	100%
SFUSD Retiree Members by Medical Plan and Enrollment Level		
Kaiser EE	1,878	37%
Kaiser E1	518	10%
Kaiser E2	<30	<1%
Blue Shield EE	974	19%
Blue Shield E1	313	6%
Blue Shield E2	<30	0%
City Plan EE	1,048	21%
City Plan E1	238	5%
City Plan E2	<30	<1%
Total	5,014	100%

2013 Membership Demographics: SFCCD

SFCCD: Medical Plan Enrollment Year Over Year										
	2009		2010		2011		2012		2013	
SFCCD Medical Plans All Lives										
All Employee and Retiree Lives	4,564		4,544		4,544		4,532		4,460	
SFCCD Medical Plans Member vs Dependent Lives										
All Members	2,927	64%	2,934	65%	2,917	64%	2,885	64%	2,854	64%
All Dependents	1,637	36%	1,600	35%	1,627	36%	1,647	36%	1,606	36%
Total	4,564	100%	4,544	100%	4,544	100%	4,532	100%	4,460	100%
SFCCD: Employee Members by Medical Plan										
Kaiser	943	46%	981	49%	964	50%	925	50%	919	51%
Blue Shield	1,038	51%	976	49%	930	48%	910	49%	874	48%
City Plan	59	3%	49	2%	35	2%	24	1%	22	1%
Total	2,040	100%	2,006	100%	1,929	100%	1,859	100%	1,815	100%
SFCCD: Retiree Members by Medical Plan										
Kaiser	396	45%	421	45%	451	46%	478	47%	479	46%
Blue Shield	242	27%	236	26%	266	27%	281	27%	291	28%
City Plan	249	28%	271	29%	271	27%	267	26%	269	26%
Total	887	100%	928	100%	988	100%	1,026	100%	1,039	100%

2013 Membership Demographics: SFCCD

SFCCD Employees: Medical Plan Enrollment		
2013		
SFCCD Employee Members Waived vs Enrolled Medical		
Waived (includes Exempt due to non-payment)	76	4%
Enrolled	1,815	96%
Total	1,891	100%
SFCCD Employee Members vs Dependents		
Active Employee Members	1,815	58%
Adult Dependents of Employees	576	18%
Child Dependents of Employees	727	23%
Total	3,118	100%
SFCCD Employee Members by Medical Plan		
Kaiser	919	51%
Blue Shield	874	48%
City Plan	<30	1%
Total	1,815	100%
SFCCD Employee Lives by Medical Plan		
Kaiser	1,510	48%
Blue Shield	1,569	50%
City Plan	39	1%
Total	3,118	100%
SFCCD Employee Members by Medical Plan and Enrollment Level		
Kaiser EE	549	30%
Kaiser E1	240	13%
Kaiser E2	130	7%
Blue Shield EE	465	26%
Blue Shield E1	242	13%
Blue Shield E2	167	9%
City Plan EE	14	1%
City Plan E1	<30	<1%
City Plan E2	<30	<1%
Total	1,815	100%

SFCCD Retirees: Medical Plan Enrollment		
2013		
SFCCD Retiree Members Waived vs Enrolled Medical		
Waived (includes Exempt due to non-payment)	109	9%
Enrolled	1,039	91%
Total	1,148	100%
SFCCD Retiree Members vs Dependents		
Retiree Members	1,039	77%
Adult Dependents of Retirees	279	21%
Child Dependents of Retirees	24	2%
Total	1,342	100%
SFCCD Retiree Members by Medical Plan		
Kaiser	479	46%
Blue Shield	291	28%
City Plan	269	26%
Total	1,039	100%
SFCCD Retiree Lives by Medical Plan		
Kaiser	624	46%
Blue Shield	386	29%
City Plan	332	25%
Total	1,342	100%
SFCCD Retiree Members by Medical Plan and Enrollment Level		
Kaiser EE	340	33%
Kaiser E1	134	13%
Kaiser E2	<30	<1%
Blue Shield EE	201	19%
Blue Shield E1	86	8%
Blue Shield E2	<30	<1%
City Plan EE	206	20%
City Plan E1	63	6%
City Plan E2	0	0%
Total	1,039	100%

2013 Membership Demographics: Superior Court

Superior Court: Medical Plan Enrollment Year Over Year								
	2009	2010	2011		2012		2013	
Court Medical Plans All Lives								
All Employee and Retiree Lives			1,401		1,361		1,353	
Court Medical Plans Member vs Dependent Lives								
All Members			849	61%	821	60%	814	60%
All Dependents			552	39%	540	40%	539	40%
Total			1,401	100%	1,361	100%	1,353	100%
Court: Employee Members by Medical Plan								
Kaiser			215	42%	189	43%	184	42%
Blue Shield			269	53%	232	52%	226	52%
City Plan			<30	5%	<30	5%	<30	6%
Total			511	100%	443	100%	814	100%
Court: Retiree Members by Medical Plan								
Kaiser			136	40%	157	42%	159	42%
Blue Shield			106	31%	108	28%	118	30%
City Plan			96	29%	113	30%	106	28%
Total			338	100%	378	100%	383	100%