

# January 2016 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, 2016.

## Medical Enrollment

Since the last report of January 1, 2015, enrollment in HSS medical plans increased by 3,814 covered lives. This was driven by expansion of coverage under the federal Affordable Care Act and increased hiring during a strong economy. Employee lives increased by 2,970 and retiree lives by 844.

Kaiser continues to significantly increase its share of HSS enrollees, gaining 3,090 lives in 2016. With 62,244 covered lives Kaiser now enrolls 54% of our population—a year-over-year increase of 1%. 71% of new employees who enrolled in 2015 elected Kaiser. Blue Shield enrollment declined by 196 lives.

The introduction of the UnitedHealthcare NPPO Medicare Advantage plan drove a small outbound migration of 537 retirees from the City Health Plan. This was mitigated by City Health Plan’s increase of 224 employee lives in 2016.

All Lives—Medical	2015	2016	Change
Kaiser HMO	59,154	62,244	3,090
Blue Shield HMO	44,220	44,024	-196
City Health Plan PPO	8,577	8,264	-313
UHC NPPO		1,233	1,233
Total Lives	111,951	115,765	3,814

Employee Lives—Medical	2015	2016	Change
Kaiser HMO	43,000	45,664	2,664
Blue Shield HMO	32,728	32,810	82
City Health Plan PPO	816	1,040	224
Total Lives	76,544	79,514	2,970

Retiree Lives—Medical	2015	2016	Change
Kaiser HMO	16,154	16,580	426
Blue Shield HMO	11,492	11,214	-278
City Health Plan PPO	7,761	7,224	-537
UHC NPPO		1,233	1,233
Total Lives	35,407	36,251	844

# January 2016 Demographics: Summary

## Dental Enrollment

HSS administers dental plans for employees and dependents of the City & County of San Francisco and Superior Court, as well as retirees from all employers. (The San Francisco Unified School District and City College administer dental benefits for their employees.) Dental benefits for employees are employer-subsidized. Retiree dental plans do not receive employer subsidy and are self-funded. In 2016 the number of lives enrolled in all HSS-administered dental plans increased significantly, by 3,455.

<b>TOTAL LIVES-DENTAL</b>	<b>2015</b>	<b>2016</b>	<b>Change</b>
Employee	67,998	70,632	2,634
Retiree	27,562	28,383	821
Total Lives	95,560	101,031	3,455

## Flexible Spending Accounts

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. In 2016 Flexible Spending Account (FSA) participation for City & County of San Francisco and Superior Court employees increased for both the Health Care and Dependent Care FSA. About 13% of eligible employees choose to enroll in FSA benefits.

<b>FSAs</b>	<b>2015</b>	<b>2016</b>	<b>Change</b>
Health Care FSA	3,208	3,571	363
Dependent Care FSA	976	1,068	92
Total FSA	4,184	4,639	455

# January 2016 Demographics: Lives

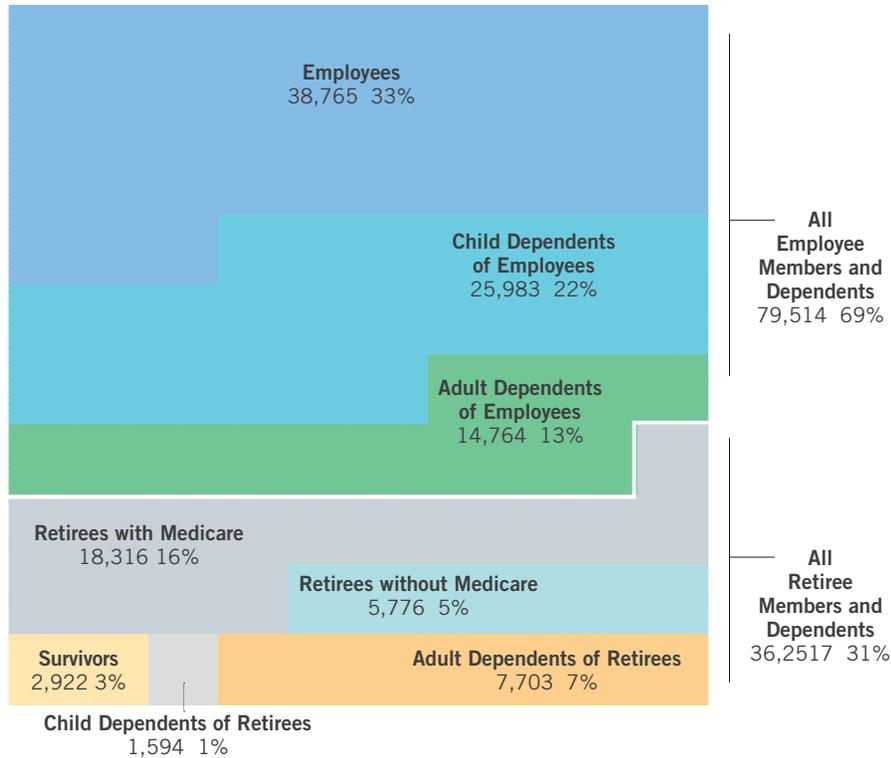
## Enrolled Lives (All Employee and Retiree Members and Dependents)

- Enrollment in medical coverage trended upward significantly in 2016. HSS now covers 115,765 lives, a 3.5% increase year-over-year.
- Continuing a six year trend, Kaiser increased enrollment proportionally by 1% in 2015. Kaiser now covers 54% of all lives.
- Blue Shield enrollment decreased year-over-year, in both enrollment numbers (-196) and proportionally (-1%) .
- The average age of enrollees in Kaiser (43.93) is slightly lower than the average age of enrollees in Blue Shield (44.04).
- City Health Plan gained 224 employee lives, and lost 537 retiree lives in 2016.
- Enrollment in the new UnitedHealthcare NPPO Medicare Advantage plan exceeded projections. 1,233 retirees lives were enrolled—797 in the Bay area, 200 in other California counties and 239 in other states.
- 38% of the lives (44,414) covered under HSS medical plans reside in San Francisco. This reflects a net increase of 1,226 lives, but a 1% proportional drop in lives from 2015.
- As in previous years, a higher percentage of members without dependents live in San Francisco. A higher percentage of members with dependents live in San Mateo, Contra Costa, Alameda, Marin, Solano and Sonoma.
- Proportion of employee to retiree lives enrolled in medical coverage changed year-over-year. Employee lives increased 1% to 69%. Retiree lives decreased 1% to 31%.

# January 2016 Demographics: Lives

## ALL LIVES COVERED ON HSS MEDICAL PLANS:

115,765



### Employees:

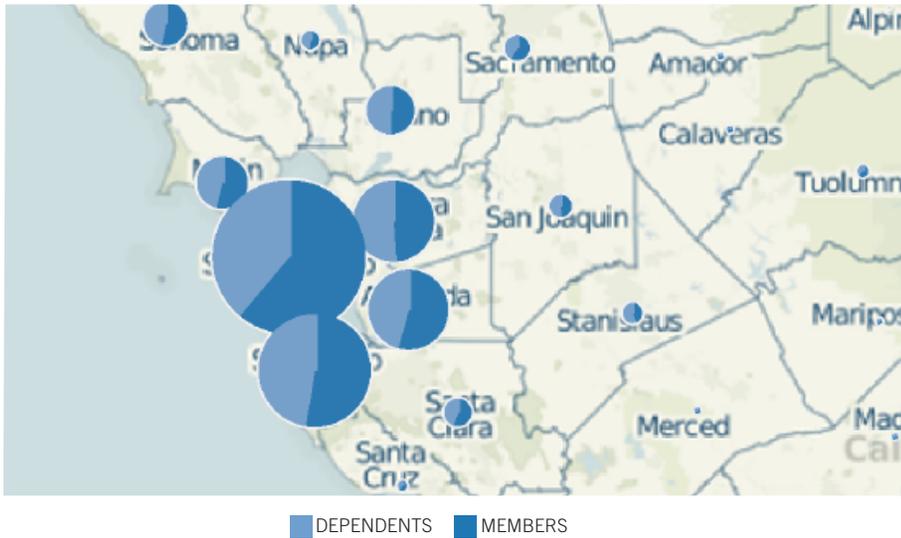
- 47% of employees have no dependents enrolled—1% more than last year.
- 53% of employees have enrolled dependents.
- 27% of employees cover +2 or more adult or child dependents, the same percentage year-over-year.

### Retirees:

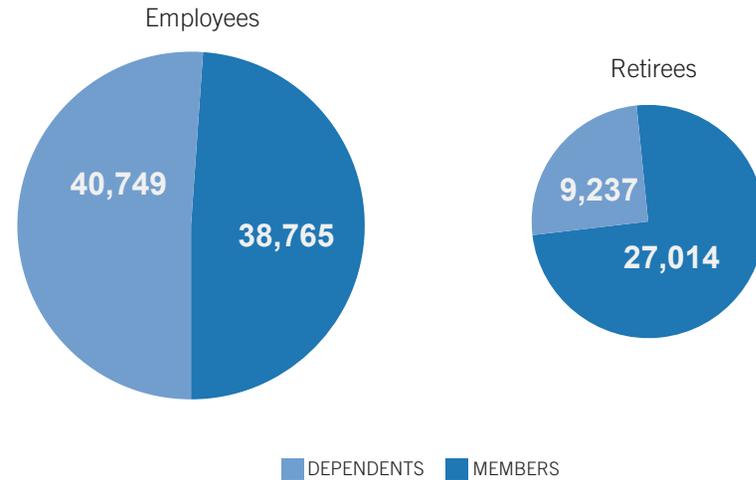
- 70% of retirees have no dependents enrolled.
- 28% of retirees have enrolled one dependent.
- Only 651 retirees have family coverage (+2 or more).
- 859 new early (non-Medicare) retirees in 2015.
- Retiree lives (members and dependents) enrolled in Medicare increased year-over-year by 961, a gain of 1%.

# January 2016 Demographics: Lives

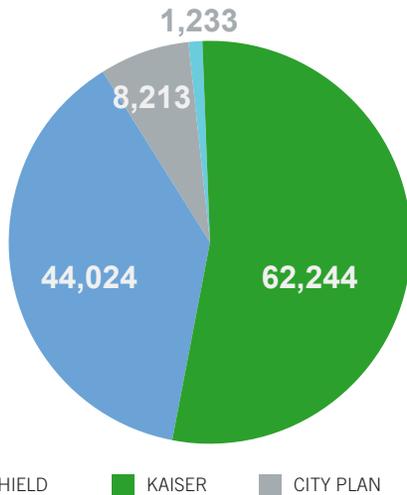
Medical Enrollment: All Member vs Dependent Lives



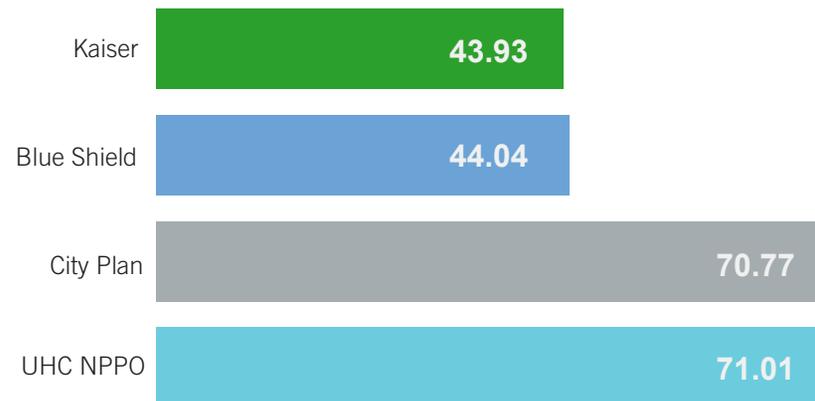
Medical Enrollment: All Member vs Dependent Lives



Medical Enrollment: All Covered Lives

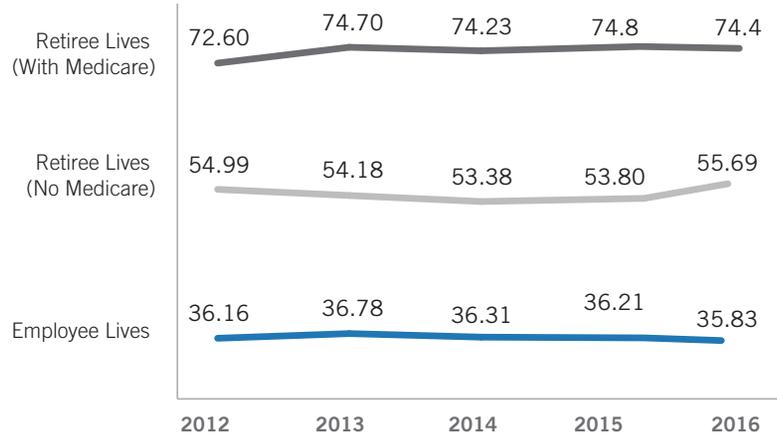


Average Age by Plan: All Covered Lives

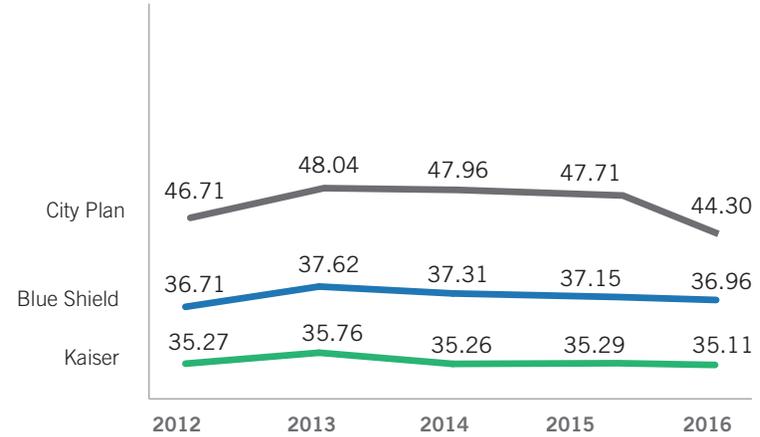


# January 2016 Demographics: Lives

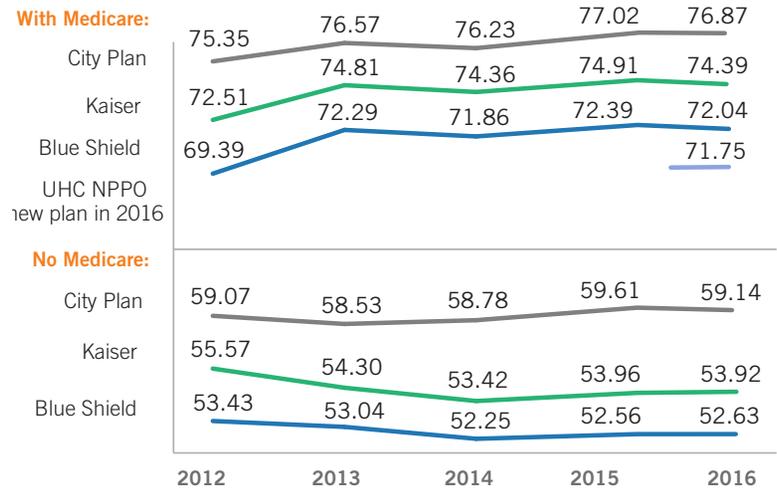
Average Age Trend: All Employee and Retiree Lives



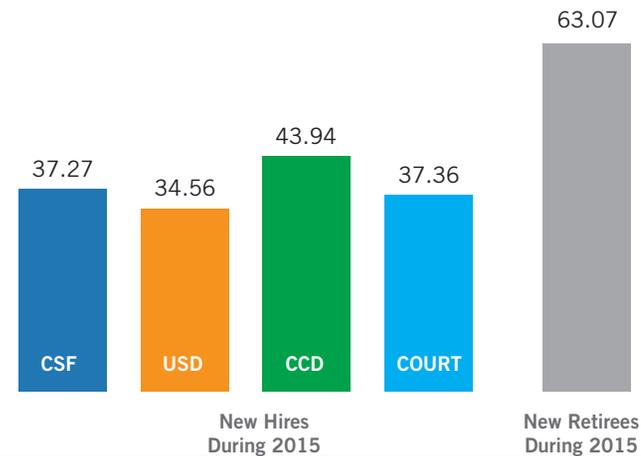
Average Age Trend By Plan: Employee Lives



Average Age Trend By Plan: Retiree Lives



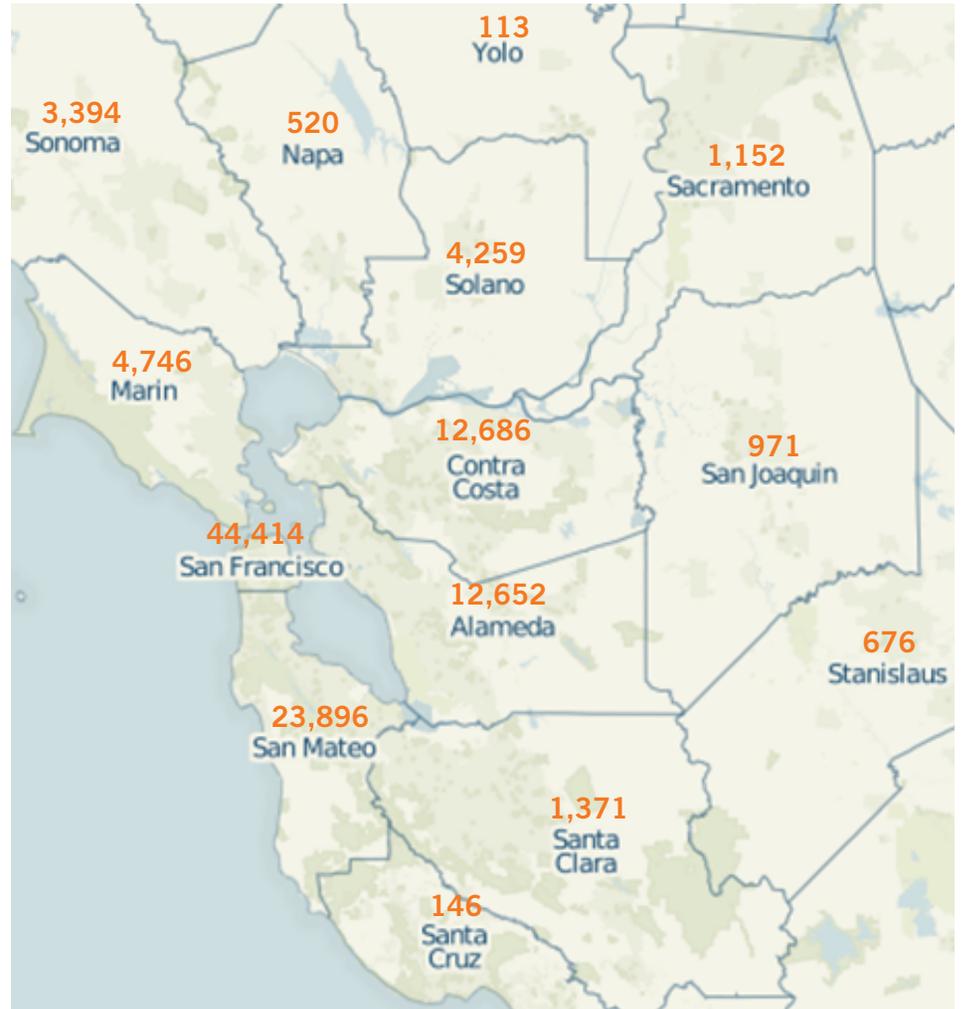
Average Age: New Hires and New Retirees



# January 2016 Demographics: Lives

## Medical Plan Enrollment: All Lives By Bay Area Counties

San Francisco	44,414	38%
San Mateo	23,896	21%
Contra Costa	12,686	11%
Alameda	12,652	11%
Marin	4,746	4%
Solano	4,259	4%
Sonoma	3,394	3%
Santa Clara	1,371	1%
Sacramento	1,152	1%
San Joaquin	971	1%
Stanislaus	676	1%
Napa	520	<1%
Placer	497	<1%
Tuolumne	215	<1%
Santa Cruz	146	<1%
Yolo	113	<1%
Other California Counties	1682	1%
Outside of California	2375	2%
Total	115,765	100%



# January 2016 Demographics: Lives

Medical Plan Enrollment: All Lives										
	2012		2013		2014		2015		2016	
<b>Member Lives vs. Dependent Lives</b>										
Employee and Retiree Members	60,546	56%	61,027	56%	61,976	56%	63,463	57%	65,779	57%
Dependents	47,481	44%	47,567	44%	47,785	44%	48,488	43%	49,986	43%
Total	108,027	100%	108,594	100%	109,761	100%	111,951	100%	115,765	100%
<b>Employee Lives vs. Retiree Lives</b>										
Employees	74,213	69%	74,681	69%	75,037	69%	76,544	68%	79,514	69%
Retirees	33,814	31%	33,913	31%	34,724	31%	35,407	32%	36,251	31%
Total	108,027	100%	108,594	100%	109,761	100%	111,951	100%	115,765	100%
<b>Lives by Medical Plan</b>										
Kaiser	54,308	50%	55,483	51%	57,513	52%	59,154	53%	62,244	54%
Blue Shield	44,384	41%	43,980	40%	43,550	40%	44,220	39%	44,024	38%
City Plan	9,335	9%	9,131	8%	8,698	8%	8,577	8%	8,264	7%
UHC NPPO									1,233	1%
Total	108,027	100%	108,594	100%	109,761	100%	111,951	100%	115,765	100%
<b>Lives by Employer</b>										
CCSF (2010-2011 includes Court)	86,166	80%	86,602	80%	87,807	80%	89,962	80%	93,317	81%
SFUSD	15,968	15%	16,179	15%	16,260	15%	16,406	15%	16,776	14%
SFCCD (City College)	4,532	4%	4,460	4%	4,300	4%	4,202	4%	4,221	4%
Superior Court	1,361	1%	1,353	1%	1,394	1%	1,381	1%	1,451	1%
Total	108,027	100%	108,594	100%	109,761	100%	111,951	100%	115,765	100%
<b>Lives by Gender</b>										
Female	57,071	53%	57,401	53%	57,952	53%	59,054	53%	60,952	53%
Male	50,956	47%	51,193	47%	51,809	47%	52,897	47%	54,804	47%
Unspecified									<30	<1%
Total	108,027	100%	108,594	100%	109,761	100%	111,951	100%	115,765	100%

# January 2016 Demographics: Lives

Medical Plan Enrollment: Employee and Retiree Enrolled Lives by Age Bands												
	<1	1 - 4	5- 14	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 - 84	85+	TOTAL
City & County Lives	660	2,908	9,848	7,193	1,059	13,590	8,940	9,882	1,564	114	9	65,300
SFUSD Lives	93	301	1,045	1,858	1,825	2,104	812	1,960	521	49	0	10,568
SFCCD Lives	13	50	281	120	327	580	261	735	287	21	0	2,675
Court Lives	12	40	138	78	141	222	116	193	27	3	1	971
Retirees Lives No Medicare	1	20	209	1072	201	118	1,015	7,127	36	49	55	9,903
Retirees Lives With Medicare	1	0	0	3	13	11	88	913	14,195	7,722	3,402	26,348

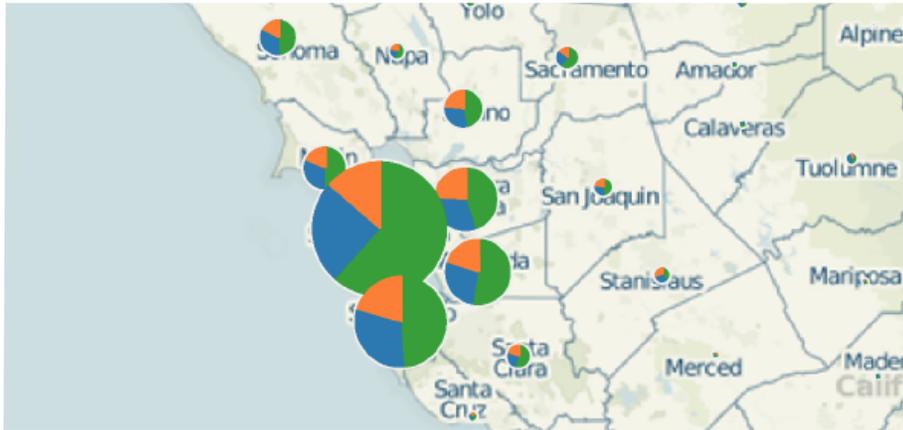
# January 2016 Demographics: Employee and Retiree Members

## Employee and Retiree Members For All City Employers

- The number of HSS members covered by HSS medical plans increased by 2,116. A total of 65,579 members were enrolled as of January 2016.
- Proportion of employee vs. retiree members enrolled in medical coverage shifted slightly year-over-year, with employee members increasing proportionally by 15. In 2016, 59% are employee members and 41% are retiree members.
- The number of active and retiree members enrolled in Kaiser increased by 1,993 members in 2016. Kaiser increased its proportion of enrolled employee and retiree members to 53%, a 1% gain.
- Blue Shield enrolled 36% of employee and retiree members, a 2% proportional drop from 2015.
- 388 members left City Health Plan in 2016. The primary driver for this change was the introduction of a new plan for retirees.
- 88% of members covered under HSS medical plans reside in eight Bay area counties: San Francisco, San Mateo, Alameda, Contra Costa, Marin, Solano, Sonoma and Santa Clara. 41% live in San Francisco.
- The number of employee members with domestic partners increased by 43; the number of retirees with domestic partners declined by less than 30.

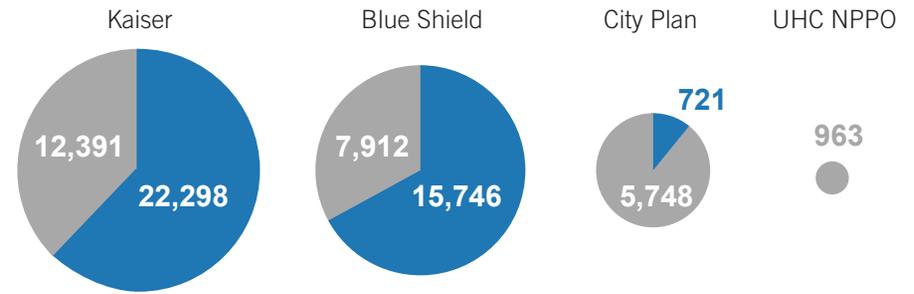
# January 2016 Demographics: Employee and Retiree Members

Medical Enrollment: All Member vs Dependent Lives



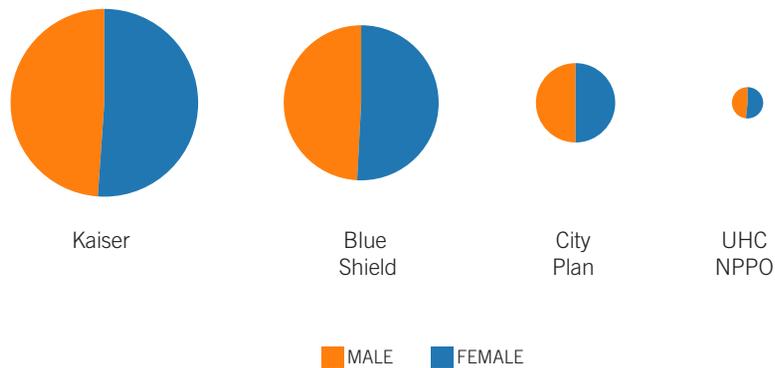
MEMBER ONLY    MEMBER +1    MEMBER +2 or more

Medical Enrollment: Employee vs Retiree Members



RETIREES    EMPLOYEES

Medical Enrollment by Gender: Employee and Retiree Members



MALE    FEMALE

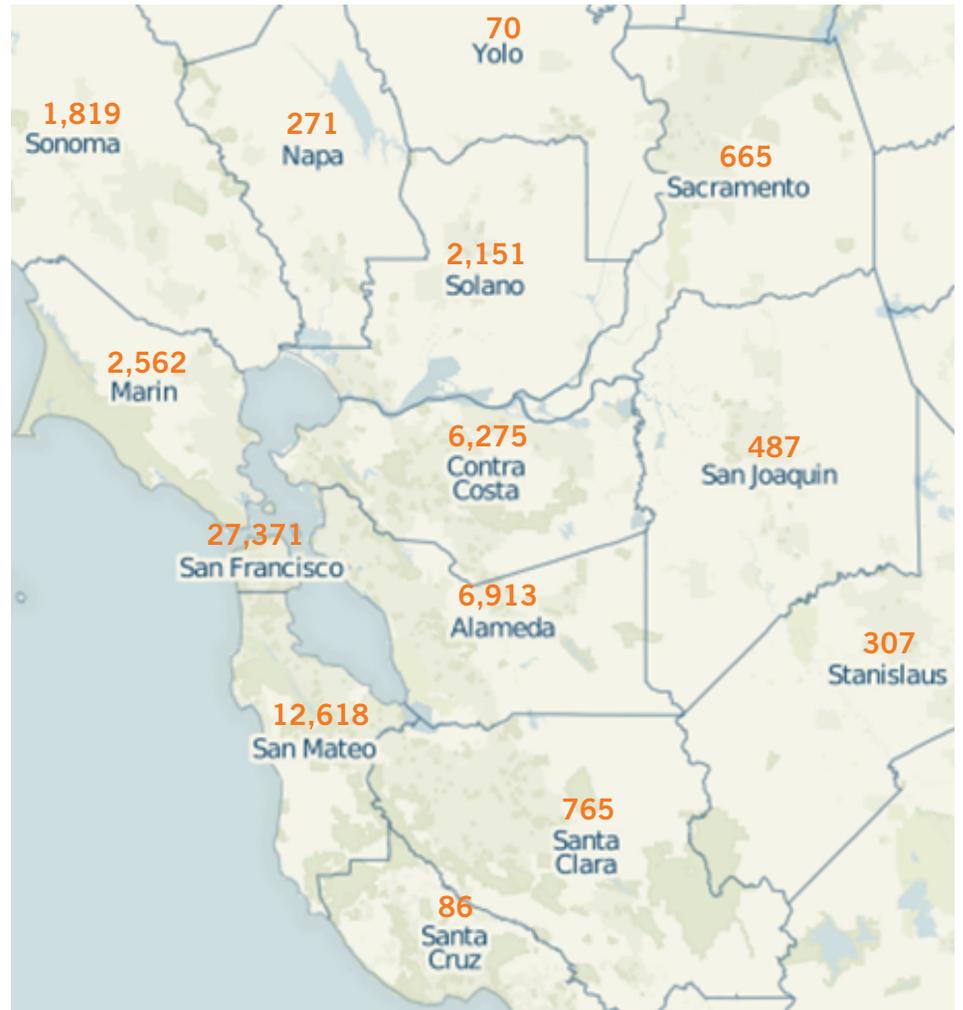
Average Age by Medical Plan: Employee and Retiree Members



# January 2016 Demographics: Employee and Retiree Members

## Medical Plan Enrollment: Employee and Retiree Members By County

San Francisco	27,371	42%
San Mateo	12,618	19%
Alameda	6,913	11%
Contra Costa	6,275	10%
Marin	2,562	4%
Solano	2,151	3%
Sonoma	1,819	3%
Santa Clara	765	1%
Sacramento	665	1%
San Joaquin	455	1%
Stanislaus	307	0%
Napa	271	0%
Placer	264	0%
Riverside	138	0%
Tuolumne	134	0%
Other California Counties	1,195	2%
Outside California	1,876	3%
<b>TOTAL MEMBERS</b>	<b>65,779</b>	<b>100%</b>



# January 2016 Demographics: Employee and Retiree Members

Medical Plan Enrollment: Employee and Retiree Members										
	2012		2013		2014		2015		2016	
<b>Employee Members vs. Retiree Members</b>										
Employee Members	35,426	59%	35,464	59%	36,182	58%	37,084	58%	38,765	59%
Retiree Members	24,439	41%	25,082	41%	25,794	42%	26,379	42%	27,014	41%
Total	59,865	100%	60,546	100%	61,976	100%	63,463	100%	65,779	100%
<b>Employee and Retiree Members by Medical Plan</b>										
Kaiser	28,627	48%	29,548	49%	31,466	51%	32,696	52%	34,689	53%
Blue Shield	23,649	39%	23,634	39%	23,551	38%	23,910	38%	23,658	36%
City Plan	7,589	13%	7,364	12%	6,959	11%	6,857	11%	6,469	10%
Total	59,865	100%	60,546	100%	61,976	100%	63,463	100%	65,779	100%
<b>Employee and Retiree Members by Employer</b>										
CCSF (2007-2010 includes Court)	45,097	75%	45,776	76%	46,996	76%	48,313	76%	50,243	76%
SFUSD	11,002	18%	11,064	18%	11,395	18%	11,598	18%	11,947	18%
SFCCD (City College)	2,917	5%	2,885	5%	2,752	4%	2,735	4%	2,744	4%
Superior Court	849	2%	821	1%	833	1%	817	1%	845	1%
Total	59,865	100%	60,546	100%	61,976	100%	63,463	100%	65,779	100%
<b>Employee and Retiree Members by Gender</b>										
Female	30,516	51%	30,722	51%	30,167	49%	31,185	49%	32,287	49%
Male	29,349	49%	29,824	49%	31,258	51%	32,278	51%	33,485	51%
Unspecified									<30	<1%
Total	59,865	100%	60,546	100%	61,027	100%	63,463	100%	65,779	100%
<b>Employee and Retiree Members with Enrolled Domestic Partner</b>										
Employee Domestic Partner			1,104	76%	896	78%	641	76%	684	78%
Retiree Domestic Partner			350	24%	255	22%	201	24%	188	22%
Total			1,454	100%	1,151	100%	842	100%	872	100%

# January 2016 Demographics: Employee and Retiree Members

Medical Plan Enrollment: Employee and Retiree Members									
	2012	2013	2014	2015	2016				
<b>Employee and Retiree Members by Coverage Level</b>									
Member Only		33,618	55%	34,345	55%	35,406	56%	36,956	56%
Member Plus One Dependent		16,895	28%	17,063	28%	17,272	27%	17,677	27%
Member Plus Two or More Dependents		10,514	17%	10,568	17%	10,785	17%	11,146	17%
Total		61,027	100%	61,976	100%	63,463	100%	65,779	100%
<b>Employee and Retiree Members by Type of Dependents</b>									
Member Only		33,618	55%	34,346	55%	35,497	56%	36,961	56%
Member with Adult Dependent Only		11,013	18%	12,228	20%	12,410	20%	12,803	19%
Member with Child Dependent Only +1		5,882	10%	4,829	8%	4,839	8%	4,870	7%
Member with Child Dependents Only +2		1,714	3%	1,362	2%	1,386	2%	1,484	2%
Member with Adult and Child Dependents		8,800	14%	9,211	15%	9,331	15%	9,661	15%
Total		61,027	100%	61,976	100%	63,463	100%	65,779	100%
<b>Employee Members by Type of Dependents</b>									
Member Only		16,018	45%	16,340	45%	17,049	46%	18,128	47%
Member with Adult Dependent Only		4,828	13%	5,586	15%	5,584	15%	5,696	15%
Member with Child Dependent Only +1		5,137	14%	4,384	12%	4,395	12%	4,447	11%
Member with Child Dependents Only +2		1,642	5%	1,299	4%	1,336	4%	1,426	4%
Member with Adult and Child Dependents		8,197	23%	8,573	24%	8,720	24%	9,068	23%
Total		35,822	100%	36,182	100%	37,084	100%	38,765	100%
<b>Retiree Members by Type of Dependents</b>									
Retiree Only		17,600	70%	18,008	70%	18,448	70%	18,833	70%
Retiree with Adult Dependent Only		6,185	25%	6,644	26%	6,826	26%	7,107	26%
Retiree with Child Dependent Only +1		745	3%	447	2%	444	2%	423	2%
Retiree with Child Dependents Only +2		72	<1%	55	<1%	50	0.2%	58	0.2%
Retiree with Adult and Child Dependents		603	2%	640	2%	611	2%	593	2%
Total		25,205	30%	25,794	100%	26,379	100%	27,014	100%

# January 2016 Demographics: Employee and Retiree Members

Medical Plan Enrollment: Employee and Retiree Members							
		2015		2016		Year-Over-Year Change	
<b>Employee and Retiree Members by Type of Dependents: Kaiser</b>							
Employee Only		17,828	55%	19,218	55%	8%	
Employee with Adult Dependent Only +1		6,187	19%	6,463	19%	4%	
Employee with Child Dependent Only +1		26,14	8%	2,722	8%	4%	
Employee with Child Dependents Only +2		909	3%	966	3%	6%	
Employee with Adult and Child Dependents +2		51,58	16%	5,320	15%	3%	
Total		32,696	100%	34,689	100%	6%	
<b>Employee and Retiree Members by Type of Dependents: Blue Shield</b>							
Employee Only		12,343	52%	12,189	52%	-1%	
Employee with Adult Dependent Only +1		4,673	20%	4,610	19%	-1%	
Employee with Child Dependent Only +1		2,237	9%	2,105	9%	-6%	
Employee with Child Dependents Only +2		494	2%	513	2%	4%	
Employee with Adult and Child Dependents +2		4,163	17%	4,241	18%	2%	
Total		23,910	100%	23,658	100%	-1%	
<b>Employee and Retiree Members by Type of Dependents: City Plan</b>							
Employee Only		5,235	76%	4,907	76%	-6%	
Employee with Adult Dependent Only		1,522	22%	1,423	22%	-7%	
Employee with Child Dependent Only +1		39	1%	38	1%	-3%	
Employee with Child Dependents Only +2		<30	0.1%	<30	<1%	25%	
Employee with Adult and Child Dependents		57	1%	96	1%	68%	
Total		6,857	100%	6,469	100%	-6%	
<b>Employee and Retiree Members by Type of Dependents: UHC NPPO</b>							
Employee Only				647	67%		
Employee with Adult Dependent Only				307	32%		
Employee with Child Dependent Only +1				<30	1%		
Employee with Child Dependents Only +2				0	0%		
Employee with Adult and Child Dependents				<30	<1%		
Total				963	100%		

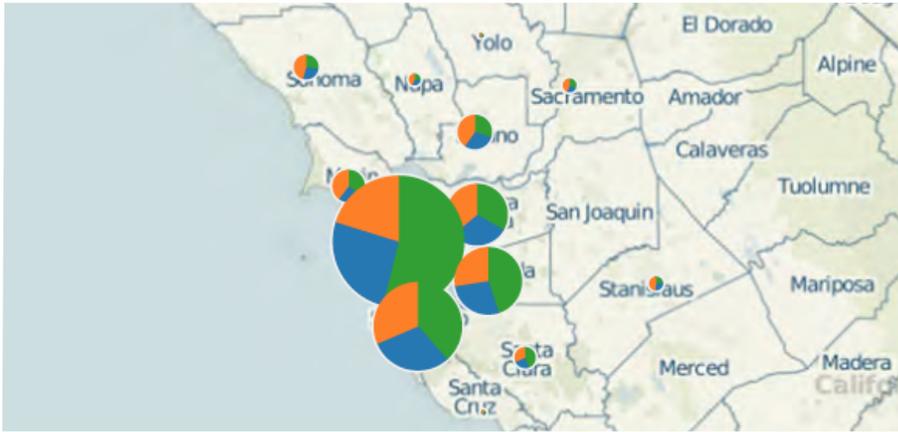
# January 2016 Demographics: Employee Members and Dependents

## 2016 Employees and Dependents (All Employers)

- The number of all employee lives covered by HSS medical plans (79,514) continued trending up. In 2016, employee lives covered by medical plans increased by 2,970. 1,681 of these are employee members; 1,289 are employee dependents.
- The proportion of employees vs. dependents enrolled in medical coverage changed slightly year-over-year: 49% employee members, 51% employee dependents. This is a proportional increase of 1% for employees versus dependents.
- Employee lives enrolled in Kaiser increased by 2,664; raising Kaiser's proportional share of employee lives by 1%. Kaiser now covers 57% of all employee lives.
- Employees and dependents enrolled in Blue Shield remained relatively flat at 32,810 lives. But this was a proportional 2% loss of employee lives for Blue Shield.
- Enrollment in City Plan increased by 224, with a total of 1,040 employees and dependents enrolled.
- 15% 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.
- For the second year in a row, the average age of an employee member fell slightly. In 2016 it is 46.68, versus 46.92 in 2015. The average age of an employee dependent also fell, to 25.82, versus 26.34 in 2015. Average age for all employee and dependent members combined is 35.99 versus 36.04 in 2015.
- 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.
- Member only enrollees increased by 1% to 47%. member plus one dependent dropped 1% to 26%; member plus two or more dependents remained the same at 27%.

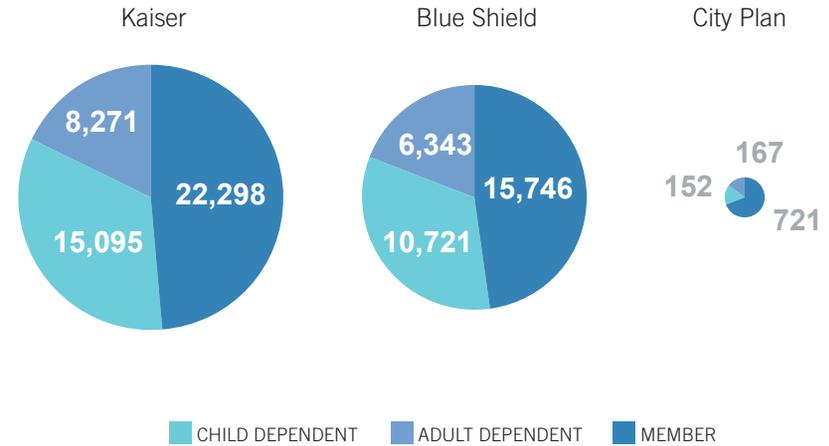
# January 2016 Demographics: Employee Members and Dependents

Medical Coverage Level by County: All Employees

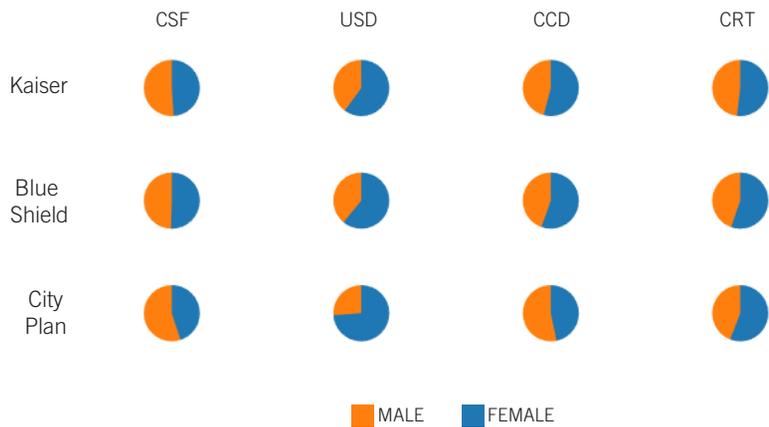


MEMBER ONLY MEMBER +1 MEMBER +2 or more

Medical Enrollment: All Employees vs Dependents



Medical Enrollment by Gender: All Employees and Dependents



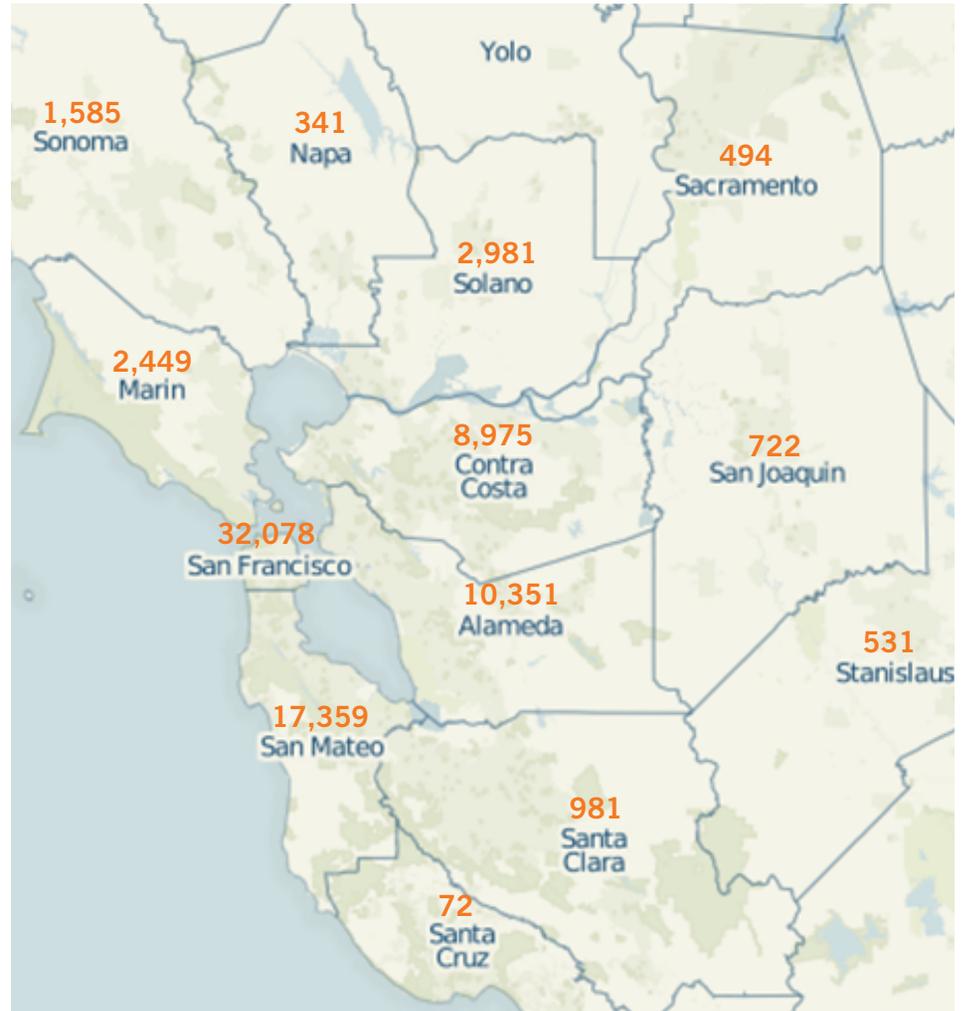
Average Age by Medical Plan: All Employees and Dependents



# January 2016 Demographics: Employee Members and Dependents

Medical Plan Enrollment: Employee Members and Dependents By County

	Members	Adult Deps	Child Deps	Percent
San Francisco	17,754	5,421	8,903	40%
San Mateo	7,890	3,409	6,060	22%
Alameda	4,864	1,862	3,625	13%
Contra Costa	3,935	1,851	3,189	11%
Solano	1,206	574	1,201	4%
Marin	1,021	519	909	3%
Sonoma	593	348	644	2%
Santa Clara	479	195	307	1%
San Joaquin	234	142	302	1%
Stanislaus	192	116	223	1%
Sacramento	177	110	207	1%
Napa	128	71	142	0.4%
Placer	55	40	88	0.2%
Tuolumne	42	17	28	0.1%
Santa Cruz	30	16	26	0.1%
Other California Counties	157	56	132	0.4%
Outside California	8	5	11	0.0%
<b>Total</b>	<b>38,765</b>	<b>14,752</b>	<b>25,997</b>	<b>100%</b>



# January 2016 Demographics: Employee Members and Dependents

Medical Plan Enrollment: Employee Members and Dependents (All Employers)										
	2012		2013		2014		2015		2016	
<b>Employee vs. Dependents</b>										
Employees	35,464	48%	35,822	48%	36,182	48%	37,084	48%	38,765	49%
Dependents of Employees	38,749	52%	38,859	52%	38,855	52%	39,460	52%	40,749	51%
Total	74,213	100%	74,681	100%	75,037	100%	76,544	100%	79,514	100%
<b>Employees by Coverage Level</b>										
Employee Only			16,018	45%	16,337	45%	16,982	46%	18,125	47%
Employee Plus One			9,965	28%	9,972	28%	9,984	27%	10,145	26%
Employee Plus Two or More			9,839	27%	9,873	27%	10,118	27%	10,495	27%
Total			35,822	100%	36,182	100%	37,084	100%	38,765	100%
<b>Employee Lives by Plan</b>										
Kaiser	39,035	52%	40,130	54%	41,629	55%	43,000	56%	45,664	57%
Blue Shield	33,922	46%	33,406	45%	32,456	43%	32,728	43%	32,810	41%
City Plan	1,256	2%	1,145	1%	952	1%	816	1%	1,040	1%
Total	74,213	100%	74,681	100%	75,037	100%	76,544	100%	79,514	100%
<b>Employee Members by Plan</b>										
Kaiser	18,209	51%	18,802	52%	19,635	54%	20,618	56%	22,298	58%
Blue Shield	16,319	46%	16,137	45%	15,791	44%	15,830	43%	15,746	41%
City Plan	936	3%	883	2%	756	2%	636	2%	721	2%
Total	35,464	100%	35,822	100%	36,182	100%	37,084	100%	38,765	100%
<b>Employee Lives by Gender</b>										
Female	57,071	53%	38,510	52%	38,608	51%	39,341	51%	40,715	51%
Male	50,956	47%	36,171	48%	36,429	49%	37,203	49%	38,792	49%
									<30	0.01%
Total	108,027	100%	74,681	100%	75,037	100%	76,544	100%	79,514	100%
<b>Employee Members by Gender</b>										
Female	17,276	49%	17,450	49%	17,503	48%	17,875	48%	18,587	48%
Male	18,188	51%	18,372	51%	18,679	52%	19,209	52%	20,171	52%
Unspecified									<30	0%
Total	35,464	100%	35,822	100%	36,182	100%	37,084	100%	38,765	100%

# January 2016 Demographics: Employee Members and Dependents

Medical Plan Enrollment: Employee Members and Dependents (All Employers)							
		2015		2016		Year-Over-Year Change	
<b>Employee Members by Type of Dependents: All Medical Plans</b>							
Employee Only		16,982	46%	18,128	47%	7%	
Employee with Adult Dependent Only +1		5,566	15%	5,696	15%	2%	
Employee with Child Dependent Only +1		4,418	12%	4,447	11%	1%	
Employee with Child Dependents Only +2		1,353	4%	1,426	4%	5%	
Employee with Adult and Child Dependents +2		8,765	24%	9,068	23%	3%	
Total		37,084	100%	38,765	100%	5%	
<b>Employee Members by Type of Dependents: Kaiser</b>							
Employee Only		9,384	46%	10,579	47%	13%	
Employee with Adult Dependent Only +1		3,051	15%	3,180	14%	4%	
Employee with Child Dependent Only +1		2,391	12%	2,517	11%	5%	
Employee with Child Dependents Only +2		878	4%	931	4%	6%	
Employee with Adult and Child Dependents +2		4,914	24%	5,091	23%	4%	
Total		20,618	100%	22,298	100%	8%	
<b>Employee Members by Type of Dependents: Blue Shield</b>							
Employee Only		7,069	45%	7,004	44%	-1%	
Employee with Adult Dependent Only		2,456	16%	2,434	15%	-1%	
Employee with Child Dependent Only +1		2,014	13%	1,909	12%	-5%	
Employee with Child Dependents Only +2		473	3%	492	3%	4%	
Employee with Adult and Child Dependents		3,818	24%	3,907	25%	2%	
Total		15,830	100%	15,746	100%	-1%	
<b>Employee Members by Type of Dependents: City Plan</b>							
Employee Only		529	83%	545	76%	3%	
Employee with Adult Dependent Only		59	9%	82	11%	39%	
Employee with Child Dependent Only +1		<30	2%	<30	3%	62%	
Employee with Child Dependents Only +2		<30	<1%	<30	<1%	50%	
Employee with Adult and Child Dependents		33	5%	70	10%	112%	
Total		636	100%	721	100%	13%	

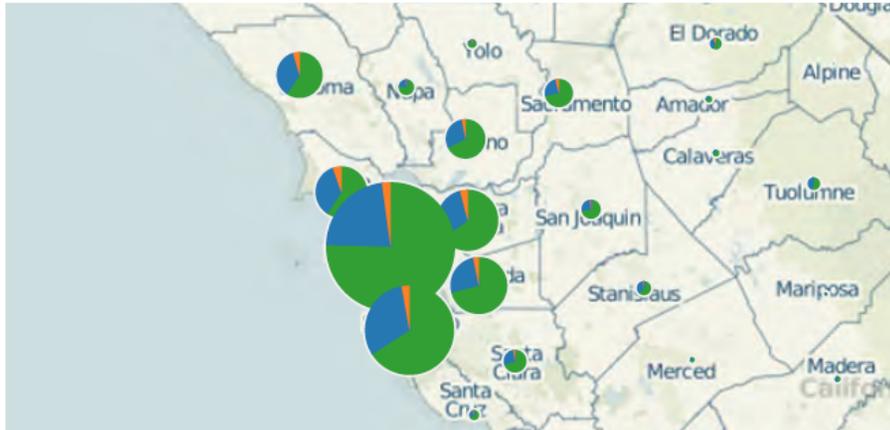
# January 2016 Demographics: Retiree Members and Dependents

## 2016 Retiree Members and Dependents (All Employers)

- The number of retiree lives continues to slowly trend upward. In 2016, covered retirees lives increased by 844 to 36,251. Retiree members increased by 635 and retiree dependents increased by 209 in 2016.
- Proportion of retirees vs. dependents enrolled in medical coverage remained the same year-over-year: 75% retiree members and 25% retiree dependents.
- In 2016 Kaiser added 426 retiree lives, retaining the same proportional share of 46% year-over-year.
- Blue Shield lost 278 retiree lives, reducing Blue Shield's proportional share by 1% to 31%. City Plan lost 537 retiree lives year over year. These losses were driven by enrollment in the new UHC NPPO plan.
- The average age of all retirees and dependents enrolled in medical coverage is 68.57, slightly higher than the average age of 68.38 in 2015.
- 25,319 retirees and dependents are over age 65, a year-over-year increase of 692 lives. This is 70% of retiree lives.
- The number of retiree lives residing outside of the USA has tripled year-over-year, from 49 in 2015 to 137 in 2016.
- Retiree lives enrolled in Medicare increased year-over-year by 961, a gain of 1%.
- 10,792 retirees and dependents are under age 65. This is 30% of retiree lives, the same proportion as last year.
- 93% of retirees and dependents enrolled live in the state of California, a 1% decline from last year. 85% live in Bay area counties: San Francisco, San Mateo, Contra Costa, Alameda, Marin, Sonoma and Solano.
- 13,548 (36%) retiree lives reside in San Francisco, a 1% proportional increase year-over-year. It appears that the increasing cost of real estate has not affected the population of City retirees living in San Francisco.
- Enrollment in retiree dental plans increased by 821 lives in 2016. The majority of this increase went to the retiree Delta Dental plan.

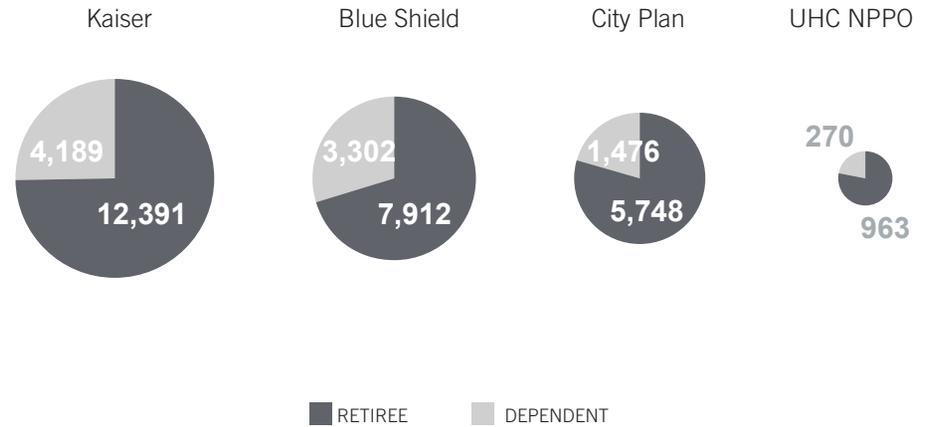
# January 2016 Demographics: Retiree Members and Dependents

Medical Coverage Level by County: All Retirees

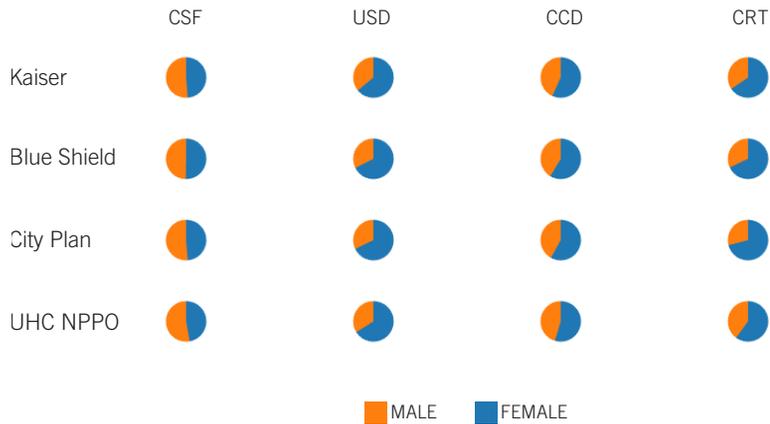


MEMBER ONLY    MEMBER +1    MEMBER +2 or more

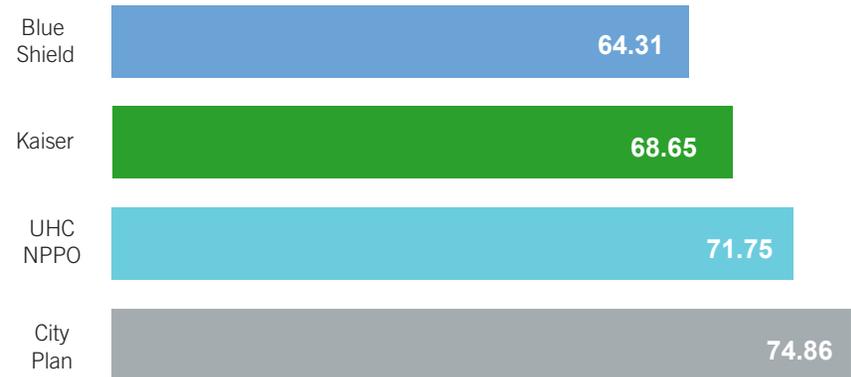
Medical Enrollment: All Retirees vs Dependents



Medical Enrollment by Gender: All Retirees and Dependents



Average Age by Medical Plan: All Retirees and Dependents



# January 2016 Demographics: Retiree Members and Dependents

## Medical Plan Enrollment: Retiree Lives By California Counties

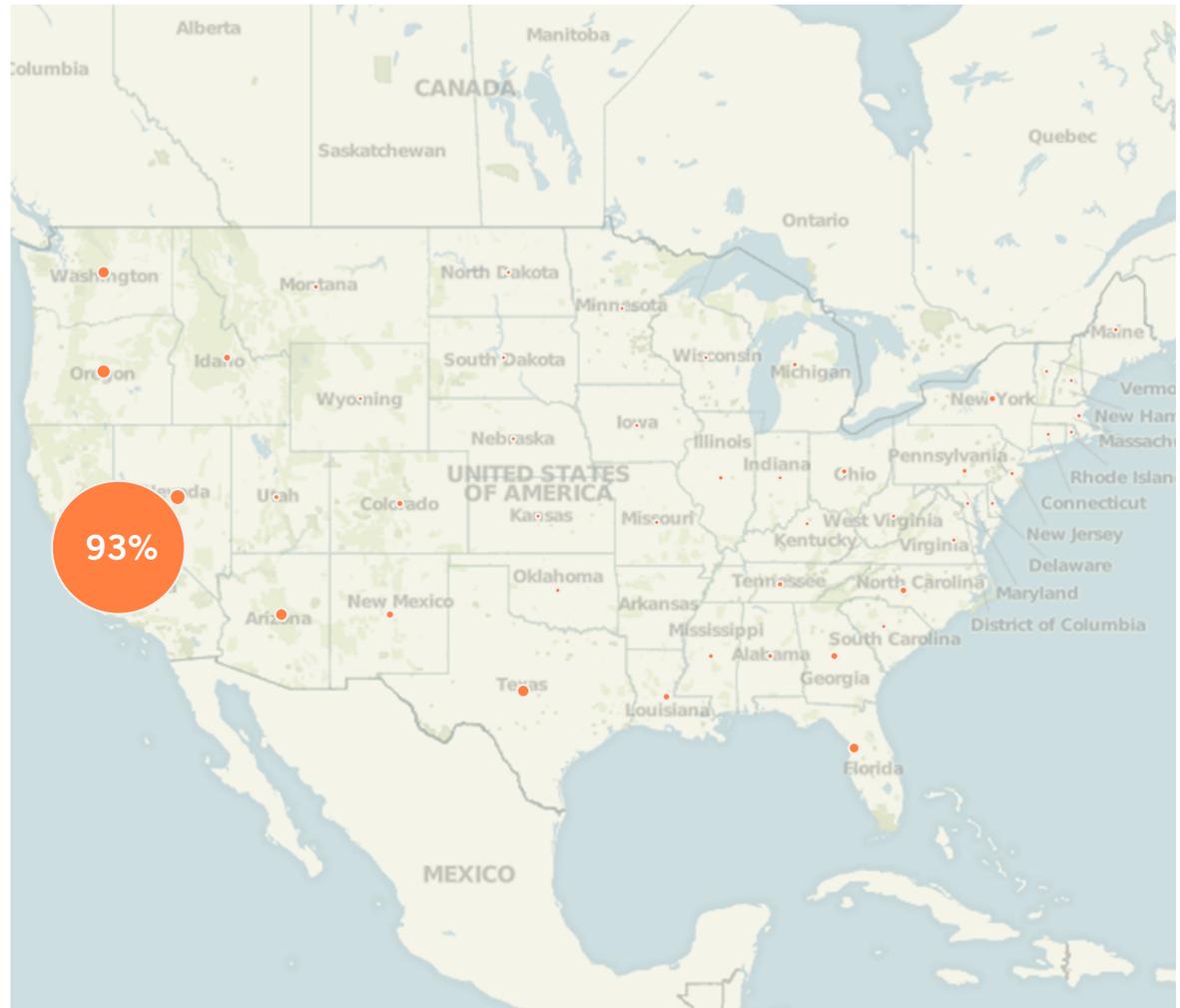
San Francisco	13,548	36.3%
San Mateo	7,202	19.3%
Contra Costa	3,639	9.7%
Alameda	3,045	8.2%
Marin	2,483	6.6%
Sonoma	1,940	5.2%
Solano	1,454	3.9%
Sacramento	714	1.9%
Santa Clara	440	1.2%
Placer	341	0.9%
San Joaquin	331	0.9%
Napa	206	0.6%
Riverside	182	0.5%
Stanislaus	178	0.5%
Los Angeles	158	0.4%
Tuolumne	144	0.4%
El Dorado	136	0.4%
San Diego	136	0.4%
Nevada	121	0.3%
Santa Cruz	76	0.2%
Lake	74	0.2%
Orange	71	0.2%
Yolo	60	0.2%
Butte	58	0.2%
Fresno	51	0.1%
Shasta	50	0.1%
Mendocino	47	0.1%
Monterey	40	0.1%
Amador	37	0.1%
Other California Counties	390	1.0%
Outside of California	2,938	7.2%
Total	37,352	100%



# January 2016 Demographics: Retiree Members and Dependents

## Retirees: Lives by State

California	37,352	93.0%
Nevada	383	1.0%
Oregon	304	0.8%
Arizona	260	0.6%
Washington	245	0.6%
Texas	227	0.6%
Florida	176	0.4%
Hawaii	86	0.2%
Georgia	71	0.2%
Idaho	70	0.2%
Louisiana	65	0.2%
New York	63	0.2%
New Mexico	61	0.2%
North Carolina	61	0.2%
Colorado	60	0.1%
Michigan	37	0.1%
Other States	632	2%
Outside of USA	137	0.3%
Total	40,290	100%



# January 2016 Demographics: Retiree Members and Dependents

Medical Plan Enrollment: Retiree Members and Dependents										
	2012		2013		2014		2015		2016	
<b>Retiree vs. Dependent Lives</b>										
Retiree Members	25,082	74%	25,205	74%	25,794	74%	26,379	75%	27,014	75%
Dependents of Retiree Members	8,732	26%	8,708	26%	8,930	26%	9,028	25%	9,237	25%
Total	33,814	100%	33,913	100%	34,724	100%	35,407	100%	36,251	100%
<b>Retirees by Coverage Level</b>										
Retiree Only			17,600	70%	18,008	70%	18,424	70%	18,831	70%
Retiree Plus One			6,930	27%	7,091	27%	7,288	28%	7,532	28%
Retiree Plus Two or More			675	3%	695	3%	667	3%	651	2%
Total			25,205	100%	25,794	100%	26,379	100%	27,014	100%
<b>Retiree Lives by Plan</b>										
Kaiser	15,273	45%	15,353	45%	15,884	46%	16,154	46%	16,580	46%
Blue Shield	10,462	31%	10,574	31%	11,094	32%	11,492	32%	11,214	31%
City Plan	8,079	24%	7,986	24%	7,746	22%	7,761	22%	7,224	20%
UHC NPPO									1,233	3%
Total	33,814	100%	33,913	100%	34,724	100%	35,407	100%	36,251	100%
<b>Retiree Members by Plan</b>										
Kaiser	11,339	45%	11,420	45%	11,831	46%	12,078	46%	12,391	46%
Blue Shield	7,315	29%	7,414	29%	7,760	30%	8,080	31%	7,912	29%
City Plan	6,428	26%	6,371	25%	6,203	24%	6,221	24%	5,748	21%
UHC NPPO									963	4%
Total	25,082	100%	25,205	100%	25,794	100%	26,379	100%	27,014	100%
<b>Retiree Lives by Employer</b>										
CCSF			25,911	76%	26,626	77%	27,259	77%	28,017	77%
SFUSD			6,185	18%	6,202	18%	6,198	18%	6,208	17%
SFCCD (City College)			1,342	4%	1,428	4%	1,477	4%	1,546	4%
Superior Court			475	1%	468	1%	473	1%	480	1%
Total			33,913	100%	34,724	100%	35,407	100%	36,251	100%
<b>Retiree Members by Employer</b>										
CCSF			18,769	74%	19,277	75%	19,819	75%	20,396	76%
SFUSD			5,014	20%	5,027	19%	5,032	19%	5,033	19%
SFCCD (City College)			1,039	4%	1,111	4%	1,146	4%	1,196	4%
Superior Court			383	2%	379	1%	382	1%	389	1%
Total			25,205	100%	25,794	100%	26,379	100%	27,014	100%

# January 2016 Demographics: Retiree Members and Dependents

Medical Plan Enrollment: Retiree Members and Dependents										
	2012		2013		2014		2015		2016	
<b>Retiree Lives Medicare Enrollment</b>										
Medicare	23,031	68%	23,602	69%	24,300	70%	25,387	72%	26,348	73%
No Medicare	10,783	32%	10,511	31%	10,424	30%	10,020	28%	9,903	27%
Total	33,814	100%	33,913	100%	34,724	100%	35,407	100%	36,251	100%
<b>Retiree Members Medicare Enrollment</b>										
Medicare over age 65			18,194	73%	18,954	73%	19,899	75%	20,469	76%
Medicare under age 65			877	3%	777	3%	690	3%	769	3%
No Medicare over age 65			163	4%	161	<1%	143	1%	128	0%
No Medicare under age 65			5,971	20%	5,902	23%	5,647	21%	5,648	21%
Total			25,205	100%	25,794	100%	26,379	100%	27,014	100%
<b>Retiree Dependents Medicare Enrollment</b>										
Medicare over age 65			4,114	48%	4,340	49%	4,569	51%	4,851	53%
Medicare under age 65			217	1%	232	3%	229	3%	259	3%
No Medicare over age 65			26	4%	30	<1%	<30	<1%	<30	<1%
No Medicare under age 65			4,351	46%	4,328	48%	4,214	47%	4,115	45%
Total			8,708	100%	8,930	100%	9,028	100%	9,237	100%
<b>Retiree Lives by Gender</b>										
Female	18,833	56%	18,891	56%	19,344	56%	19,713	56%	20,238	56%
Male	14,981	44%	15,022	44%	15,380	44%	15,694	44%	16,013	44%
Total	33,814	100%	33,913	100%	34,724	100%	35,407	100%	36,251	100%
<b>Retiree Members by Gender</b>										
Female	12,206	50%	12,624	50%	12,957	50%	13,310	50%	13,700	51%
Male	12,233	50%	12,581	50%	12,837	50%	13,069	50%	13,314	49%
Total	24,439	100%	25,205	100%	25,794	100%	26,379	100%	27,014	100%
<b>Retiree Dependents by Gender</b>										
Female			6,267	72%	6,387	72%	6,403	71%	6,538	71%
Male			2,441	28%	2,543	28%	2,625	29%	2,699	29%
Total			8,708	100%	8,930	100%	9,028	100%	9,237	100%
<b>Surviving Spouse Enrollment</b>										
Survivor			2,760	97%	2,767	97%	2,803	97%	2,827	97%
Survivor Children			74	4%	78	4%	86	3%	95	3%
Total			2,834	100%	2,845	100%	2,889	100%	2,922	100%

# January 2016 Demographics: Retiree Members and Dependents

Medical Plan Enrollment: Retiree Members and Dependents							
			2015		2016		Year-Over-Year Change
<b>Retiree Members by Type of Dependents: All Medical Plans</b>							
Retiree Only			18,448	70%	18,833	70%	2%
Retiree with Adult Dependent Only			6,826	26%	7,107	27%	4%
Retiree with Child Dependent Only +1			444	2%	423	2%	-5%
Retiree with Child Dependents Only +2			50	0.2%	58	0%	16%
Retiree with Adult and Child Dependents			611	2%	296	1%	-52%
Total			26,379	100%	26,717	100%	1%
<b>Retiree Members by Type of Dependents: Kaiser</b>							
Retiree Only			8,444	70%	8,639	70%	2%
Retiree with Adult Dependent Only +1			3,136	26%	3,283	26%	5%
Retiree with Child Dependent Only +1			223	2%	205	2%	-8%
Retiree with Child Dependents Only +2			31	0%	35	0%	13%
Retiree with Adult and Child Dependents +2			244	2%	229	2%	-6%
Total			12,078	100%	12,391	100%	3%
<b>Retiree Members by Type of Dependents: Blue Shield</b>							
Retiree Only			5,274	65%	5,185	66%	-2%
Retiree with Adult Dependent Only			2,217	27%	2,176	28%	-2%
Retiree with Child Dependent Only +1			223	3%	196	2%	-12%
Retiree with Child Dependents Only +2			<30	0%	21	0%	0%
Retiree with Adult and Child Dependents			345	4%	334	4%	-3%
Total			8,080	100%	7,912	100%	-2%
<b>Retiree Members by Type of Dependents: City Plan</b>							
Retiree Only			4,706	76%	4362	76%	-7%
Retiree with Adult Dependent Only			1,463	24%	1341	23%	-8%
Retiree with Child Dependent Only +1			<30	<1%	<30	<1%	-35%
Retiree with Child Dependents Only +2			<30	<1%	<30	<1%	<1%
Retiree with Adult and Child Dependents			<30	<1%	<30	<1%	8%
Total			6,221	100%	5,748	100%	-8%
<b>Retiree Members by Type of Dependents: UHC NPP0</b>							
Retiree Only					647	67%	
Retiree with Adult Dependent Only					307	32%	
Retiree with Child Dependent Only +1					<30	<1%	
Retiree with Child Dependents Only +2					0	0%	
Retiree with Adult and Child Dependents					<30	<1%	
Total					963	100%	

# January 2016 Demographics: Retiree Members and Dependents

Retiree Members and Dependents: Dental Plan Enrollment (All Employers)										
	2012		2013		2014		2015		2016	
<b>Total Dental Plan Enrollment Retirees vs. Dependents</b>										
Retiree Members	17,659	69%	17,900	69%	18,088	69%	19,127	69%	19,881	70%
Dependents	8,068	31%	8,154	31%	8,289	31%	8,435	31%	8,502	30%
Total	25,727	100%	26,054	100%	26,377	100%	27,562	100%	28,383	100%
<b>Retiree Lives by Dental Plan</b>										
Delta Dental	21,632	88%	23,238	89%	23,646	90%	24,879	90%	25,743	91%
Deltacare USA	1,949	8%	1,924	7%	1,844	7%	1,817	7%	1,726	6%
Pacific Union Dental	913	4%	892	4%	887	3%	866	3%	914	3%
Total	24,494	100%	26,054	100%	26,377	100%	27,562	100%	28,383	100%
<b>Retiree Members by Dental Plan</b>										
Delta Dental	15,234	86%	15,902	89%	16,139	89%	17,193	90%	17,952	90%
Deltacare USA	1,382	8%	1,358	8%	1,322	7%	1,303	7%	1,256	6%
Pacific Union Dental	635	4%	640	4%	627	3%	631	3%	673	3%
Total	17,659	100%	17,900	100%	18,088	100%	19,127	100%	19,881	100%

# January 2016 Demographics: Employers

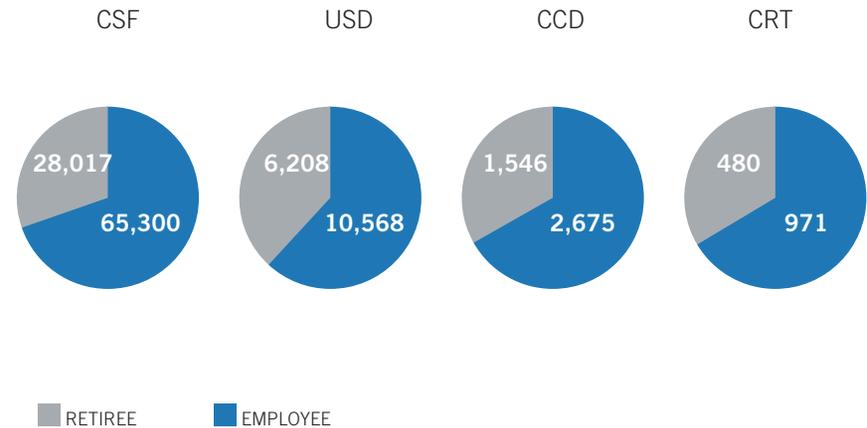
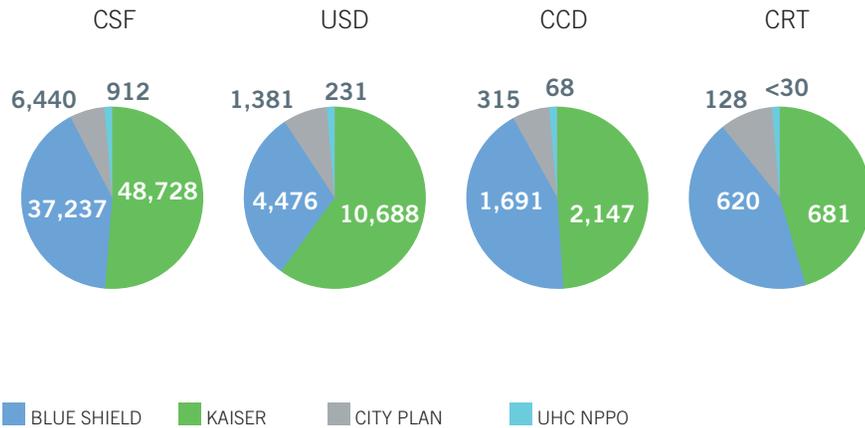
## January 2016 Employers

- City & County covers the largest proportion of lives: 81%. SFUSD covers 14%; City College 4% and the Superior Court 1%.
- All employers increased medical plan enrollment in 2016.
- SFUSD has the highest proportion of retiree lives enrolled in medical coverage—37%. By comparison City & County retiree lives make up 30% of that employer's covered population.
- SFUSD has the highest proportion of their population enrolled in Kaiser, compared to other employers. 74% of SFUSD employee lives are enrolled in Kaiser. That is a 6% increase since 2015.
- SFUSD and the Court have a higher proportion of female lives enrolled compared to other employers.
- 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.
- Enrollment in employee dental plans increased by 2,634 lives year-over-year.

# January 2016 Demographics: Employers

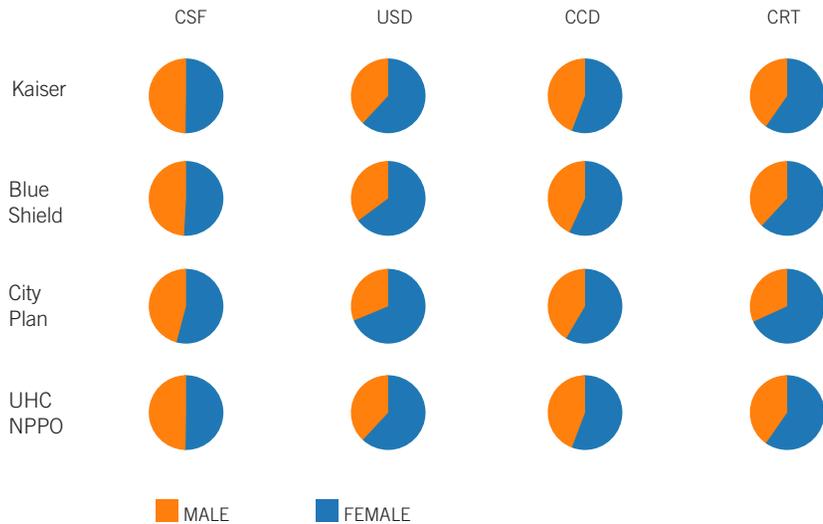
Medical Enrollment: All Lives by Employer

Medical Enrollment: Retiree vs Employee Lives



Medical Enrollment by Gender: Employee and Retiree Lives

Average Age by Medical Enrollment: All Lives



# January 2016 Demographics: City & County of San Francisco

City & County of San Francisco: Medical Plan Enrollment Year-Over-Year										
	2012		2013		2014		2015		2016	
<b>CCSF Medical Plans All Lives</b>										
All Employee and Retiree Lives	86,166		86,602		87,807		89,962		93,315	
<b>CCSF Medical Plans Member vs Dependent Lives</b>										
All Members (Active and Retired)	45,775	53%	46,079	53%	46,996	54%	48,313	54%	50,242	54%
All Dependents (Active and Retired)	40,391	47%	40,523	47%	40,811	46%	41,649	46%	43,073	46%
Total	86,166	100%	86,602	100%	87,807	100%	89,962	100%	93,315	100%
<b>CCSF: Employee Members by Medical Plan</b>										
Kaiser	13,185	49%	13,534	50%	14,231	51%	14,993	53%	16,142	54%
Blue Shield	13,112	48%	12,970	47%	12,787	46%	12,919	45%	13,048	44%
City Plan	853	3%	806	3%	701	3%	582	2%	656	2%
Total	27,150	100%	27,310	100%	27,719	100%	28,494	100%	29,846	100%
<b>CCSF: Retiree Members by Medical Plan</b>										
Kaiser	8,291	45%	8,366	45%	8,714	45%	8,943	45%	9,223	45%
Blue Shield	5,585	30%	5,696	30%	5,974	31%	6,251	32%	6,171	30%
City Plan	4,750	25%	4,707	25%	4,589	24%	4,625	23%	4,291	21%
UHC NPPO									711	3%
Total	18,626	100%	18,769	100%	19,277	100%	19,819	100%	20,396	100%
<b>City &amp; County of San Francisco: Dental Plan Enrollment Year-Over-Year</b>										
<b>CCSF Employee Lives by Dental Plan</b>										
Delta Dental	63,831	96%	64,190	97%	63,770	97%	65,056	97%	67,519	97%
Deltacare USA	1,551	2%	1,480	2%	1,349	2%	1,378	2%	1,470	2%
Pacific Union Dental	793	1%	745	1%	639	1%	586	1%	619	1%
Total	66,175	100%	66,417	100%	65,758	100%	67,020	100%	69,608	100%

# January 2016 Demographics: City & County of San Francisco

City & County of San Francisco Employees: Medical Plan Enrollment				
	2015		2016	
<b>CCSF Employee Members Waived vs Enrolled Medical</b>				
Waived (includes Exempt due to non-payment)	1,466	5%	1,853	6%
Enrolled	28,494	95%	29,846	94%
Total	29,960	100%	31,699	100%
<b>CCSF Employee Members vs Dependents</b>				
Active Employee Members	28,494	45%	29,846	46%
Adult Dependents of Active Employees	12,181	19%	12,620	19%
Child Dependents of Active Employees	22,028	35%	22,832	35%
Total	62,703	100%	65,298	100%
<b>CCSF Employee Members by Medical Plan</b>				
Kaiser	14,993	53%	16,142	54%
Blue Shield	12,919	45%	13,048	44%
City Plan	582	2%	656	2%
Total	28,494	100%	29,846	100%
<b>CCSF Employee Lives by Medical Plan</b>				
Kaiser	34,166	54%	36,115	55%
Blue Shield	27,809	44%	28,238	43%
City Plan	728	1%	945	1%
Total	62,703	100%	65,298	100%
<b>CCSF Employee Members by Medical Plan and Enrollment Level</b>				
Kaiser EE	5,634	20%	6407	21%
Kaiser E1	4,325	15%	4511	15%
Kaiser E2	5,034	18%	5224	18%
Blue Shield EE	5,296	19%	5349	18%
Blue Shield E1	3,813	13%	3754	13%
Blue Shield E2	3,810	13%	3945	13%
City Plan EE	492	2%	498	2%
City Plan E1	64	0.2%	91	0%
City Plan E2	<30	0.1%	67	0%
Total	28,494	100%	29,846	100%
<b>CCSF Employee Members Flexible Spending Accounts</b>				
Healthcare FSA	3,141	11%	3,571	11%
Dependent Care FSA	955	3%	1,068	3%

City & County of San Francisco Retirees: Medical Plan Enrollment				
	2015		2016	
<b>CCSF Retiree Members Waived vs Enrolled Medical</b>				
Waived (includes Exempt due to non-payment)	1,716	8%	1,839	8%
Enrolled	19,819	89%	20,396	92%
Total	21,535	100%	22,235	100%
<b>CCSF Retiree Members vs Dependents</b>				
Retiree Members	19,819	73%	20,396	70%
Adult Dependents of Retirees	5,999	22%	7,140	24%
Child Dependents of Retirees	1,441	5%	1,764	6%
Total	27,259	100%	29,300	100%
<b>CCSF Retiree Members by Medical Plan</b>				
Kaiser	8,943	45%	9,223	45%
Blue Shield	6,251	32%	6,171	30%
City Plan	4,625	23%	4,291	21%
UHC NPPO	4,625	23%	711	3%
Total	19,819	100%	20,396	100%
<b>CCSF Retiree Lives by Medical Plan</b>				
Kaiser	12,243	45%	12,611	45%
Blue Shield	9,148	34%	8,999	32%
City Plan	5,868	22%	5,495	20%
UHC NPPO			912	3%
Total	27,259	100%	28,017	100%
<b>CCSF Retiree Members by Medical Plan and Enrollment Level</b>				
Kaiser EE	6,046	31%	6,233	31%
Kaiser E1	2,647	13%	2,747	13%
Kaiser E2	250	1%	243	1%
Blue Shield EE	3,927	20%	3,892	19%
Blue Shield E1	1,984	10%	1,943	10%
Blue Shield E2	340	2%	336	2%
City Plan EE	3,405	17%	3,165	16%
City Plan E1	1,197	6%	1,102	5%
City Plan E2	<30	<1%	<30	<1%
UHC NPPO EE			470	2%
UHC NPPO E1			237	1%
UHC NPPO E2			<30	<1%
Total	19,819	100%	20,396	100%

# January 2016 Demographics: SFUSD

SFUSD: Medical Plan Enrollment Year-Over-Year										
	2012		2013		2014		2015		2016	
<b>SFUSD Medical Plans All Lives</b>										
All Employee and Retiree Lives	15,973		15,968		16,260		16,406		16,776	
<b>SFUSD Medical Plans Member vs Dependent Lives</b>										
All Members	11,021	69%	11,064	69%	11,395	70%	11,598	71%	11,947	71%
All Dependents	4,952	31%	4,904	31%	4,865	30%	4,808	29%	4,829	29%
Total	15,973	100%	15,968	100%	16,260	100%	16,406	100%	16,776	100%
<b>SFUSD: Employee Members by Medical Plan</b>										
Kaiser	3,727	62%	3,910	65%	4,347	68%	4,590	70%	5,082	74%
Blue Shield	2,201	37%	2,065	34%	1,995	31%	1,950	30%	1,794	26%
City Plan	53	1%	37	1%	<30	<1%	<30	<1%	38	1%
Total	5,981	100%	6,012	100%	6,368	100%	6,566	100%	6,914	100%
<b>SFUSD: Retiree Members by Medical Plan</b>										
Kaiser	2,402	48%	2,413	48%	2,439	49%	2,436	48%	2,450	49%
Blue Shield	1,287	26%	1,336	26%	1,338	27%	1,365	27%	1,269	25%
City Plan	1,332	26%	1,303	26%	1,250	25%	1,231	24%	1,131	22%
UHC NPPO									183	4%
Total	5,021	100%	5,052	100%	5,027	100%	5,032	100%	5,033	100%

# January 2016 Demographics: SFUSD

SFUSD: Medical Plan Enrollment				
	2015		2016	
<b>SFUSD Employee Members Waived vs Enrolled Medical</b>				
Waived (includes Exempt due to non-payment)	829	11%	873	11%
Enrolled	6,566	89%	6,914	89%
Total	7,395	100%	7,787	100%
<b>SFUSD Employee Members vs Dependents</b>				
Active Employee Members	6,566	64%	6,914	65%
Adult Dependents of Employees	1,455	14%	1,461	14%
Child Dependents of Employees	2,187	21%	2,193	21%
Total	10,208	100%	10,568	100%
<b>SFUSD Employee Members by Medical Plan</b>				
Kaiser	4,590	70%	5,082	74%
Blue Shield	1,950	30%	1,794	26%
City Plan	<30	<1%	38	1%
Total	6,566	100%	6,914	100%
<b>SFUSD Employee Lives by Medical Plan</b>				
Kaiser	7,028	69%	7,649	72%
Blue Shield	3,149	31%	2,873	27%
City Plan	31	0%	46	0%
Total	10,208	100%	10,568	100%
<b>SFUSD Employee Members by Medical Plan and Enrollment Level</b>				
Kaiser EE	3,160	48%	3,567	52%
Kaiser E1	862	13%	927	13%
Kaiser E2	568	9%	588	9%
Blue Shield EE	1,266	19%	1,186	17%
Blue Shield E1	406	6%	358	5%
Blue Shield E2	278	4%	250	4%
City Plan EE	<30	<1%	31	0%
City Plan E1	<30	<1%	<30	0%
City Plan E2	<30	<1%	<30	0%
Total	6,566	100%	6,914	100%

SFUSD: Medical Plan Enrollment				
	2015		2016	
<b>SFUSD Retiree Members Waived vs Enrolled Medical</b>				
Waived (includes Exempt due to non-payment)	829	11%	873	8%
Enrolled	6,566	89%	6,208	92%
Total	7,395	100%	7,081	100%
<b>SFUSD Retiree Members vs Dependents</b>				
Retiree Members	5,032	81%	5,033	80%
Adult Dependents of Retirees	1,063	17%	1,079	18%
Child Dependents of Retirees	103	2%	96	2%
Total	6,198	100%	6,208	100%
<b>SFUSD Retiree Members by Medical Plan</b>				
Kaiser	2,436	48%	2,450	49%
Blue Shield	1,365	27%	1,269	25%
City Plan	1,231	24%	1,131	22%
UHC NPPO			183	4%
Total	5,032	100%	5,033	100%
<b>SFUSD Retiree Lives by Medical Plan</b>				
Kaiser	3,007	49%	3,039	49%
Blue Shield	1,736	28%	1,603	26%
City Plan	1,455	23%	1,335	22%
UHC NPPO			231	4%
Total	6,198	100%	6,208	100%
<b>SFUSD Retiree Members by Medical Plan and Enrollment Level</b>				
Kaiser EE	1,894	38%	1,891	38%
Kaiser E1	523	10%	543	11%
Kaiser E2	<30	<1%	<30	0%
Blue Shield EE	1,015	20%	950	19%
Blue Shield E1	333	7%	307	6%
Blue Shield E2	<30	<1%	<30	<1%
City Plan EE	1010	20%	933	19%
City Plan E1	218	4%	196	4%
City Plan E2	<30	<1%	<30	<1%
UHC NPPO EE			132	3%
UHC NPPO E1			51	1%
UHC NPPO E2			0	0%
Total	5,032	100%	5,033	100%

# January 2016 Demographics: SFCCD (City College)

SFCCD: Medical Plan Enrollment Year-Over-Year										
	2012		2013		2014		2015		2016	
<b>SFCCD Medical Plans All Lives</b>										
All Employee and Retiree Lives	4,544		4,532		4,300		4,202		4,221	
<b>SFCCD Medical Plans Member vs Dependent Lives</b>										
All Members	2,917	64%	2,885	64%	2,752	64%	2,735	65%	2,744	65%
All Dependents	1,627	36%	1,647	36%	1,548	36%	1,467	35%	1,477	35%
Total	4,544	100%	4,532	100%	4,300	100%	4,202	100%	4,221	100%
<b>SFCCD: Employee Members by Medical Plan</b>										
Kaiser	964	50%	925	50%	854	52%	837	53%	857	55%
Blue Shield	930	48%	910	49%	776	47%	742	47%	683	44%
City Plan	35	2%	24	1%	<30	1%	<30	1%	<30	<1%
Total	1,929	100%	1,859	100%	1,641	100%	1,589	100%	1,548	100%
<b>SFCCD: Retiree Members by Medical Plan</b>										
Kaiser	451	46%	478	47%	516	46%	533	47%	552	46%
Blue Shield	266	27%	281	27%	333	30%	347	30%	350	29%
City Plan	271	27%	267	26%	262	24%	266	23%	242	20%
UHC NPPO									52	4%
Total	988	100%	1,026	100%	1,111	100%	1,146	100%	1,196	100%

# January 2016 Demographics: SFCCD (City College)

SFCCD (City College): Medical Plan Enrollment				
	2015		2016	
<b>SFCCD Employee Members Waived vs Enrolled Medical</b>				
Waived (includes Exempt due to non-payment)	127	7%	75	5%
Enrolled	1,589	93%	1,548	95%
Total	1,715	100%	1,623	100%
<b>SFCCD Employee Members vs Dependents</b>				
Active Employee Members	1,589	58%	1,548	58%
Adult Dependents of Employees	503	18%	491	18%
Child Dependents of Employees	633	23%	636	24%
Total	2,725	100%	2,675	100%
<b>SFCCD Employee Members by Medical Plan</b>				
Kaiser	837	53%	857	55%
Blue Shield	742	47%	683	44%
City Plan	<30	1%	8	1%
Total	1,589	100%	1,548	100%
<b>SFCCD Employee Lives by Medical Plan</b>				
Kaiser	1,386	51%	1,426	53%
Blue Shield	1,316	48%	1,234	46%
City Plan	<30	1%	15	1%
Total	2,725	100%	2,675	100%
<b>SFCCD Employee Members by Medical Plan and Enrollment Level</b>				
Kaiser EE	509	32%	517	33%
Kaiser E1	199	13%	202	13%
Kaiser E2	129	8%	138	9%
Blue Shield EE	413	26%	375	24%
Blue Shield E1	186	12%	172	11%
Blue Shield E2	143	9%	136	9%
City Plan EE	<30	<1%	<30	<1%
City Plan E1	<30	<1%	<30	<1%
City Plan E2	<30	<1%	<30	<1%
Total	1,589	100%	1,548	100%

SFCCD (City College): Medical Plan Enrollment				
	2015		2016	
<b>SFCCD Retiree Members Waived vs Enrolled Medical</b>				
Waived (includes Exempt due to non-payment)	127	10%	130	10%
Enrolled	1,146	90%	1,196	90%
Total	1,273	100%	1,326	100%
<b>SFCCD Retiree Members vs Dependents</b>				
Retiree Members	1,146	78%	1,326	77%
Adult Dependents of Retirees	307	21%	360	21%
Child Dependents of Retirees	<30	2%	30	2%
Total	1,477	100%	1,716	100%
<b>SFCCD Retiree Members by Medical Plan</b>				
Kaiser	533	47%	552	46%
Blue Shield	347	30%	350	29%
City Plan	266	23%	242	20%
UHC NPPO			52	4%
Total	1,146	100%	1,196	100%
<b>SFCCD Retiree Lives by Medical Plan</b>				
Kaiser	694	47%	721	47%
Blue Shield	458	31%	457	30%
City Plan	325	22%	300	19%
UHC NPPO			68	4%
Total	1,477	100%	1,546	100%
<b>SFCCD Retiree Members by Medical Plan and Enrollment Level</b>				
Kaiser EE	376	33%	387	32%
Kaiser E1	154	13%	162	14%
Kaiser E2	<30	<1%	<30	0%
Blue Shield EE	247	22%	253	21%
Blue Shield E1	92	8%	91	8%
Blue Shield E2	<30	<1%	<30	1%
City Plan EE	206	18%	190	16%
City Plan E1	60	5%	50	4%
City Plan E2	<30	<1%	<30	<1%
UHC NPPO EE			33	3%
UHC NPPO E1			<30	<1%
UHC NPPO E2			0	0%
Total	1,146	100%	1,196	100%

# January 2016 Demographics: Superior Court

Superior Court: Medical Plan Enrollment Year-Over-Year										
	2012		2013		2014		2015		2016	
<b>Court Medical Plans All Lives</b>										
All Employee and Retiree Lives	1,361		1,353		1,394		1,381		1,451	
<b>Court Medical Plans Member vs Dependent Lives</b>										
All Members	821	60%	814	60%	833	60%	817	59%	845	58%
All Dependents	540	40%	539	40%	561	40%	564	41%	606	42%
Total	1,361	100%	1,393	100%	1,394	100%	1,381	100%	1451	100%
<b>Court: Employee Lives by Medical Plan</b>										
Kaiser			397	45%	428	46%	420	46%	472	49%
Blue Shield			447	51%	464	50%	454	50%	465	48%
City Plan			34	4%	34	4%	34	4%	34	4%
Total			878	100%	926	100%	908	100%	971	100%
<b>Court: Retiree Lives by Medical Plan</b>										
Kaiser			202	43%	205	44%	210	44%	209	44%
Blue Shield			150	32%	146	31%	150	32%	155	32%
City Plan			123	26%	117	25%	113	24%	94	20%
UHC NPPO									<30	5%
Total			475	100%	468	100%	473	100%	480	100%
<b>Court: Employee Members by Medical Plan</b>										
Kaiser	189	43%	184	42%	203	45%	198	46%	216	47%
Blue Shield	232	52%	226	52%	233	51%	219	50%	221	48%
City Plan	<30	5%	<30	6%	<30	4%	<30	4%	<30	4%
Total	443	100%	814	100%	454	100%	435	100%	456	100%
<b>Court: Retiree Members by Medical Plan</b>										
Kaiser	157	42%	159	42%	162	43%	166	43%	166	43%
Blue Shield	108	28%	118	30%	115	30%	117	31%	122	31%
City Plan	113	30%	106	28%	102	27%	99	26%	84	22%
UHC NPPO									<30	4%
Total	378	100%	383	100%	379	100%	382	100%	389	100%