



# 2018 DEMOGRAPHICS REPORT

# OVERVIEW

The San Francisco Health Service System (SFHSS) administers health benefits for HSS members—employees and retirees of the City and 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 SFHSS membership demographics as of January 1, 2018.

## Medical Enrollment

The most significant changes for the 2018 plan year were the addition of an alternative HMO in the Blue Shield of California Trio HMO plan and the addition of a voluntary enhanced vision plan – VSP Vision Premier. 14,068 lives migrated into the new Blue Shield Trio HMO plan primarily from the existing Blue Shield Access+ HMO plan.

Overall, since the last report of January 1, 2017, total enrollment in SFHSS medical plans increased by 2,286 covered lives. Employee lives increased by 1,552 and retiree lives by 734. The increase of employee lives year over year decreased slightly from the previous year. Retirees however experienced a 62% increase in the growth rate.

Kaiser gained 1,911 lives in 2018 to 66,324 covered lives insuring 55% of our population, the same percentage as 2017. For the second year in a row, City Plan experienced reverse migration with an increase in 2018 of 254 lives. Blue Shield of California enrollment for both plans combined, decreased by 342 lives.

All Lives—Medical	2017	2018	Change
Kaiser HMO	64,424	66,335	1,911
Blue Shield Access+ HMO	36,292	21,882	-14,410
Blue Shield Trio HMO		14,068	14,068
City Health Plan PPO	2,465	2,719	254
UnitedHealthcare MA NPPO	14,672	15,379	707
<b>Total Lives</b>	<b>117,853</b>	<b>120,383</b>	<b>2,530</b>

Employee Lives—Medical	2017	2018	Change
Kaiser HMO	47,298	48,899	1,601
Blue Shield Access+ HMO	32,294	19,796	(12,498)
Blue Shield Trio HMO		12,267	12,267
City Health Plan PPO	1,530	1,716	186
UnitedHealthcare MA NPPO	27	23	(4)
<b>Total Lives</b>	<b>81,149</b>	<b>82,701</b>	<b>1,552</b>

Retiree Lives—Medical	2017	2018	Change
Kaiser HMO	17,126	17,436	310
Blue Shield Access+ HMO	3,998	2,086	(1,912)
Blue Shield Trio HMO		1,801	1,801
City Health Plan PPO	935	1,003	68
UnitedHealthcare MA NPPO	14,645	15,356	711
<b>Total Lives</b>	<b>36,704</b>	<b>37,682</b>	<b>978</b>

## Dental Enrollment

SFHSS administers dental plans for employees and dependents of the City and 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. SFHSS increased the annual benefit maximum for Delta Dental PPO for retirees from \$1,000 to \$1,250. In 2018, the number of lives enrolled in all SFHSS-administered dental plans increased by 2,338.

<b>TOTAL LIVES–DENTAL</b>	<b>2017</b>	<b>2018</b>	<b>Change</b>
Employee	72,183	73,607	1,424
Retiree	29,507	30,421	914
<b>Total Lives</b>	<b>101,690</b>	<b>104,028</b>	<b>2,338</b>

<b>All Lives–Dental</b>	<b>2016</b>	<b>2017</b>	<b>Change</b>
Delta Dental	96,915	99,340	2,425
Deltacare USA	3,084	2,902	(182)
UnitedHealthcare Dental	1,691	1,786	95
<b>Total</b>	<b>101,690</b>	<b>104,028</b>	<b>2,338</b>

## 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 2018, 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. 5,518 employees enrolled in a Medical FSA, a Dependent Care FSA or both.

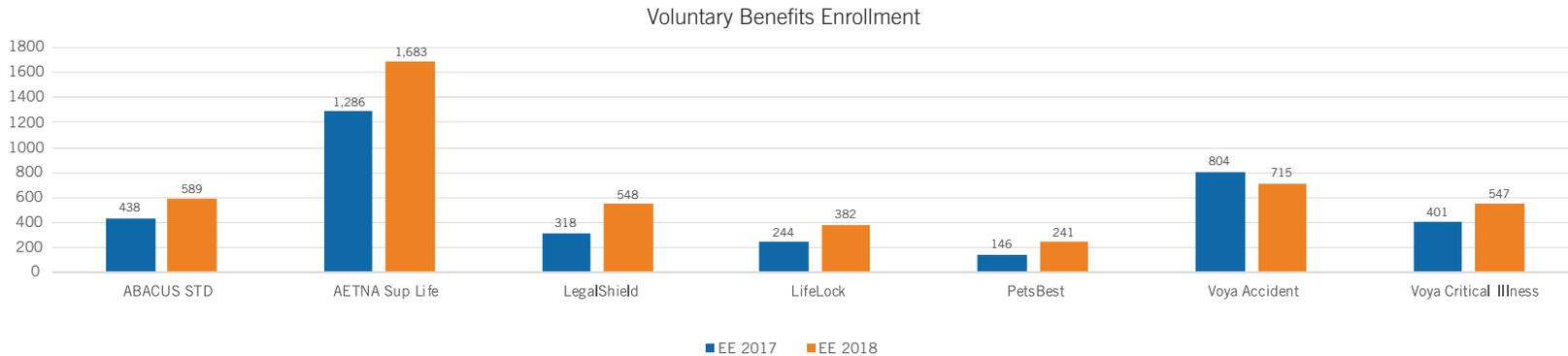
<b>FSAs</b>	<b>2017</b>	<b>2018</b>	<b>Change</b>
Health Care FSA	4,313	5,213	900
Dependent Care FSA	1,197	1,355	158
<b>Total FSA</b>	<b>5,510</b>	<b>6,568</b>	<b>1,058</b>

### Voluntary Benefits Enrollment

2018 is the second year the San Francisco Health Service System offered optional, supplemental insurance plans to employees of the City and County of San Francisco and San Francisco Superior Court. These voluntary benefits offered by SFHSS provide quality coverage at group discounted rates. The premiums for the voluntary benefits are 100% paid for by the employee and are deducted from employee’s pay checks.

The voluntary benefits offered to the employees were:

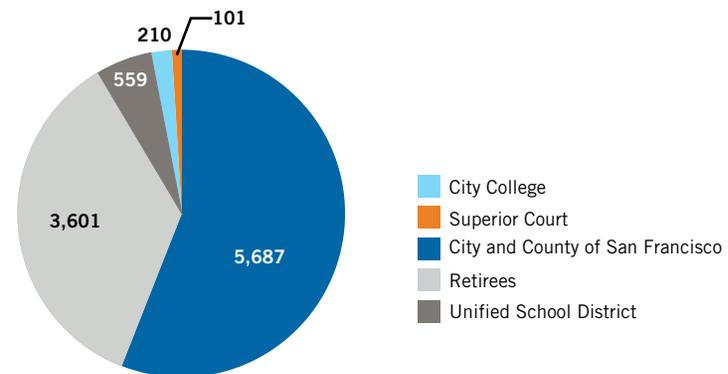
- Kansas City Life Abacus short term disability insurance
- Aetna supplemental term life insurance
- Voya Financial accident insurance
- Voya Financial critical illness insurance
- LifeLock Identity theft protection
- LegalShield legal plan
- Pets Best pet insurance



For the second straight year, life insurance was offered as guarantee issue. Except for accident insurance, enrollment increased in all of the voluntary benefits. Aetna Supplemental life insurance enrollment increased by 397 subscribers and Abacus short-term disability insurance increased by 151 subscribers.

SFHSS expanded its portfolio of voluntary benefits by offering an enhanced vision plan to all SFHSS members. Enrollment in the VSP Vision Premier Plan was very well received with 10,158 enrolling in the benefit.

VSP Vision Premier Enrollment by Employers



# ENROLLED LIVES

---

## All Employee and Retiree Members and Dependents

- Enrollment in medical coverage continues to trend upward. SFHSS now covers 120,139 lives, a 1.9% increase over 2017. From 2016 to 2017 SFHSS experienced a 1.8% increase in covered lives.
- The average age of enrollees in the Blue Shield Access+ HMO dropped by 1.23 years (37.48). This was a result of the introduction of the Blue Shield Trio plan whose majority enrollment resulted from migration from Access+. The average age in Blue Shield Trio HMO is 40.16. The average age dipped for all the SFHSS previously existing health plans. Kaiser Permanente average age is 44.06, for City Plan 47.74 and for the UHC Medicare Advantage PPO 74.19 years is the average age.
- 38% of the lives (46,141) covered under SFHSS medical plans reside in San Francisco. This reflects a net increase of 795 lives, but the percentage distribution remains the same as the last two years.
- As in previous years, the highest percentage of population is based in San Francisco. Last year, more than half the members from San Mateo and Solano counties had dependents. This year, the slight majority of subscribers in these counties do not have dependents.
- Proportion of employee to retiree lives enrolled in medical coverage was unchanged for the third year in a row with 69% of the total population attributed to employee lives and 31% to retiree lives.
- The San Francisco Health Service System has an additional 3,120 benefit eligible employees and 2,779 benefit eligible retirees who have waived coverage for 2018.

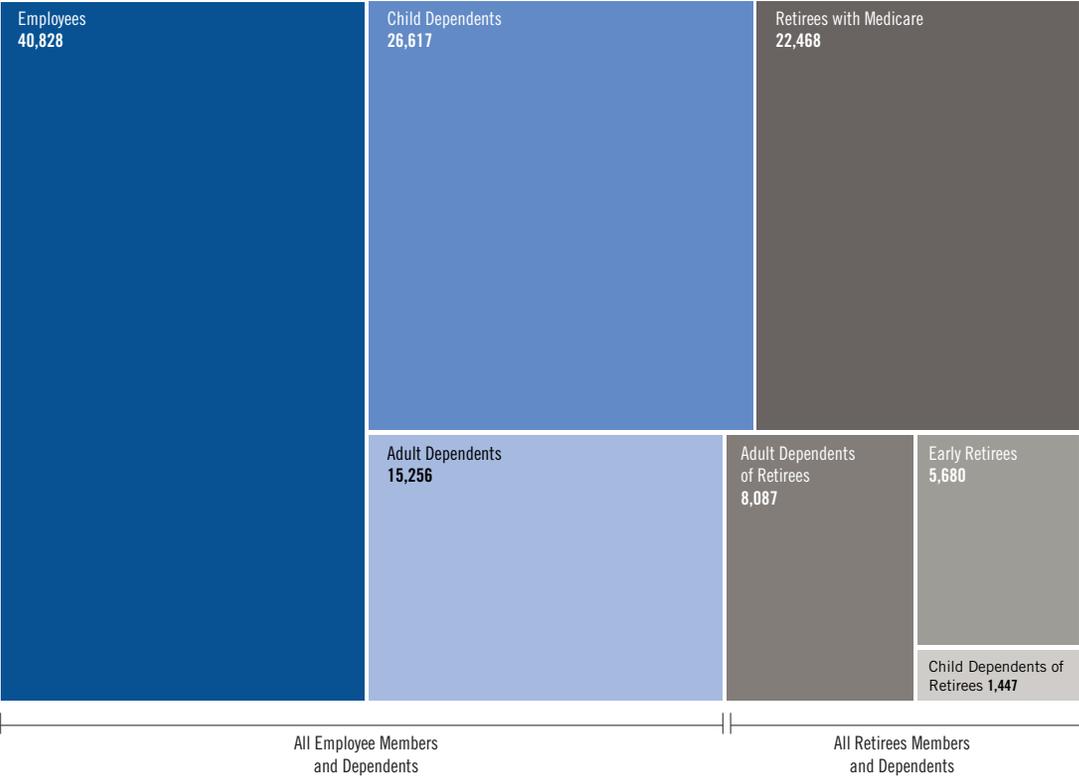
**ALL LIVES COVERED ON SFHSS MEDICAL PLANS:  
120,383**

**Employees:**

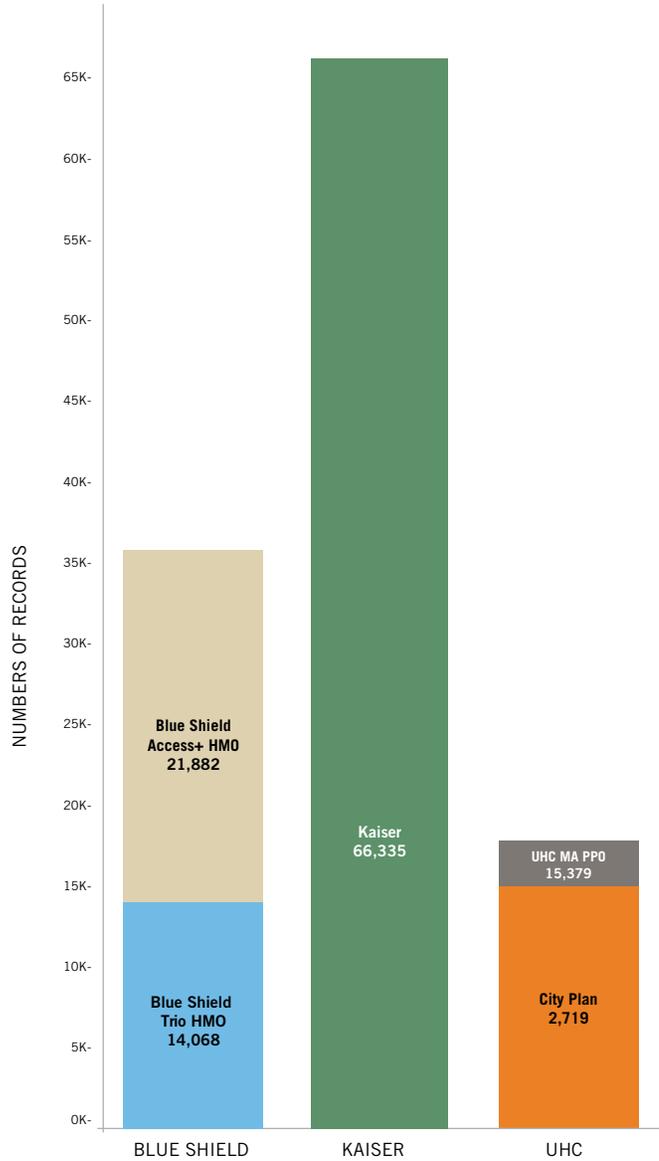
- The ratio of employees to adult and child dependents remains almost identical to 2017.
- 47% of employees have no dependents enrolled.
- 53% of employees have enrolled dependents.
- 27% of employees cover +2 or more adult or child dependents, the same percentage year-over-year since 2014.

**Retirees:**

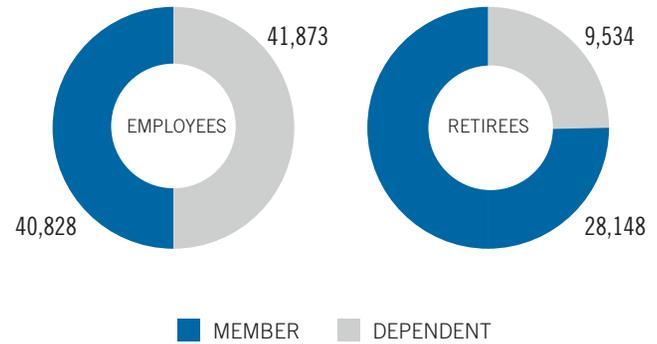
- 72% of retirees have no dependents enrolled.
- 26% of retirees have enrolled one dependent.
- Only 591 retirees have family coverage (2+ or more) which is a decrease from 631 in 2017.
- Retiree lives (members and dependents) enrolled in Medicare increased year-over-year by 753.



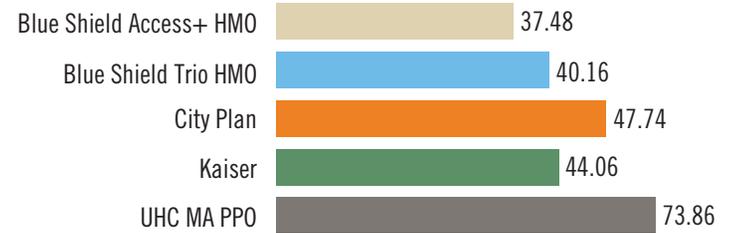
Medical Enrollment: All Covered Lives



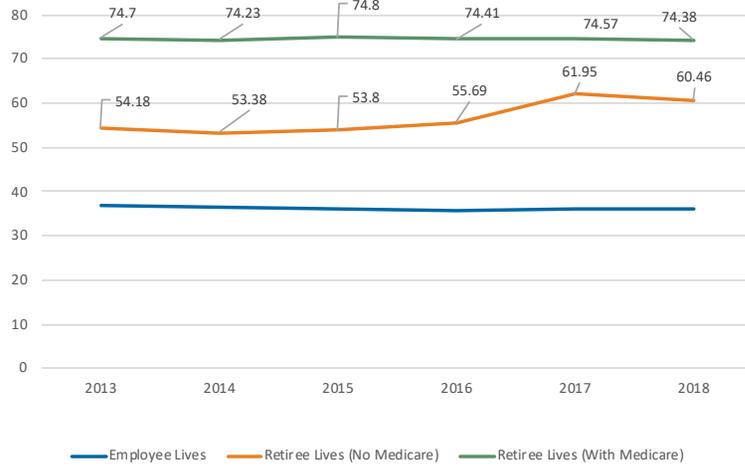
Medical Enrollment: All Members vs Dependent Lives



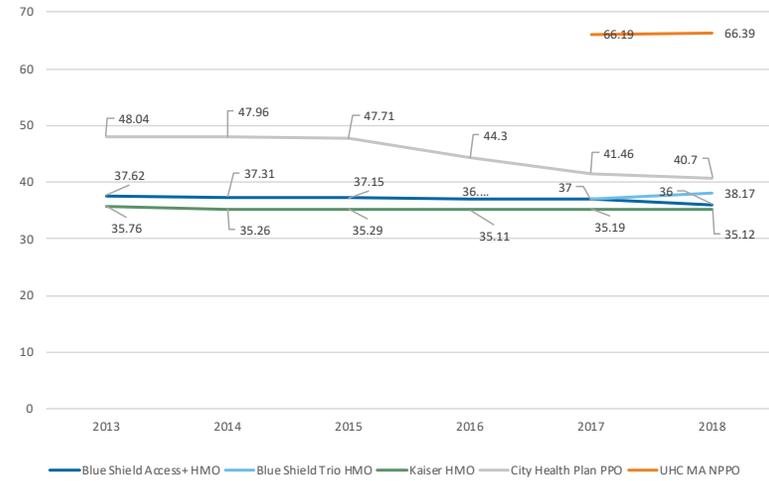
Average Age by Plan: All Covered Lives



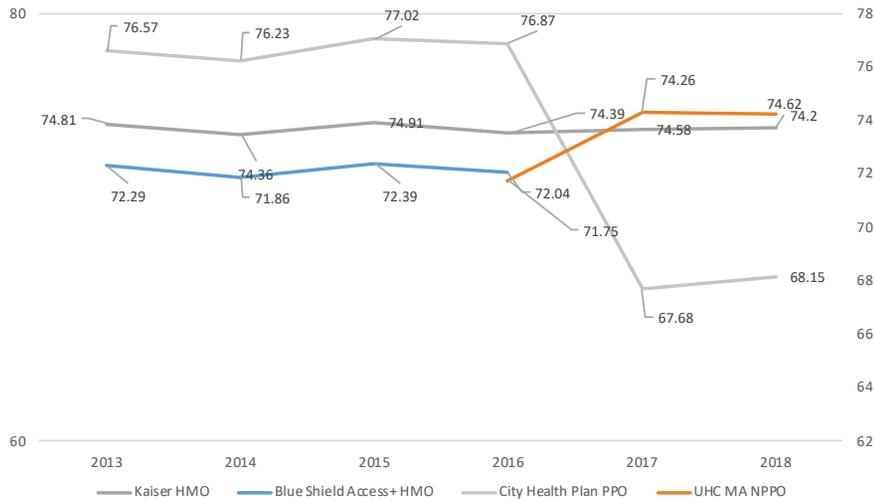
Average Age Trend: All Employee and Retiree Lives



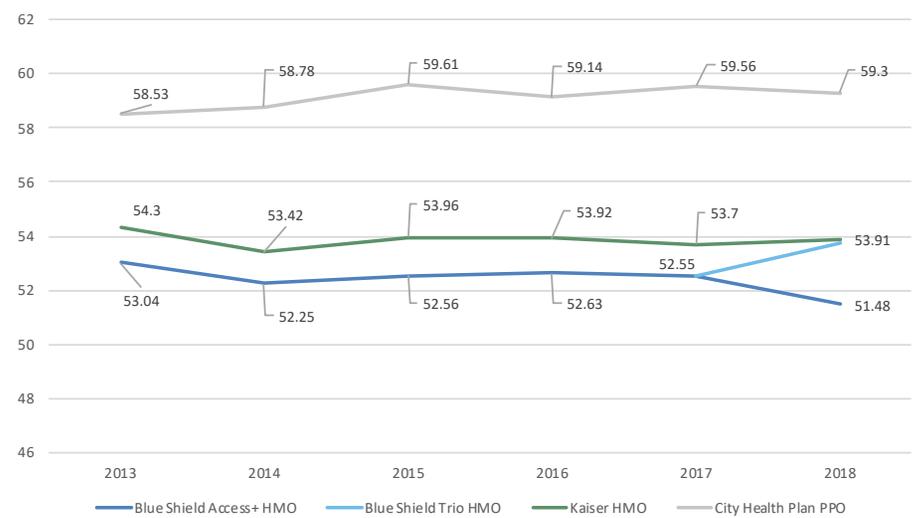
Average Age Trend By Plan: Employee Lives



Average Age Trend By Plan: Retiree Lives with Medicare

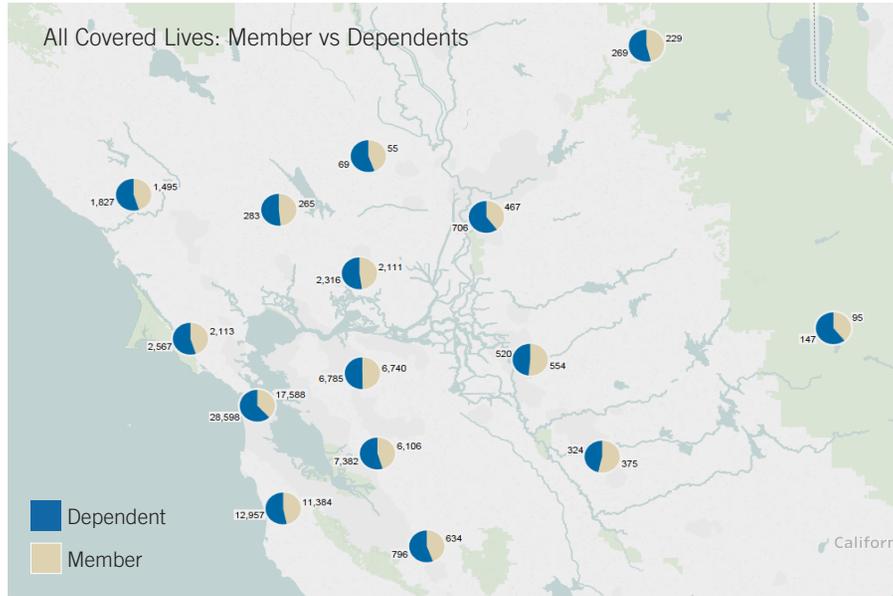
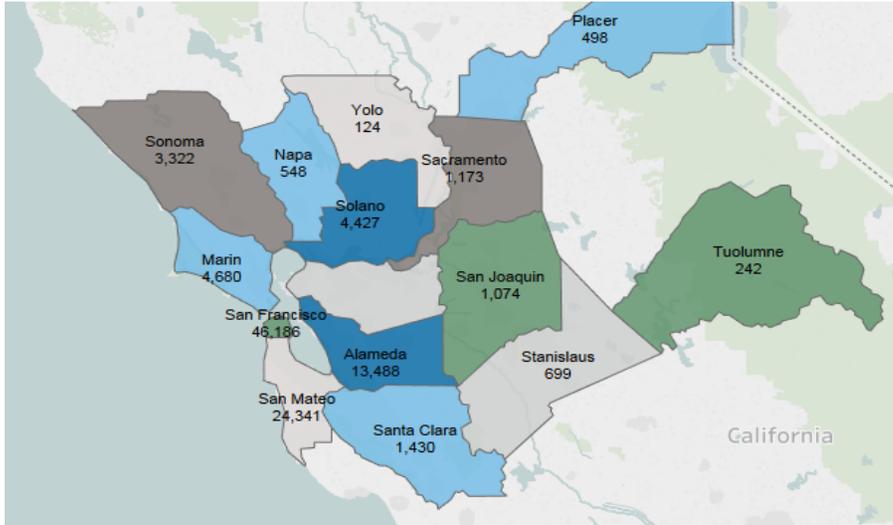


Average Age Trend By Plan: Retiree Lives With No Medicare



**Medical Plan Enrollment: All Lives By County**

San Francisco	46,186	38%
San Mateo	24,341	20%
Contra Costa	13,525	11%
Alameda	13,488	11%
Marin	4,680	4%
Solano	4,427	4%
Sonoma	3,322	3%
Santa Clara	1,430	1%
Sacramento	1,173	1%
San Joaquin	1,074	1%
Stanislaus	699	1%
Napa	548	<1%
Placer	498	<1%
Tuolumne	242	<1%
Santa Cruz	168	<1%
Yolo	124	<1%
Other California Counties	1,749	1%
Outside of California	2,709	2%
<b>Total</b>	<b>120,383</b>	<b>100%</b>



Medical Plan Enrollment: All Lives										
	2014		2015		2016		2017		2018	
<b>Member Lives vs. Dependent Lives</b>										
Employee and Retiree Members	61,976	56%	63,463	57%	65,779	57%	67,631	57%	68,976	57%
Dependents	47,785	44%	48,488	43%	49,986	43%	50,222	43%	51,407	43%
<b>Total</b>	<b>109,761</b>	<b>100%</b>	<b>111,951</b>	<b>100%</b>	<b>115,765</b>	<b>100%</b>	<b>117,853</b>	<b>100%</b>	<b>120,383</b>	<b>100%</b>
<b>Employee Lives vs. Retiree Lives</b>										
Employees	75,037	69%	76,544	68%	79,514	69%	81,149	69%	82,701	69%
Retirees	34,724	31%	35,407	32%	36,251	31%	36,704	31%	37,682	31%
<b>Total</b>	<b>109,761</b>	<b>100%</b>	<b>111,951</b>	<b>100%</b>	<b>115,765</b>	<b>100%</b>	<b>117,853</b>	<b>100%</b>	<b>120,383</b>	<b>100%</b>
<b>Lives by Medical Plan</b>										
Kaiser HMO	57,513	52%	59,154	53%	62,244	54%	64,424	55%	66,335	55%
Blue Shield Access+ HMO	43,550	40%	44,220	39%	44,024	38%	36,292	31%	21,882	18%
Blue Shield Trio PPO									14,068	12%
City Health Plan PPO	8,698	8%	8,577	8%	8,264	7%	2,465	2%	2,719	2%
UHC MA PPO					1,233	1%	14,672	12%	15,379	13%
<b>Total</b>	<b>109,761</b>	<b>100%</b>	<b>111,951</b>	<b>100%</b>	<b>115,765</b>	<b>100%</b>	<b>117,853</b>	<b>100%</b>	<b>120,383</b>	<b>100%</b>
<b>Lives by Employer</b>										
CCSF	87,807	80%	89,962	80%	93,317	81%	95,353	81%	97,838	81%
SFUSD	16,260	15%	16,406	15%	16,776	14%	16,827	14%	16,927	14%
SFCCD (City College)	4,300	4%	4,202	4%	4,221	4%	4,210	4%	4,154	3%
Superior Court	1,394	1%	1,381	1%	1,451	1%	1,463	1%	1,464	1%
<b>Total</b>	<b>109,761</b>	<b>100%</b>	<b>111,951</b>	<b>100%</b>	<b>115,765</b>	<b>100%</b>	<b>117,853</b>	<b>100%</b>	<b>120,383</b>	<b>100%</b>
<b>Lives by Gender</b>										
Female	57,952	53%	59,054	53%	60,953	53%	61,913	53%	63,257	53%
Male	51,809	47%	52,897	47%	54,805	47%	55,929	47%	57,106	47%
Unspecified					7	<1%	11	<1%	20	<1%
<b>Total</b>	<b>109,761</b>	<b>100%</b>	<b>111,951</b>	<b>100%</b>	<b>115,765</b>	<b>100%</b>	<b>117,853</b>	<b>100%</b>	<b>120,383</b>	<b>100%</b>

**2018 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	671	3,129	9,262	10,059	8,069	11,356	13,912	10,231	1,747	103	7	68,546
SFUSD Lives	64	294	801	1,039	1,952	1,945	2,070	1,902	597	43	1	10,708
SFCCD [City College] Lives	7	51	226	266	139	309	570	665	248	22	0	2,503
Superior Court Lives	7	44	120	133	69	159	190	187	33	2	0	944
Retirees Lives No Medicare	2	33	231	977	168	116	990	6,958	89	59	68	9,691
Retirees Lives With Medicare	0	0	0	1	14	16	72	806	15,099	8,469	3,514	27,991

# EMPLOYEE AND RETIREE MEMBERS

---

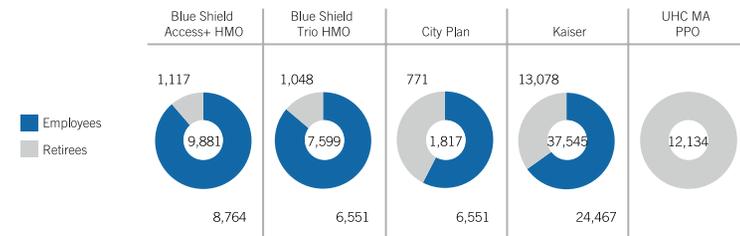
## Employee and Retiree Members For All City Employers

- The number of SFHSS members covered by SFHSS medical plans increased by 1,426. A total of 68,976 members were enrolled as of January 2018. SFHSS employee members outpaced the growth of SFHSS retiree members.
- The number of active and retiree members enrolled in Kaiser increased by 1,246 members and comprises 54% of all member enrollment in 2018.
- 7,599 members enrolled in the newly introduced Blue Shield Trio HMO, which resulted in a reduction of enrollment in Blue Shield Access+ HMO to 9,881 members.
- City Health Plan enrollment for 2018 increased by 122 members to 1,817.
- Enrollment in United Healthcare Medicare Advantage PPO increased by 335 members to 12,134.
- 95% of members covered under SFHSS medical plans reside in eight Bay area counties: San Francisco, San Mateo, Alameda, Contra Costa, Marin, Solano, Sonoma and Santa Clara, which is a 2% increase over 2017. This upward trend has continued year over year. 43% live in San Francisco.
- The number of employee members with domestic partners increased by 55; the number of retirees with domestic partners increased by 13. 1,020 members have a domestic partner enrolled in medical benefits with 75% of those being opposite-sex unions.
- Enrollment by coverage tier has remained consistent year over year with 56% of employee and retiree members enrolled in member only coverage, 27% are enrolled in member plus one dependent and 17% enrolling in member plus two or more dependents.

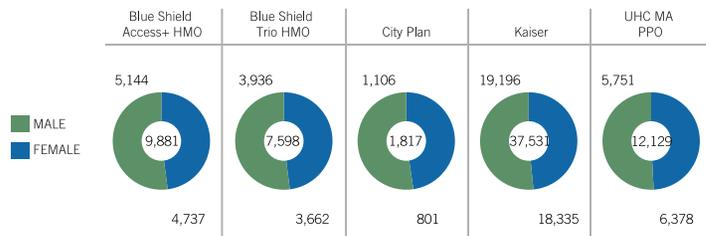
Medical Enrollment: Employee vs Retiree Average Age



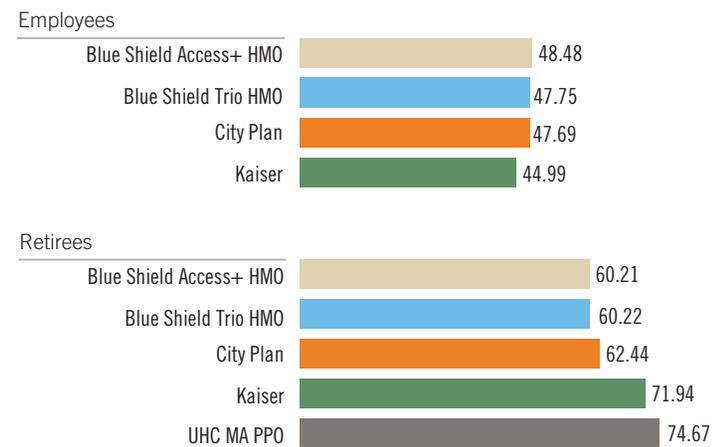
Medical Enrollment: Employee vs Retiree Members



Medical Enrollment by Gender: Employee and Retiree Members

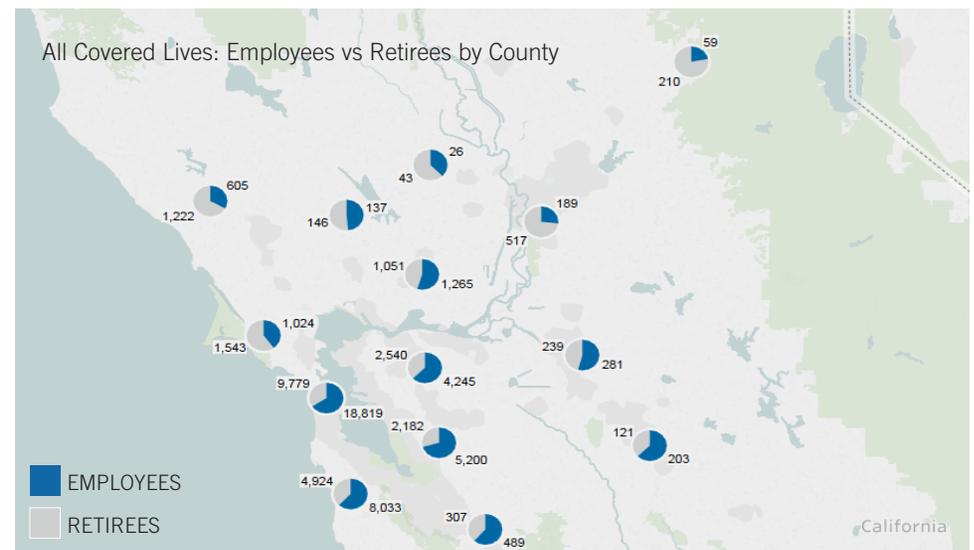
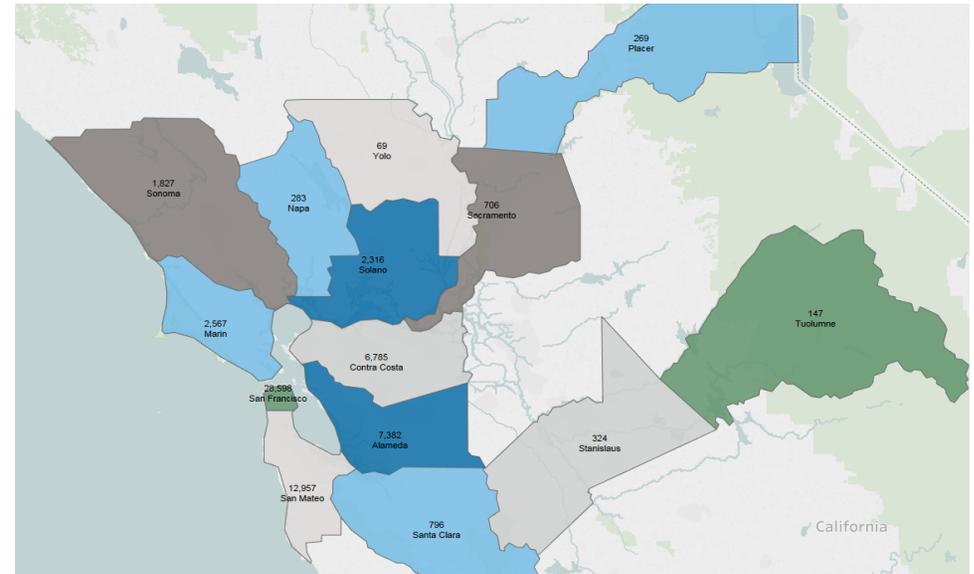


Average Age by Medical Plan: Employee and Retiree Members



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

San Francisco	28,598	41%
San Mateo	12,957	19%
Alameda	7,382	11%
Contra Costa	6,785	10%
Marin	2,567	4%
Solano	2,316	3%
Sonoma	1,827	3%
Santa Clara	796	1%
Sacramento	706	1%
San Joaquin	520	1%
Stanislaus	324	<1%
Napa	283	<1%
Placer	269	<1%
Riverside	148	<1%
Tuolumne	147	<1%
Santa Cruz	98	<1%
Yolo	69	<1%
Other California Counties	1,073	2%
Outside California	2,111	3%
<b>TOTAL MEMBERS</b>	<b>68,976</b>	<b>100%</b>



Medical Plan Enrollment: Employee and Early Retiree Members By County						
	Blue Shield Access+HMO	Blue Shield Trio HMO	City Plan	Kaiser	Total	Percent
San Francisco	3,767	4,385	573	11,799	20,524	45%
San Mateo	2,688	1,260	240	4,878	9,066	20%
Alameda	1,289	460	164	3,824	5,737	12%
Contra Costa	890	783	111	3,125	4,909	11%
Marin	331	97	29	1,096	1,553	3%
Solano	276	300	62	646	1,284	3%
Sonoma	212	112	37	511	872	2%
Santa Clara	135	45	36	337	553	1%
Sacramento	42	56	8	228	334	1%
San Joaquin	49	28	11	212	300	1%
Stanislaus	49	16	7	163	235	1%
Napa	24	8	9	131	172	<1%
Placer	22	7	3	54	86	<1%
Tuolumne		1	58	1	60	<1%
Santa Cruz	4	5	10	38	57	<1%
Other California Counties	100	34	83	150	367	<1%
<b>TOTAL MEMBERS</b>	<b>9,878</b>	<b>7,597</b>	<b>1,441</b>	<b>27,193</b>	<b>46,109</b>	<b>100%</b>

Medical Enrollment: Retirees with Medicare by County				
	Kaiser	UHC MA NPP0	Grand Total	Percent
San Francisco	3,577	4,497	8,074	39%
San Mateo	1,944	1,947	3,891	19%
Alameda	1,120	756	1,876	9%
Contra Costa	942	703	1,645	8%
Marin	650	633	1,283	6%
Solano	542	413	955	5%
Sonoma	492	271	763	4%
Santa Clara	262	144	406	2%
Sacramento	148	95	243	1%
San Joaquin	119	67	186	1%
Stanislaus	121	62	183	1%
Napa	80	31	111	1%
Placer	43	64	107	1%
Tuolumne	48	41	89	<1%
Santa Cruz	1	86	87	<1%
Other California Counties	225	634	859	4%
<b>TOTAL MEMBERS</b>	<b>10,314</b>	<b>10,444</b>	<b>20,758</b>	<b>100%</b>

Medical Plan Enrollment: Employee and Retiree Members										
	2014		2015		2016		2017		2018	
<b>Employee Members vs. Retiree Members</b>										
Employee Members	36,182	58%	37,084	58%	38,765	59%	39,962	59%	40,828	59%
Retiree Members	25,794	42%	26,379	42%	27,014	41%	27,588	41%	28,148	41%
<b>Total</b>	<b>61,976</b>	<b>100%</b>	<b>63,463</b>	<b>100%</b>	<b>65,779</b>	<b>100%</b>	<b>67,550</b>	<b>100%</b>	<b>68,976</b>	<b>100%</b>
<b>Employee and Retiree Members by Medical Plan</b>										
Kaiser HMO	31,466	51%	32,696	52%	34,689	53%	36,299	54%	37,545	54%
Blue Shield Access+ HMO	23,551	38%	23,910	38%	23,658	36%	17,757	26%	9,881	14%
Blue Shield Trio HMO									7,599	11%
City Health Plan PPO	6,959	11%	6,857	11%	6,469	10%	1,695	3%	1,817	3%
UHC MA NPPO					963	1%	11,799	17%	12,134	18%
<b>Total</b>	<b>61,976</b>	<b>100%</b>	<b>63,463</b>	<b>100%</b>	<b>65,779</b>	<b>100%</b>	<b>67,550</b>	<b>100%</b>	<b>68,976</b>	<b>100%</b>
<b>Employee and Retiree Members by Employer</b>										
CCSF	46,996	76%	48,313	76%	50,243	76%	58,513	87%	53,151	77%
SFUSD	11,395	18%	11,598	18%	11,947	18%	7,049	10%	12,204	18%
SFCCD [City College]	2,752	4%	2,735	4%	2,744	4%	1,529	2%	2,760	4%
Superior Court	833	1%	817	1%	845	1%	459	1%	861	1%
<b>Total</b>	<b>61,976</b>	<b>100%</b>	<b>63,463</b>	<b>100%</b>	<b>65,779</b>	<b>100%</b>	<b>67,550</b>	<b>100%</b>	<b>68,976</b>	<b>100%</b>
<b>Employee and Retiree Members by Gender</b>										
Female	30,167	49%	31,185	49%	32,287	49%	33,132	49%	33,913	49%
Male	31,258	51%	32,278	51%	33,485	51%	34,407	51%	35,043	51%
Unspecified					7	<1%	11	<1%	20	<1%
<b>Total</b>	<b>61,027</b>	<b>100%</b>	<b>63,463</b>	<b>100%</b>	<b>65,779</b>	<b>100%</b>	<b>67,550</b>	<b>100%</b>	<b>68,976</b>	<b>100%</b>
<b>Employee and Retiree Members with Enrolled Domestic Partner</b>										
Employee Domestic Partner	896	78%	641	76%	684	78%	757	80%	812	80%
Retiree Domestic Partner	255	22%	201	24%	188	22%	195	20%	216	20%
<b>Total</b>	<b>1,151</b>	<b>100%</b>	<b>842</b>	<b>100%</b>	<b>872</b>	<b>100%</b>	<b>952</b>	<b>100%</b>	<b>1,028</b>	<b>100%</b>
<b>Employee and Retiree Members with Married Spouse</b>										
Employee with Spouse	13,091	65%	13,551	65%	13,754	65%	13,929	65%	14,173	67%
Retiree with Spouse	6,966	35%	7,143	35%	7,363	35%	7,353	35%	7,205	33%
<b>Total</b>	<b>20,057</b>	<b>100%</b>	<b>20,694</b>	<b>100%</b>	<b>21,117</b>	<b>100%</b>	<b>21,282</b>	<b>100%</b>	<b>21,278</b>	<b>100%</b>
<b>Employee and Retiree Members with Split Coverage</b>										
Employee Lives							27	4%	22	3%
Retiree Lives							653	96%	672	97%
<b>Total</b>							<b>680</b>	<b>100%</b>	<b>694</b>	<b>100%</b>

Medical Plan Enrollment: Employee and Retiree Members										
	2014		2015		2016		2017		2018	
<b>Employee and Retiree Members by Coverage Level</b>										
Member Only	34,345	55%	35,406	56%	36,956	56%	38,095	56%	39,524	57%
Member Plus One Dependent	17,063	28%	17,272	27%	17,677	27%	18,042	27%	17,820	26%
Member Plus Two or More Dependents	10,568	17%	10,785	17%	11,146	17%	11,413	17%	11,632	17%
<b>Total</b>	<b>61,976</b>	<b>100%</b>	<b>63,463</b>	<b>100%</b>	<b>65,779</b>	<b>100%</b>	<b>67,550</b>	<b>100%</b>	<b>68,976</b>	<b>100%</b>
<b>Employee and Retiree Members by Type of Dependents</b>										
Member Only	34,346	55%	35,497	56%	36,961	56%	38,095	56%	39,524	57%
Member with Adult Dependent Only	12,228	20%	12,410	20%	12,803	19%	13,020	19%	12,779	19%
Member with Child Dependent Only +1	4,829	8%	4,839	8%	4,870	7%	5,022	7%	5,041	7%
Member with Child Dependents Only +2	1,362	2%	1,386	2%	1,484	2%	1,597	2%	1,695	2%
Member with Adult and Child Dependents	9,211	15%	9,331	15%	9,661	15%	9,816	15%	9,937	14%
<b>Total</b>	<b>61,976</b>	<b>100%</b>	<b>63,463</b>	<b>100%</b>	<b>65,779</b>	<b>100%</b>	<b>67,550</b>	<b>100%</b>	<b>68,976</b>	<b>100%</b>
<b>Employee Members by Type of Dependents</b>										
Member Only	16,340	45%	17,049	46%	18,128	47%	18,842	47%	19,281	47%
Member with Adult Dependent Only	5,586	15%	5,584	15%	5,696	15%	5,746	14%	5,776	14%
Member with Child Dependent Only +1	4,384	12%	4,395	12%	4,447	11%	4,592	11%	4,646	11%
Member with Child Dependents Only +2	1,299	4%	1,336	4%	1,426	4%	1,543	4%	1,646	4%
Member with Adult and Child Dependents	8,573	24%	8,720	24%	9,068	23%	9,239	23%	9,479	23%
<b>Total</b>	<b>36,182</b>	<b>100%</b>	<b>37,084</b>	<b>100%</b>	<b>38,765</b>	<b>100%</b>	<b>39,962</b>	<b>100%</b>	<b>40,828</b>	<b>100%</b>
<b>Retiree Members by Type of Dependents</b>										
Retiree Only	18,008	70%	18,448	70%	18,833	70%	19,253	70%	19,566	70%
Retiree with Adult Dependent Only	6,644	26%	6,826	26%	7,107	26%	7,274	26%	7,542	27%
Retiree with Child Dependent Only +1	447	2%	444	2%	423	2%	430	2%	449	2%
Retiree with Child Dependents Only +2	55	<1%	50	<1%	58	<1%	54	<1%	54	<1%
Retiree with Adult and Child Dependents	640	2%	611	2%	593	2%	577	2%	537	2%
<b>Total</b>	<b>25,794</b>	<b>100%</b>	<b>26,379</b>	<b>100%</b>	<b>27,014</b>	<b>100%</b>	<b>27,588</b>	<b>100%</b>	<b>28,148</b>	<b>100%</b>

Medical Plan Enrollment: Employee and Retiree Members											
	2014		2015		2016		2017		2018		Year-Over-Year Change
<b>Employee and Retiree Members by Type of Dependents: Kaiser</b>											
Employee Only	16,891	54%	17,828	55%	19,218	55%	20,304	56%	21,074	56%	4%
Employee with Adult Dependent Only +1	6,070	19%	6,187	19%	6,463	19%	6,587	18%	6,752	18%	3%
Employee with Child Dependent Only +1	2,540	8%	2,614	8%	2,722	8%	2,865	8%	2,931	8%	2%
Employee with Child Dependents Only +2	898	3%	909	3%	966	3%	1,061	3%	1,116	3%	5%
Employee with Adult and Child Dependents +2	5,067	16%	5,158	16%	5,320	15%	5,482	15%	5,672	15%	3%
<b>Total</b>	<b>31,466</b>	<b>100%</b>	<b>32,696</b>	<b>100%</b>	<b>34,689</b>	<b>100%</b>	<b>36,299</b>	<b>100%</b>	<b>37,545</b>	<b>100%</b>	3%
<b>Employee and Retiree Members by Type of Dependents: Blue Shield Access+</b>											
Employee Only	12,113	51%	12,343	52%	12,189	52%	8,208	46%	3,084	38%	-54%
Employee with Adult Dependent Only +1	4,644	20%	4,673	20%	4,610	19%	2,934	17%	1,652	17%	-44%
Employee with Child Dependent Only +1	2,260	10%	2,237	9%	2,105	9%	2,011	11%	1,314	13%	-35%
Employee with Child Dependents Only +2	452	2%	494	2%	513	2%	522	3%	372	4%	-29%
Employee with Adult and Child Dependents +2	4,082	17%	4,163	17%	4,241	18%	4,082	23%	2,739	28%	-33%
<b>Total</b>	<b>23,551</b>	<b>100%</b>	<b>23,910</b>	<b>100%</b>	<b>23,658</b>	<b>100%</b>	<b>17,757</b>	<b>100%</b>	<b>9,881</b>	<b>100%</b>	-44%
<b>Employee and Retiree Members by Type of Dependents: Blue Shield Trio</b>											
Employee Only									4,173	55%	n/a
Employee with Adult Dependent Only									1,218	16%	n/a
Employee with Child Dependent Only +1									694	9%	n/a
Employee with Child Dependents Only +2									190	3%	n/a
Employee with Adult and Child Dependents									1,324	17%	n/a
<b>Total</b>									<b>7,599</b>	<b>100%</b>	n/a
<b>Employee and Retiree Members by Type of Dependents: City Plan</b>											
Employee Only	5,341	77%	5,235	76%	4,907	76%	1,197	71%	1,244	68%	4%
Employee with Adult Dependent Only	1,516	22%	1,522	22%	1,423	22%	273	16%	307	17%	12%
Employee with Child Dependent Only +1	33	<1%	39	1%	38	1%	63	4%	72	4%	14%
Employee with Child Dependents Only +2	4	<1%	4	<1%	5	<1%	12	1%	17	1%	42%
Employee with Adult and Child Dependents	64	1%	57	1%	96	1%	150	9%	177	10%	18%
<b>Total</b>	<b>6,958</b>	<b>100%</b>	<b>6,857</b>	<b>100%</b>	<b>6,469</b>	<b>100%</b>	<b>1,695</b>	<b>100%</b>	<b>1,817</b>	<b>100%</b>	7%
<b>Employee and Retiree Members by Type of Dependents: UHC MA PPO</b>											
Employee Only					647	67%	8,386	71%	8,552	75%	2%
Employee with Adult Dependent Only					307	32%	3,226	27%	3,389	25%	5%
Employee with Child Dependent Only +1					5	1%	83	1%	84	<1%	1%
Employee with Child Dependents Only +2					-	0%	2	<1%	5	<1%	150%
Employee with Adult and Child Dependents					4	<1%	102	1%	104	<1%	2%
<b>Total</b>					<b>963</b>	<b>100%</b>	<b>11,799</b>	<b>100%</b>	<b>12,134</b>	<b>100%</b>	3%
<b>Employee and Retiree Members by Type of Dependents: All Medical Plans</b>											
Employee Only	34,345	55%	35,406	56%	36,961	55%	38,095	56%	38,847	57%	2%
Employee with Adult Dependent Only	12,230	20%	12,382	20%	12,803	19%	13,020	19%	13,318	19%	2%
Employee with Child Dependent Only +1	4,833	8%	4,890	8%	4,870	7%	5,022	7%	5,095	7%	1%
Employee with Child Dependents Only +2	1,354	2%	1,407	2%	1,484	2%	1,597	2%	1,700	2%	6%
Employee with Adult and Child Dependents	9,213	15%	9,378	15%	9,661	14%	9,816	15%	10,016	14%	2%
<b>Total</b>	<b>61,975</b>	<b>100%</b>	<b>63,463</b>	<b>100%</b>	<b>66,742</b>	<b>100%</b>	<b>67,550</b>	<b>100%</b>	<b>68,976</b>	<b>100%</b>	2%

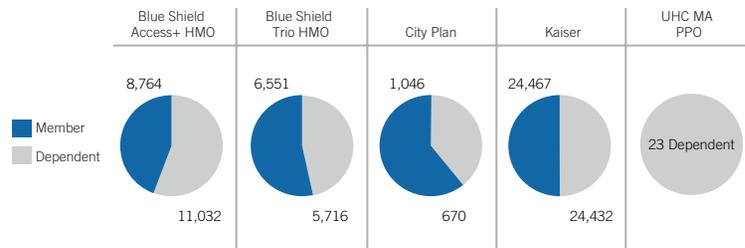
# EMPLOYEE MEMBERS AND DEPENDENTS

---

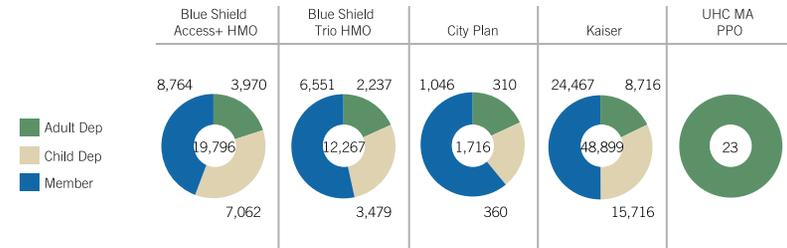
## 2018 Employees and Dependents (All Employers)

- The number of all employee lives covered by SFHSS medical plans (82,701) continued trending up. In 2018, employee lives covered by medical plans increased by 1,522. 866 of these are employee members and 686 are employee dependents.
- The proportion of employees vs. dependents enrolled in medical coverage remained consistent with the last two years: 49% employee members and 51% employee dependents.
- Employee lives enrolled in Kaiser increased by 1,601 thereby raising Kaiser's proportional share of employee lives by 1%. Kaiser now covers 59.12% of all employee lives.
- Employees and dependents enrolled in Blue Shield dipped slightly to 32,063 lives. This continues a downward trend of employee lives in Blue Shield. Blue Shield Trio HMO has 12,267 employee lives and Blue Shield Access+ HMO has 19,796 employee lives.
- Enrollment in City Plan increased by 186, with a total of 1,716 employees and dependents enrolled.
- 15% of employee members have enrolled child dependents only. SFHSS 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 fourth consecutive year, the average age of an employee member fell slightly to 46.25. In 2017, the average age is 46.51 whereas in 2016 it was 46.68 and 46.92 in 2015. The average age of an employee dependent is 25.82. Average age for all employee and dependent members combined is 35.91.
- 96% of employee lives covered under SFHSS medical plans reside in eight Bay area counties: San Francisco, San Mateo, Alameda, Contra Costa, Solano, Marin, Sonoma and Santa Clara.
- Enrollment by coverage tier for employee members remained at the same values reported for 2017: 47% of employee enrollment was in member only, member plus one dependent is 26% and member plus two or more dependents is 27%.
- When evaluating geographic disbursement of employees, the highest percentage of members, with or without dependents live in San Francisco. 54.62% of employees without dependents live in San Francisco and 38.24% of employees with dependents live in San Francisco.

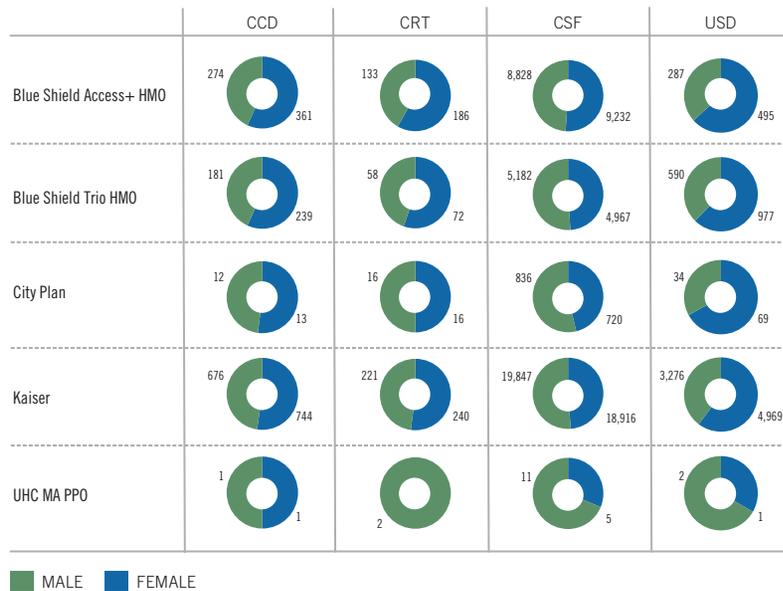
Medical Coverage Level by County: All Employees and Dependents



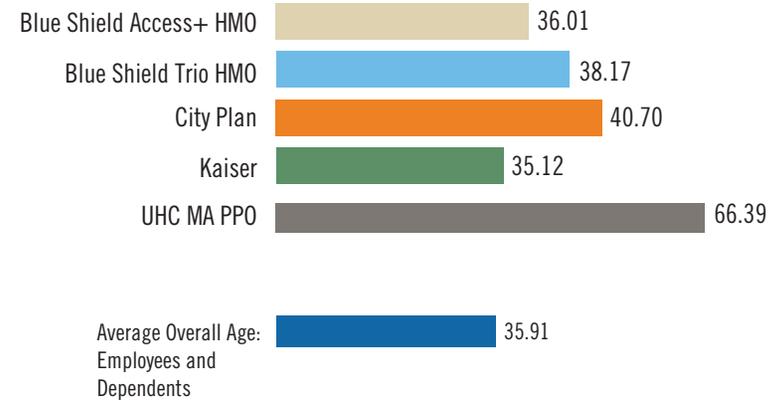
Medical Enrollment: All Employees vs Dependents



Medical Enrollment by Gender: All Employees and Dependents

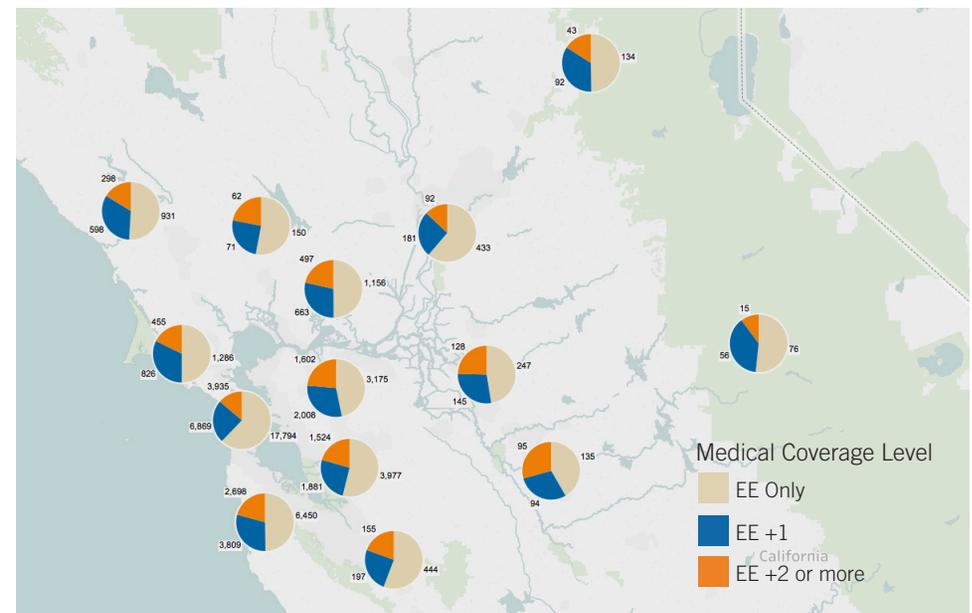
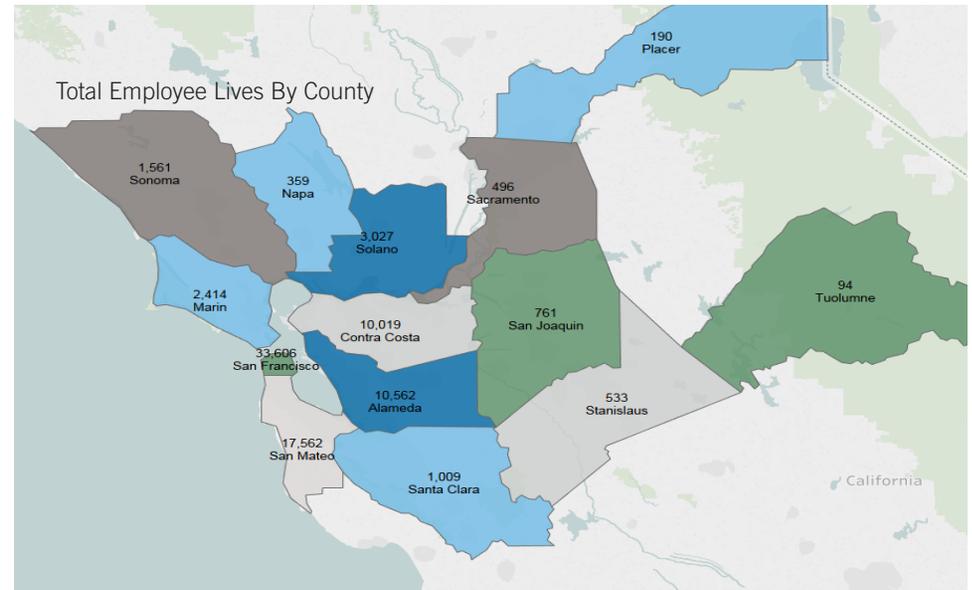


Average Age by Medical Plan: All Employees and Dependents



**Medical Plan Enrollment: Employee Members and Dependents By County**

	Members	Adult Deps	Child Deps	Percent
San Francisco	18,819	5,563	9,224	41%
San Mateo	8,033	3,501	6,028	21%
Alameda	5,200	1,992	3,804	13%
Contra Costa	4,245	1,970	3,370	12%
Solano	1,265	567	1,195	4%
Marin	1,024	516	874	3%
Sonoma	605	341	615	2%
Santa Clara	489	200	330	1%
San Joaquin	281	150	320	1%
Stanislaus	203	115	215	1%
Sacramento	189	106	201	1%
Napa	137	73	149	<1%
Placer	59	43	88	<1%
Tuolumne	44	22	30	<1%
Santa Cruz	42	19	29	<1%
Other California Counties	169	67	126	<1%
Outside California	24	11	19	<1%
<b>Total</b>	<b>40,828</b>	<b>15,256</b>	<b>26,617</b>	<b>100%</b>



Medical Plan Enrollment: Employee Members and Dependents (All Employers)										
	2014		2015		2016		2017		2018	
<b>Employee vs. Dependents</b>										
Employees	36,182	48%	37,084	48%	38,765	49%	39,962	49%	40,828	49%
Dependents of Employees	38,855	52%	39,460	52%	40,749	51%	41,187	51%	41,873	51%
<b>Total</b>	<b>75,037</b>	<b>100%</b>	<b>76,544</b>	<b>100%</b>	<b>79,514</b>	<b>100%</b>	<b>81,149</b>	<b>100%</b>	<b>82,701</b>	<b>100%</b>
<b>Employees by Coverage Level</b>										
Employee Only	16,337	45%	16,982	46%	18,125	47%	18,842	47%	19,303	47%
Employee Plus One	9,972	28%	9,984	27%	10,145	26%	10,338	26%	10,400	25%
Employee Plus Two or More	9,873	27%	10,118	27%	10,495	27%	10,782	27%	11,125	27%
<b>Total</b>	<b>36,182</b>	<b>100%</b>	<b>37,084</b>	<b>100%</b>	<b>38,765</b>	<b>100%</b>	<b>39,962</b>	<b>100%</b>	<b>40,828</b>	<b>100%</b>
<b>Employee Lives by Plan</b>										
Kaiser HMO	40,130	54%	41,629	55%	43,000	56%	45,664	57%	47,298	58%
Blue Shield Access+ HMO	33,406	45%	32,456	43%	32,728	43%	32,810	41%	32,294	40%
Blue Shield Trio HMO									12,267	15%
City Health Plan PPO	952	1%	816	1%	1,040	1%	1,530	2%	1,716	2%
UHC MA NPPO							27	<1%	23	<1%
<b>Total</b>	<b>75,037</b>	<b>100%</b>	<b>76,544</b>	<b>100%</b>	<b>79,514</b>	<b>100%</b>	<b>81,149</b>	<b>100%</b>	<b>82,701</b>	<b>100%</b>
<b>Employee Members by Plan</b>										
Kaiser HMO	19,635	54%	20,618	56%	22,298	58%	23,467	59%	24,467	60%
Blue Shield Access+ HMO	15,791	44%	15,830	43%	15,746	41%	15,519	39%	8,764	21%
Blue Shield Trio HMO									6,551	16%
City Health Plan PPO	756	2%	636	2%	721	2%	976	2%	1,046	3%
<b>Total</b>	<b>36,182</b>	<b>100%</b>	<b>37,084</b>	<b>100%</b>	<b>38,765</b>	<b>100%</b>	<b>39,962</b>	<b>100%</b>	<b>40,828</b>	<b>100%</b>
<b>Employee Dependents by Plan</b>										
Kaiser HMO	21,994	57%	22,382	57%	23,366	57%	23,831	58%	24,432	58%
Blue Shield Access+ HMO	16,665	43%	16,898	43%	17,064	42%	16,775	41%	11,032	26%
Blue Shield Trio HMO									5,716	14%
City Health Plan PPO	196	1%	180	<1%	319	1%	554	1%	670	2%
UHC MA PPO							27	<1%	23	<1%
<b>Total</b>	<b>38,855</b>	<b>100%</b>	<b>39,460</b>	<b>100%</b>	<b>40,749</b>	<b>100%</b>	<b>41,187</b>	<b>100%</b>	<b>41,873</b>	<b>100%</b>
<b>Employee Lives by Gender</b>										
Female	38,608	51%	39,341	51%	40,715	51%	41,481	51%	42,224	51%
Male	36,429	49%	37,203	49%	38,792	48.79%	39,659	49%	40,468	49%
Unspecified					7	<1%	9	<1%	9	<1%
<b>Total</b>	<b>75,037</b>	<b>100%</b>	<b>76,544</b>	<b>100%</b>	<b>79,514</b>	<b>100%</b>	<b>81,149</b>	<b>100%</b>	<b>82,701</b>	<b>100%</b>
<b>Employee Members by Gender</b>										
Female	17,503	48%	17,875	48%	18,587	48%	19,078	48%	19,523	48%
Male	18,679	52%	19,209	52%	20,171	52%	20,875	52%	21,296	52%
Unspecified					7	<1%	9	<1%	9	<1%
<b>Total</b>	<b>36,182</b>	<b>100%</b>	<b>37,084</b>	<b>100%</b>	<b>38,765</b>	<b>100%</b>	<b>39,962</b>	<b>100%</b>	<b>40,828</b>	<b>100%</b>

Medical Plan Enrollment: Employee and Retiree Members											
	2014		2015		2016		2017		2018		Year-Over-Year Change
<b>Employee Members by Coverage Level: Kaiser</b>											
Member Only	8,642	44%	9,384	46%	10,579	47%	11,341	48%	11,951	49%	5%
Member with Adult Dependent Only +1	2,998	15%	3,051	15%	3,180	14%	3,206	14%	3,269	13%	2%
Member with Child Dependent Only +1	2,320	12%	2,391	12%	2,517	11%	2,648	11%	2,714	11%	2%
Member with Child Dependents Only +2	868	4%	878	4%	931	4%	1,027	4%	1,086	4%	6%
Member with Adult and Child Dependents +2	4,807	24%	4,914	24%	5,091	23%	5,245	22%	5,447	22%	4%
<b>Total</b>	<b>19,635</b>	<b>100%</b>	<b>20,618</b>	<b>100%</b>	<b>22,298</b>	<b>100%</b>	<b>23,467</b>	<b>100%</b>	<b>24,467</b>	<b>100%</b>	4%
<b>Employee Members by Coverage Level: Blue Shield Access+</b>											
Employee Only	7,056	45%	7,069	45%	7,004	44%	6,843	44%	3,185	36%	-53%
Employee with Adult Dependent Only +1	2,521	16%	2,456	16%	2,434	15%	2,416	16%	1,362	16%	-44%
Employee with Child Dependent Only +1	2,053	13%	2,014	13%	1,909	12%	1,889	12%	1,234	14%	-35%
Employee with Child Dependents Only +2	430	3%	473	3%	492	3%	507	3%	363	4%	-28%
Employee with Adult and Child Dependents +2	3,731	24%	3,818	24%	3,907	25%	3,864	25%	2,620	30%	-32%
<b>Total</b>	<b>15,791</b>	<b>100%</b>	<b>15,830</b>	<b>100%</b>	<b>15,746</b>	<b>100%</b>	<b>15,519</b>	<b>100%</b>	<b>8,764</b>	<b>100%</b>	-44%
<b>Employee Members by Coverage Level: Blue Shield Trio</b>											
Employee Only									3,500	53%	n/a
Employee with Adult Dependent Only									970	15%	n/a
Employee with Child Dependent Only +1									641	10%	n/a
Employee with Child Dependents Only +2									184	3%	n/a
Employee with Adult and Child Dependents									1,256	19%	n/a
<b>Total</b>									<b>6,551</b>	<b>100%</b>	n/a
<b>Employee Members by Coverage Level: City Plan</b>											
Employee Only	639	85%	529	83%	545	76%	658	67%	667	64%	1%
Employee with Adult Dependent Only	67	9%	59	9%	82	11%	124	13%	153	15%	23%
Employee with Child Dependent Only +1	13	2%	13	2%	21	3%	55	6%	57	5%	4%
Employee with Child Dependents Only +2	2	<1%	2	<1%	3	<1%	9	1%	13	1%	44%
Employee with Adult and Child Dependents	35	5%	33	5%	70	10%	130	13%	156	15%	20%
<b>Total</b>	<b>756</b>	<b>100%</b>	<b>636</b>	<b>100%</b>	<b>721</b>	<b>100%</b>	<b>976</b>	<b>100%</b>	<b>1,046</b>	<b>100%</b>	7%
<b>Employee Members by Coverage Level: All Plans</b>											
Employee Only	7,695	47%	7,598	46%	7,549	40%	18,842	47%	19,303	47%	2%
Employee with Adult Dependent Only	2,588	16%	2,515	15%	2,516	13%	5,746	14%	5,754	14%	<1%
Employee with Child Dependent Only +1	2,066	12%	2,027	12%	1,930	10%	4,592	11%	4,646	11%	1%
Employee with Child Dependents Only +2	432	3%	475	3%	495	3%	1,543	4%	1,646	4%	7%
Employee with Adult and Child Dependents	3,766	23%	3,851	23%	6,326	34%	9,239	23%	9,479	23%	3%
<b>Total</b>	<b>16,547</b>	<b>100%</b>	<b>16,466</b>	<b>100%</b>	<b>18,816</b>	<b>100%</b>	<b>39,962</b>	<b>100%</b>	<b>40,828</b>	<b>100%</b>	2%

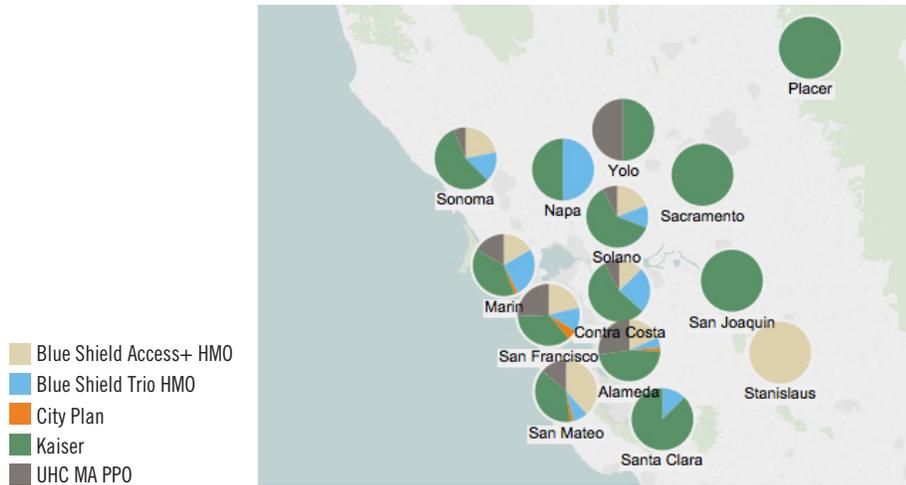
# RETIREE MEMBERS AND DEPENDENTS

---

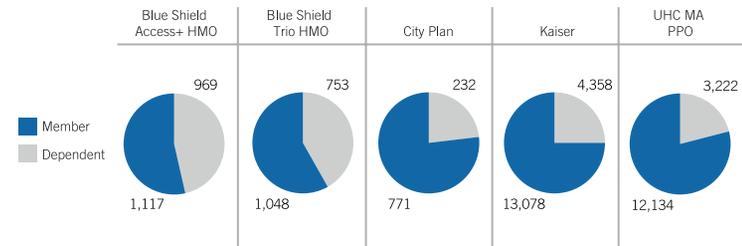
## Retiree Members and Dependents (All Employers)

- The number of retiree lives continues to trend upward. In 2018, covered retirees' lives increased by 734 to 37,438. Retiree members increased by 560 while retiree dependents decreased by 174.
- The proportion of retirees vs. dependents enrolled in medical coverage remained the same year-over-year: 75% retiree members and 25% retiree dependents. This is consistently the same proportion year in and year out.
- In 2017, Kaiser added 546 retiree lives, a year over year 1% increase to of 47% of total retiree enrolled lives.
- The Blue Shield plans are for non-Medicare retirees which accounts for the lower enrollment percentage of 11% compared to the other retiree plans.
- City Plan enrollment increased to 1,003 retiree lives which are comprised of non-Medicare retirees, Medicare eligible but not enrolled retirees or retirees living out of the country.
- The average age of all retirees and dependents enrolled in medical coverage is 69.20 which continues a slight upward trend experienced the last few years.
- The number of retiree lives residing outside of the USA increase to 131.
- Retiree lives enrolled in Medicare increased 27,986.
- 10,145 (27%) retirees and dependents are under age 65 and 27,927 are over age 65 (73%).
- 95% of retirees and dependents enrolled live in the state of California which is an uptick. 90% live in Bay area counties: San Francisco, San Mateo, Contra Costa, Alameda, Marin, Sonoma, Solano, and Santa Clara.
- 13,950 (33%) retiree lives reside in San Francisco.
- Enrollment in retiree dental plans increased by 693 lives in 2018 compared to an increase of 703 lives in the previous year. In 2018 SFHSS increased the annual benefit maximum for Delta Dental PPO for retirees from \$1,00 to \$1,250. Diagnostic and preventive services of two annual cleanings and two annual exams do not count toward the benefit maximum.

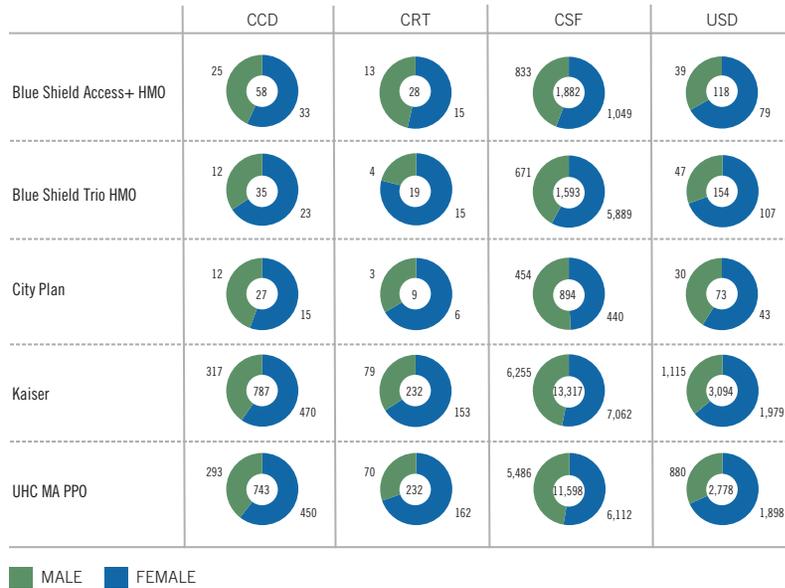
Medical Coverage Level by County: All Retirees and Dependents



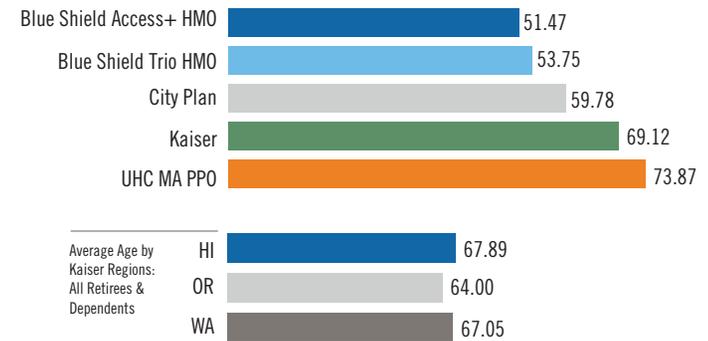
Medical Enrollment: All Retirees vs Dependents



Medical Enrollment by Gender: All Retirees and Dependents

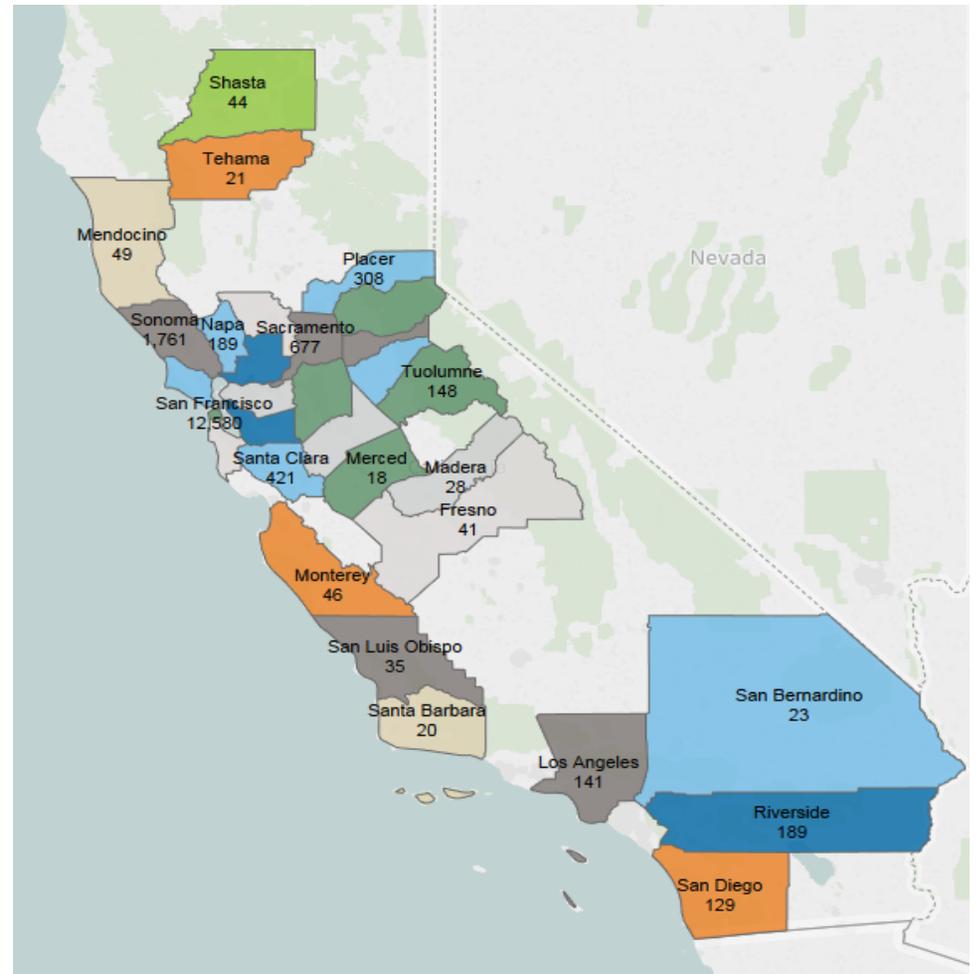


Average Age by Medical Plan: All Retirees and Dependents



**Medical Plan Enrollment: Retiree Lives By California Counties**

San Francisco	12,580	36%
San Mateo	6,779	19%
Contra Costa	3,506	10%
Alameda	2,926	8%
Marin	2,266	6%
Sonoma	1,761	5%
Solano	1,400	4%
Sacramento	677	2%
Santa Clara	421	1%
San Joaquin	313	1%
Placer	308	1%
Riverside	189	1%
Napa	189	1%
Stanislaus	166	<1%
Tuolumne	148	<1%
Los Angeles	141	<1%
San Diego	129	<1%
El Dorado	128	<1%
Nevada	118	<1%
Orange	78	<1%
Santa Cruz	78	<1%
Lake	64	<1%
Yolo	59	<1%
Butte	54	<1%
Mendocino	49	<1%
Monterey	46	<1%
Shasta	44	<1%
Fresno	41	<1%
San Luis Obispo	35	<1%
Calaveras	32	<1%
Other California Counties	303	1%
<b>Total</b>	<b>35,028</b>	<b>100%</b>



Medical Plan Enrollment: Retiree Lives by State			Medical Plan Waived: Retiree Members by State			Medical Plan Waived: Retiree Members by Country		
California	35,028	93%	California	2,283	87%	Philippines	14	<1%
Nevada	381	1%	Oregon	57	2%	Canada	9	<1%
Oregon	269	1%	Nevada	51	2%	Mexico	7	<1%
Arizona	243	1%	Texas	40	1%	Israel	5	<1%
Washington	242	1%	Washington	35	1%	Spain	4	<1%
Texas	191	< 1%	Arizona	35	1%	Ireland	4	<1%
Florida	180	< 1%	Florida	25	1%	Australia	3	<1%
Hawaii	87	< 1%	Hawaii	16	0%	United Kingdom	3	<1%
Idaho	73	< 1%	North Carolina	16	0%	Hong Kong	2	<1%
Colorado	62	< 1%	New York	11	<1%	India	2	<1%
Georgia	61	< 1%	Georgia	10	<1%	Peru	2	<1%
New Mexico	60	< 1%	Louisiana	10	<1%	Belgium	1	<1%
New York	59	< 1%	Massachusetts	8	<1%	Switzerland	1	<1%
Louisiana	53	< 1%	Pennsylvania	8	<1%	Colombia	1	<1%
North Carolina	52	< 1%	Montana	7	<1%	Costa Rica	1	<1%
Tennessee	35	< 1%	Colorado	6	<1%	Chile	1	<1%
Virginia	32	< 1%	New Mexico	6	<1%	Other Countries	15	<1%
Michigan	31	< 1%	Virginia	6	<1%	<b>TOTAL WAIVED</b>	<b>75</b>	<b>100%</b>
Other States	494	1%	Maryland	6	<1%			
Outside of US	49	< 1%	Mississippi	6	<1%			
<b>Total</b>	<b>37,682</b>	<b>100.0%</b>	Other States	62	2%			
			<b>TOTAL WAIVED</b>	<b>2,704</b>	<b>100%</b>			

Medical Plan Enrollment: Retiree Members and Dependents										
	2014		2015		2016		2017		2018	
<b>Retiree vs. Dependent Lives</b>										
Retiree Members	25,794	74%	26,379	75%	27,014	75%	27,588	75%	28,148	75%
Dependents of Retiree Members	8,930	26%	9,028	25%	9,237	25%	9,116	25%	9,534	25%
<b>Total</b>	<b>34,724</b>	<b>100%</b>	<b>35,407</b>	<b>100%</b>	<b>36,251</b>	<b>100%</b>	<b>36,704</b>	<b>100%</b>	<b>37,682</b>	<b>100%</b>
<b>Retirees by Coverage Level</b>										
Retiree Only	18,008	70%	18,424	70%	18,831	70%	19,253	70%	19,566	70%
Retiree Plus One	7,091	27%	7,288	28%	7,532	28%	7,704	28%	7,991	28%
Retiree Plus Two or More	695	3%	667	3%	651	2%	631	2%	591	2%
<b>Total</b>	<b>25,794</b>	<b>100%</b>	<b>26,379</b>	<b>100%</b>	<b>27,014</b>	<b>100%</b>	<b>27,588</b>	<b>100%</b>	<b>28,148</b>	<b>100%</b>
<b>Retiree Lives by Plan</b>										
Kaiser	15,884	46%	16,154	46%	16,580	46%	17,126	47%	17,436	46%
Blue Shield Access+ HMO	11,094	32%	11,492	32%	11,214	31%	3,998	11%	2,086	6%
Blue Shield Trio HMO									1,801	5%
City Plan	7,746	22%	7,761	22%	7,224	20%	935	3%	1,003	3%
UHC MA NPPO					1,233	3%	14,645	40%	15,356	41%
<b>Total</b>	<b>34,724</b>	<b>100%</b>	<b>35,407</b>	<b>100%</b>	<b>36,251</b>	<b>100%</b>	<b>36,704</b>	<b>100%</b>	<b>37,682</b>	<b>100%</b>
<b>Retiree Members by Plan</b>										
Kaiser	11,831	46%	12,078	46%	12,391	46%	12,832	47%	13,078	46%
Blue Shield Access+ HMO	7,760	30%	8,080	31%	7,912	29%	2,238	8%	1,117	4%
Blue Shield Trio HMO									1,048	4%
City Plan	6,203	24%	6,221	24%	5,748	21%	719	3%	771	4%
UHC MA NPPO					963	4%	11,799	43%	12,134	3%
<b>Total</b>	<b>25,794</b>	<b>100%</b>	<b>26,379</b>	<b>100%</b>	<b>27,014</b>	<b>100%</b>	<b>27,588</b>	<b>100%</b>	<b>28,148</b>	<b>43%</b>
<b>Retiree Lives by Employer</b>										
CCSF	26,626	77%	27,259	77%	28,017	77%	28,409	77%	29,292	78%
SFUSD	6,202	18%	6,198	18%	6,208	17%	6,219	17%	6,219	17%
SFCCD [City College]	1,428	4%	1,477	4%	1,546	4%	1,587	4%	1,651	4%
Superior Court	468	1%	473	1%	480	1%	489	1%	520	1%
<b>Total</b>	<b>34,724</b>	<b>100%</b>	<b>35,407</b>	<b>100%</b>	<b>36,251</b>	<b>100%</b>	<b>36,704</b>	<b>100%</b>	<b>37,682</b>	<b>100%</b>
<b>Retiree Lives by Employer</b>										
CCSF	19,277	75%	19,819	75%	20,396	76%	20,894	76%	21,403	76%
SFUSD	5,027	19%	5,032	19%	5,033	19%	5,050	18%	5,042	18%
SFCCD [City College]	1,111	4%	1,146	4%	1,196	4%	1,246	5%	1,285	5%
Superior Court	379	1%	382	1%	389	1%	398	1%	418	1%
<b>Total</b>	<b>25,794</b>	<b>100%</b>	<b>26,379</b>	<b>100%</b>	<b>27,014</b>	<b>100%</b>	<b>27,588</b>	<b>100%</b>	<b>28,148</b>	<b>100%</b>

Medical Plan Enrollment: Retiree Members and Dependents										
	2014		2015		2016		2017		2018	
<b>Retiree Lives Medicare Enrollment</b>										
Medicare	24,300	70%	25,387	72%	26,348	73%	27,247	74%	27,991	75%
No Medicare	10,424	30%	10,020	28%	9,903	27%	9,457	26%	9,691	25%
<b>Total</b>	<b>34,724</b>	<b>100%</b>	<b>35,407</b>	<b>100%</b>	<b>36,251</b>	<b>100%</b>	<b>36,704</b>	<b>100%</b>	<b>37,682</b>	<b>100%</b>
<b>Retiree Members Medicare Enrollment</b>										
Medicare over age 65	18,954	73%	19,899	75%	20,469	76%	21,215	77%	21,778	77%
Medicare under age 65	777	3%	690	3%	769	3%	719	3%	690	2%
No Medicare over age 65	161	<1%	143	1%	128	<1%	189	1%	200	1%
No Medicare under age 65	5,902	23%	5,647	21%	5,648	21%	5,465	20%	5,480	19%
<b>Total</b>	<b>25,794</b>	<b>100%</b>	<b>26,379</b>	<b>100%</b>	<b>27,014</b>	<b>100%</b>	<b>27,588</b>	<b>100%</b>	<b>28,148</b>	<b>100%</b>
<b>Retiree Dependents Medicare Enrollment</b>										
Medicare over age 65	4,340	49%	4,569	51%	4,851	53%	5,107	56%	5,303	57%
Medicare under age 65	232	3%	229	3%	259	3%	206	2%	219	2%
No Medicare over age 65	30	<1%	16	<1%	12	<1%	20	<1%	16	<1%
No Medicare under age 65	4,328	48%	4,214	47%	4,115	45%	3,783	41%	3,756	40%
<b>Total</b>	<b>8,930</b>	<b>100%</b>	<b>9,028</b>	<b>100%</b>	<b>9,237</b>	<b>100%</b>	<b>9,116</b>	<b>100%</b>	<b>9,294</b>	<b>100%</b>
<b>Retiree Lives by Gender</b>										
Female	19,344	56%	19,713	56%	20,238	56%	20,432	56%	21,033	56%
Medicare									15,463	
No Medicare									5,570	
Male	15,380	44%	15,694	44%	16,013	44%	16,270	44%	16,638	44%
Medicare									12,519	
No Medicare									4,119	
Unspecified							2	<1%	11	<1%
Medicare									9	
No Medicare									2	
<b>Total</b>	<b>34,724</b>	<b>100%</b>	<b>35,407</b>	<b>100%</b>	<b>36,251</b>	<b>100%</b>	<b>36,704</b>	<b>100%</b>	<b>37,682</b>	<b>100%</b>
<b>Retiree Members by Gender</b>										
Female	12,957	50%	13,310	50%	13,700	51%	14,054	51%	14,390	51%
Medicare									11,629	
No Medicare									2,761	
Male	12,837	50%	13,069	50%	13,314	49%	13,532	49%	13,747	49%
Medicare									10,830	
No Medicare									2,917	
Unspecified							2	<1%	11	<1%
Medicare									9	
No Medicare									2	
<b>Total</b>	<b>25,794</b>	<b>100%</b>	<b>26,379</b>	<b>100%</b>	<b>27,014</b>	<b>100%</b>	<b>27,588</b>	<b>100%</b>	<b>28,148</b>	<b>100%</b>
<b>Surviving Spouse Enrollment</b>										
Survivor	2,767	97%	2,803	97%	2,827	97%	2,882	97%	2,856	97%
Survivor Children	78	4%	86	3%	95	3%	81	3%	84	3%
<b>Total</b>	<b>2,845</b>	<b>100%</b>	<b>2,889</b>	<b>100%</b>	<b>2,922</b>	<b>100%</b>	<b>2,963</b>	<b>100%</b>	<b>2,940</b>	<b>100%</b>

Medical Plan Enrollment : Retiree Members and Dependents											
	2014		2015		2016		2017		2018		Year-Over-Year Change
<b>Retiree Members by Coverage Level: Kaiser</b>											
Employee Only	8,249	70%	8,444	70%	8,639	70%	8,963	70%	9,123	70%	2%
Employee with Adult Dependent Only +1	3,072	26%	3,136	26%	3,283	26%	3,381	26%	3,483	27%	3%
Employee with Child Dependent Only +1	220	2%	223	2%	205	2%	217	2%	217	2%	0%
Employee with Child Dependents Only +2	30	<1%	31	<1%	35	<1%	34	<1%	30	<1%	-12%
Employee with Adult and Child Dependents +2	260	2%	244	2%	229	2%	237	2%	225	2%	-5%
<b>Total</b>	<b>11,831</b>	<b>100%</b>	<b>12,078</b>	<b>100%</b>	<b>12,391</b>	<b>100%</b>	<b>12,832</b>	<b>100%</b>	<b>13,078</b>	<b>100%</b>	2%
<b>Retiree Members by Coverage Level: Blue Shield Access+</b>											
Employee Only	5,057	65%	5,274	65%	5,185	66%	1,365	61%	696	62%	-49%
Employee with Adult Dependent Only +1	2,123	27%	2,217	27%	2,176	28%	518	23%	214	19%	-59%
Employee with Child Dependent Only +1	207	3%	223	3%	196	2%	122	5%	79	7%	-35%
Employee with Child Dependents Only +2	22	<1%	21	<1%	21	<1%	15	1%	9	1%	-40%
Employee with Adult and Child Dependents +2	351	5%	345	4%	334	4%	218	10%	119	11%	-45%
<b>Total</b>	<b>7,760</b>	<b>100%</b>	<b>8,080</b>	<b>100%</b>	<b>7,912</b>	<b>100%</b>	<b>2,238</b>	<b>100%</b>	<b>1,117</b>	<b>100%</b>	-50%
<b>Retiree Members by Coverage Level: Blue Shield Trio</b>											
Employee Only									752	72%	n/a
Employee with Adult Dependent Only									171	16%	n/a
Employee with Child Dependent Only +1									51	5%	n/a
Employee with Child Dependents Only +2									6	1%	n/a
Employee with Adult and Child Dependents									68	6%	n/a
<b>Total</b>									<b>1,048</b>	<b>100%</b>	n/a
<b>Retiree Members by Coverage Level: City Plan</b>											
Employee Only	4,702	76%	4,706	76%	4,362	76%	539	75%	577	75%	7%
Employee with Adult Dependent Only	1,449	23%	1,463	24%	1,341	23%	149	21%	154	20%	3%
Employee with Child Dependent Only +1	20	<1%	26	<1%	17	<1%	8	1%	15	2%	88%
Employee with Child Dependents Only +2	2	<1%	2	<1%	2	<1%	3	<1%	-	0%	-100%
Employee with Adult and Child Dependents	29	<1%	24	<1%	26	<1%	20	3%	25	3%	25%
<b>Total</b>	<b>6,202</b>	<b>100%</b>	<b>6,221</b>	<b>100%</b>	<b>5,748</b>	<b>100%</b>	<b>719</b>	<b>100%</b>	<b>771</b>	<b>100%</b>	7%
<b>Retiree Members by Coverage Level: UHC MA PPO</b>											
Employee Only					647	67%	8,386	71%	9,073	75%	8%
Employee with Adult Dependent Only					307	32%	3,226	27%	3,003	25%	-7%
Employee with Child Dependent Only +1					5	1%	83	1%	33	<1%	-60%
Employee with Child Dependents Only +2					-	0%	2	<1%	-	0%	-100%
Employee with Adult and Child Dependents					4	<1%	102	1%	25	<1%	-75%
<b>Total</b>					<b>963</b>	<b>100%</b>	<b>11,799</b>	<b>100%</b>	<b>12,134</b>	<b>100%</b>	3%
<b>All Retiree Members by Coverage Level: All Medical Plans</b>											
Employee Only	18,008	70%	18,448	70%	18,833	70%	19,253	70%	19,566	70%	2%
Employee with Adult Dependent Only	6,644	26%	6,826	26%	7,107	27%	7,274	26%	7,542	27%	4%
Employee with Child Dependent Only +1	447	2%	444	2%	423	2%	430	2%	449	2%	4%
Employee with Child Dependents Only +2	55	<1%	50	<1%	58	<1%	54	<1%	54	<1%	<1%
Employee with Adult and Child Dependents	640	2%	611	2%	296	1%	577	2%	537	2%	-7%
<b>Total</b>	<b>25,794</b>	<b>100%</b>	<b>26,379</b>	<b>100%</b>	<b>26,717</b>	<b>100%</b>	<b>27,588</b>	<b>100%</b>	<b>28,148</b>	<b>100%</b>	2%

<b>Dental and Vision Plan Enrollment : Retiree Members and Dependents</b>										
	<b>2014</b>		<b>2015</b>		<b>2016</b>		<b>2017</b>		<b>2018</b>	
<b>Total Dental Plan Enrollment Retirees vs. Dependents</b>										
Retiree Members	18,088	69%	19,127	69%	19,881	70%	20,583	70%	21,276	70%
Dependents	8,289	31%	8,435	31%	8,502	30%	8,924	30%	9,145	30%
<b>Total</b>	<b>26,377</b>	<b>100%</b>	<b>27,562</b>	<b>100%</b>	<b>28,383</b>	<b>100%</b>	<b>29,507</b>	<b>100%</b>	<b>30,421</b>	<b>100%</b>
<b>Retiree Lives by Dental Plan</b>										
Delta Dental	23,646	90%	24,879	90%	25,743	91%	26,849	91%	27,855	92%
Deltacare USA	1,844	7%	1,817	7%	1,726	6%	1,642	6%	1,542	5%
UnitedHealthcare Dental	887	3%	866	3%	914	3%	1,016	3%	1,024	3%
<b>Total</b>	<b>26,377</b>	<b>100%</b>	<b>27,562</b>	<b>100%</b>	<b>28,383</b>	<b>100%</b>	<b>29,507</b>	<b>100%</b>	<b>30,421</b>	<b>100%</b>
<b>Retiree Members by Dental Plan</b>										
Delta Dental	16,139	89%	17,193	90%	17,952	90%	18,620	90%	19,391	91%
Deltacare USA	1,322	7%	1,303	7%	1,256	6%	1,194	6%	1,119	5%
UnitedHealthcare Dental	627	3%	631	3%	673	3%	769	4%	766	4%
<b>Total</b>	<b>18,088</b>	<b>100%</b>	<b>19,127</b>	<b>100%</b>	<b>19,881</b>	<b>100%</b>	<b>20,583</b>	<b>100%</b>	<b>21,276</b>	<b>100%</b>
<b>Total Vision Premier Enrollment by Retiree Members</b>										
Retiree only									2,257	63%
Retiree plus one									1,278	35%
Retiree plus two or more									66	2%
<b>Total</b>									<b>3,601</b>	<b>100%</b>

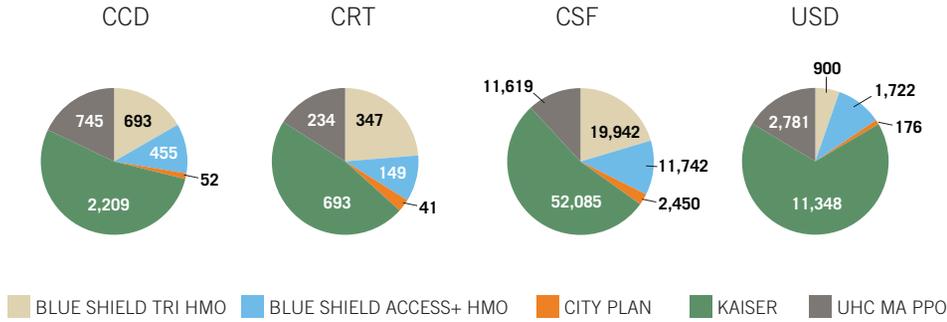
# EMPLOYERS

---

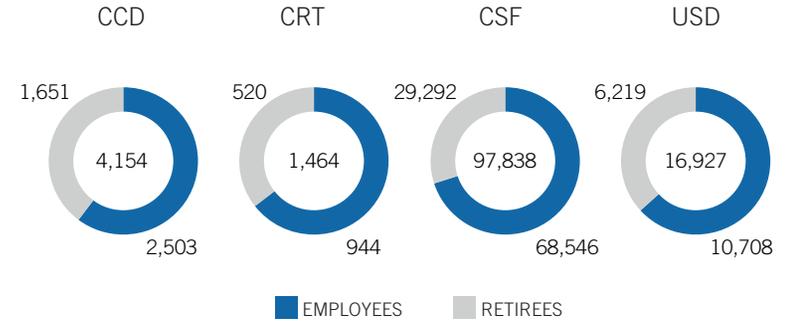
## Employers

- City and County covers the largest proportion of lives: 81%. SFUSD covers 14%; City College 4% and the Superior Court 1%.
- SFUSD has the highest proportion of retiree lives enrolled in medical coverage—37%. By comparison City and County retiree lives make up 30% of that employer’s covered population.
- SFUSD has the highest proportion of employee lives enrolled in Kaiser, compared to other employers. 77% of SFUSD employee lives are enrolled in Kaiser, a 2% increase over 2017.
- SFUSD has the highest proportion of female lives and City and County has the lowest proportion of female lives.
- For all employers, the average age of lives is highest with the Community College District of San Francisco and lowest for City and County.
- Enrollment in employee dental plans increased by 1,424 lives year-over-year although Superior Court experienced a decrease of 33 lives.

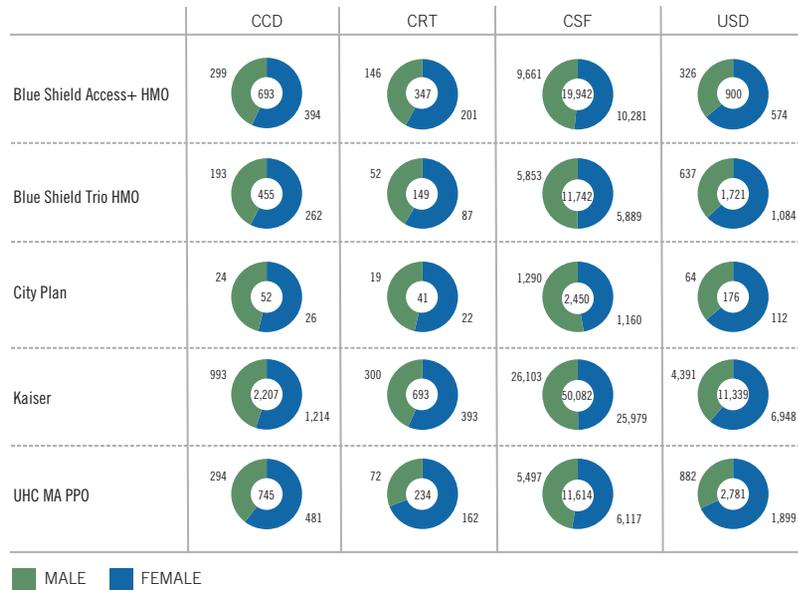
Medical Enrollment: All Lives by Employer



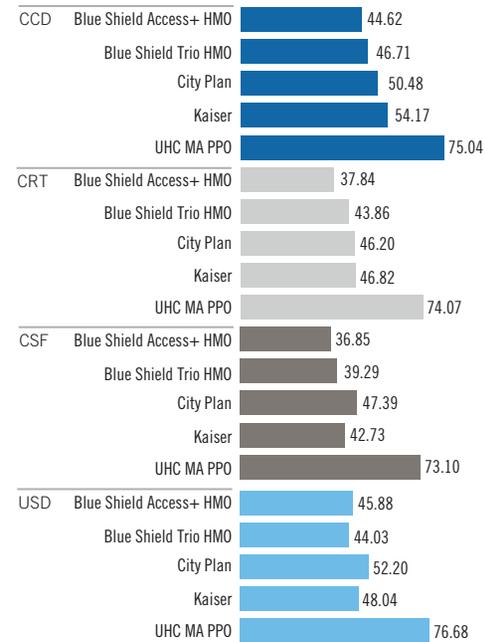
Medical Enrollment: Retiree vs Employee Lives



Medical Enrollment by Gender: Employee and Retiree Lives



Average Age by Medical Enrollment: All Lives



Average Age by Employer: All Lives



## City &amp; County of San Francisco

City & County of San Francisco: Medical Plan Enrollment Year-Over-Year										
	2014		2015		2016		2017		2018	
<b>CCSF Medical Plans All Lives</b>										
All Employee and Retiree Lives	87,807	100%	89,962	100%	93,315	100%	95,353	100%	97,838	100%
<b>CCSF Medical Plans Member vs Dependent Lives</b>										
All Members (Active and Retired)	46,996	54%	48,313	54%	50,242	54%	51,819	54%	53,151	56%
All Dependents (Active and Retired)	40,811	46%	41,649	46%	43,073	46%	43,534	46%	44,687	44%
<b>Total</b>	<b>87,807</b>	<b>100%</b>	<b>89,962</b>	<b>100%</b>	<b>93,315</b>	<b>100%</b>	<b>95,353</b>	<b>100%</b>	<b>97,838</b>	<b>100%</b>
<b>CCSF: Employee Members by Medical Plan</b>										
Kaiser	14,231	51%	14,993	53%	16,142	54%	17,057	55%	17,836	56%
Blue Shield Access+	12,787	46%	12,919	45%	13,048	44%	13,009	42%	7,827	25%
Blue Shield Trio									5,150	16%
City Plan	701	3%	582	2%	656	2%	858	3%	935	3%
<b>Total</b>	<b>27,719</b>	<b>100%</b>	<b>28,494</b>	<b>100%</b>	<b>29,846</b>	<b>100%</b>	<b>30,924</b>	<b>100%</b>	<b>31,748</b>	<b>100%</b>
<b>CCSF: Retiree Members by Medical Plan</b>										
Kaiser	8,714	45%	8,943	45%	9,223	45%	9,572	46%	9,781	46%
Blue Shield Access+	5,974	31%	6,251	32%	6,171	30%	1,959	9%	987	5%
Blue Shield Trio									903	4%
City Plan	4,589	24%	4,625	23%	4,291	21%	627	3%	683	3%
UHC MA PPO					711	3%	8,736	42%	9,049	42%
<b>Total</b>	<b>19,277</b>	<b>100%</b>	<b>19,819</b>	<b>100%</b>	<b>20,396</b>	<b>100%</b>	<b>20,894</b>	<b>100%</b>	<b>21,403</b>	<b>100%</b>
<b>City &amp; County of San Francisco: Dental Plan Enrollment Year-Over-Year</b>										
<b>CCSF Employee Members by Dental Plan</b>										
Delta Dental	26,630	96%	28,097	96%	28,904	97%	29,981	97%	30,721	96%
Deltacare USA	673	2%	746	3%	741	2%	745	2%	720	2%
UnitedHealthcare Dental	309	1%	295	1%	307	1%	334	1%	404	1%
<b>Total</b>	<b>27,612</b>	<b>100%</b>	<b>29,138</b>	<b>100%</b>	<b>29,952</b>	<b>100%</b>	<b>31,060</b>	<b>100%</b>	<b>31,845</b>	<b>100%</b>
<b>CCSF Employee Dependents by Dental Plan</b>										
Delta Dental	37,469	97%	38,583	97%	38,627	97%	39,116	98%	39,824	98%
Deltacare USA	725	2%	778	2%	729	2%	669	2%	617	2%
UnitedHealthcare Dental	344	1%	309	1%	312	1%	332	1%	348	1%
<b>Total</b>	<b>38,538</b>	<b>100%</b>	<b>39,670</b>	<b>100%</b>	<b>39,668</b>	<b>100%</b>	<b>40,117</b>	<b>100%</b>	<b>40,789</b>	<b>100%</b>
<b>CCSF Employee Members Flexible Spending Accounts</b>										
Healthcare FSA							4,313	14%	5,126	16%
Dependent Care FSA							1,197	4%	1,331	4%
<b>CCSF Employee Members by Vision Premium Plan and Enrollment Level</b>										
EE Only									1,984	35%
EE+1									1,919	34%
EE+2									1,784	31%
<b>Total</b>									<b>5,687</b>	<b>100%</b>

City & County of San Francisco Employees: Medical Plan Enrollment				
	2017		2018	
<b>CCSF Employee Members vs Dependents</b>				
Active Employee Members	30,925	43%	31,748	46%
Adult Dependents of Active Employees	14,744	21%	13,213	19%
Child Dependents of Active Employees	25,856	36%	23,585	34%
<b>Total</b>	<b>71,525</b>	<b>100%</b>	<b>68,546</b>	<b>100%</b>
<b>CCSF Employee Lives by Medical Plan</b>				
Kaiser	37,455	56%	38,765	57%
Blue Shield Access+	28,115	42%	18,060	26%
Blue Shield Trio			10,149	15%
City Plan	1,352	2%	1,556	2%
UHC MA PPO	20	<1%	16	<1%
<b>Total</b>	<b>66,942</b>	<b>100%</b>	<b>68,546</b>	<b>100%</b>
<b>CCSF Employee Members by Medical Plan and Enrollment Level</b>				
Kaiser EE	6,958	21%	7,407	22%
Kaiser E1	4,654	14%	4,761	14%
Kaiser E2	5,445	16%	5,668	17%
<b>Total - Kaiser</b>	<b>17,057</b>	<b>51%</b>	<b>17,836</b>	<b>53%</b>
Blue Shield Access+ EE	5,296	16%	2,690	8%
Blue Shield Access+ E1	3,758	11%	2,366	7%
Blue Shield Access+ E2	3,955	12%	2,771	8%
Blue ShieldTrio EE			2,526	7%
Blue Shield Trio E1			1,361	4%
Blue ShieldTrio E2			1,263	4%
<b>Total - Blue Shield</b>	<b>13,009</b>	<b>39%</b>	<b>12,977</b>	<b>38%</b>
City Plan EE	572	2%	586	2%
City Plan E1	163	<1%	191	1%
City Plan E2	123	<1%	158	<1%
<b>Total - UHC</b>	<b>858</b>	<b>3%</b>	<b>935</b>	<b>3%</b>
<b>Waived</b>	<b>2,200</b>	<b>7%</b>	<b>2,050</b>	<b>6%</b>
<b>Grand Total</b>	<b>33,124</b>	<b>100%</b>	<b>33,798</b>	<b>100%</b>

City & County of San Francisco Employees: Medical Plan Enrollment				
	2017		2018	
<b>CCSF Retiree Members vs Dependents</b>				
Retiree Members	22,847	75%	21,403	73%
Adult Dependents of Retirees	6,210	20%	6,580	22%
Child Dependents of Retirees	1,305	4%	1,309	4%
<b>Total</b>	<b>30,362</b>	<b>100%</b>	<b>29,292</b>	<b>100%</b>
<b>CCSF Retiree Lives by Medical Plan</b>				
Kaiser	13,062	46%	13,320	45%
Blue Shield Access+	3,585	13%	1,882	6%
Blue Shield Trio			1,593	5%
City Plan	821	3%	894	3%
UHC MA PPO	10,941	39%	11,603	40%
<b>Total</b>	<b>28,409</b>	<b>100%</b>	<b>29,292</b>	<b>100%</b>
<b>CCSF Retiree Members by Medical Plan and Enrollment Level</b>				
Kaiser EE	6,476	28%	6,611	28%
Kaiser E1	2,846	12%	2,943	13%
Kaiser E2	250	1%	227	1%
<b>Total - Kaiser</b>	<b>9,572</b>	<b>42%</b>	<b>9,781</b>	<b>42%</b>
Blue Shield Access+ EE	1,166	5%	607	3%
Blue Shield Access+ E1	566	2%	256	1%
Blue Shield Access+ E2	227	1%	124	1%
Blue ShieldTrio EE			626	3%
Blue Shield Trio E1			207	1%
Blue ShieldTrio E2			70	<1%
<b>Total - Blue Shield</b>	<b>1,959</b>	<b>9%</b>	<b>1,890</b>	<b>8%</b>
City Plan EE	465	2%	505	2%
City Plan E1	142	1%	157	1%
City Plan E2	20	<1%	21	<1%
UHC MA PPO EE	6,013	26%	6,631	28%
UHC MA PPO E1	2,631	12%	2,396	10%
UHC MA PPO E2	92	<1%	22	<1%
<b>Total - UHC</b>	<b>9,363</b>	<b>41%</b>	<b>9,732</b>	<b>41%</b>
<b>Waived</b>	<b>1,953</b>	<b>9%</b>	<b>2,081</b>	<b>9%</b>
<b>Grand Total</b>	<b>22,847</b>	<b>100%</b>	<b>23,484</b>	<b>100%</b>

## SFUSD

SFUSD: Medical Plan Enrollment Year-Over-Year										
	2014		2015		2016		2017		2018	
<b>SFUSD Medical Plans All Lives</b>										
All Employee and Retiree Lives	16,260		16,406		16,776		16,827		16,927	
<b>SFUSD Medical Plans Member vs Dependent Lives</b>										
All Members	11,395	70%	11,598	71%	11,947	71%	12,099	72%	12,204	72%
All Dependents	4,865	30%	4,808	29%	4,829	29%	4,728	28%	4,723	28%
<b>Total</b>	<b>16,260</b>	<b>100%</b>	<b>16,406</b>	<b>100%</b>	<b>16,776</b>	<b>100%</b>	<b>16,827</b>	<b>100%</b>	<b>16,927</b>	<b>100%</b>
<b>SFUSD Employee Members by Medical Plan</b>										
Kaiser	4,347	68%	4,590	70%	5,082	74%	5,322	76%	5,552	78%
Blue Shield Access+	1,995	31%	1,950	30%	1,794	26%	1,644	23%	466	7%
Blue Shield Trio									1,063	15%
City Plan	<30	<1%	26	<1%	38	1%	83	1%	81	1%
<b>Total</b>	<b>6,368</b>	<b>100%</b>	<b>6,566</b>	<b>100%</b>	<b>6,914</b>	<b>100%</b>	<b>7,049</b>	<b>100%</b>	<b>7,162</b>	<b>100%</b>
<b>SFUSD Retiree Members by Medical Plan</b>										
Kaiser	2,439	49%	2,436	48%	2,450	49%	2,500	50%	2,496	50%
Blue Shield Access+	1,338	27%	1,365	27%	1,269	25%	185	4%	80	2%
Blue Shield Trio									108	2%
City Plan	1,250	25%	1,231	24%	1,131	22%	64	1%	61	1%
UHC MA PPO					183	4%	2,301	46%	2,297	46%
<b>Total</b>	<b>5,027</b>	<b>100%</b>	<b>5,032</b>	<b>100%</b>	<b>5,033</b>	<b>100%</b>	<b>5,050</b>	<b>100%</b>	<b>5,042</b>	<b>100%</b>

SFUSD Employees: Medical Plan Enrollment				
	2017		2018	
<b>SFUSD Employee Members vs Dependents</b>				
Active Employee Members	7,049	66%	7,162	67%
Adult Dependents of Employees	1,405	13%	1,399	13%
Child Dependents of Employees	2,154	20%	2,147	20%
<b>Total</b>	<b>10,608</b>	<b>100%</b>	<b>10,708</b>	<b>100%</b>
<b>SFUSD Employee Lives by Medical Plan</b>				
Kaiser	7,938	75%	8,252	77%
Blue Shield Access+	2,553	24%	782	7%
Blue Shield Trio			1,568	15%
City Plan	114	1%	103	1%
UHC MA PPO	3	<1%	3	<1%
<b>Total</b>	<b>10,608</b>	<b>100%</b>	<b>10,708</b>	<b>100%</b>
<b>SFUSD Employee Members by Medical Plan and Enrollment Level</b>				
Kaiser EE	3,757	47%	3,920	48%
Kaiser E1	952	12%	976	12%
Kaiser E2	613	8%	656	8%
<b>Total - Kaiser</b>	<b>5,322</b>	<b>66%</b>	<b>5,552</b>	<b>69%</b>
Blue Shield Access+ EE	1,103	14%	278	3%
Blue Shield Access+ E1	330	4%	113	1%
Blue Shield Access+ E2	211	3%	75	1%
Blue ShieldTrio EE			764	9%
Blue Shield Trio E1			178	2%
Blue ShieldTrio E2			121	1%
<b>Total - Blue Shield</b>	<b>1,644</b>	<b>20%</b>	<b>1,529</b>	<b>19%</b>
City Plan EE	67	1%	66	1%
City Plan E1	8	<1%	10	<1%
City Plan E2	8	<1%	5	<1%
<b>Total - UHC</b>	<b>83</b>	<b>1%</b>	<b>81</b>	<b>1%</b>
<b>Waived</b>	<b>980</b>	<b>12%</b>	<b>942</b>	<b>12%</b>
<b>Grand Total</b>	<b>8,029</b>	<b>100%</b>	<b>8,104</b>	<b>100%</b>
<b>SFUSD Employee Members by Vision Premium Plan and Enrollment Level</b>				
EE Only			135	24%
EE+1			78	14%
EE+2			346	62%
<b>Total</b>			<b>559</b>	<b>100%</b>

SFUSD Retirees: Medical Plan Enrollment				
	2017		2018	
<b>SFUSD Retiree Members vs Dependents</b>				
Retiree Members	5,050	81%	5,042	81%
Adult Dependents of Retirees	1,081	17%	1,084	17%
Child Dependents of Retirees	88	1%	93	1%
<b>Total</b>	<b>6,219</b>	<b>100%</b>	<b>6,219</b>	<b>100%</b>
<b>SFUSD Retiree Lives by Medical Plan</b>				
Kaiser	3,094	50%	3,096	50%
Blue Shield Access+	277	4%	118	2%
Blue Shield Trio			154	2%
City Plan	76	1%	73	1%
UHC MA PPO	2,772	45%	2,778	45%
<b>Total</b>	<b>6,219</b>	<b>100%</b>	<b>6,219</b>	<b>100%</b>
<b>SFUSD Retiree Members by Medical Plan and Enrollment Level</b>				
Kaiser EE	1,932	35%	1,921	24%
Kaiser E1	552	10%	555	7%
Kaiser E2	16	<1%	20	<1%
<b>Total - Kaiser</b>	<b>2,500</b>	<b>45%</b>	<b>2,496</b>	<b>31%</b>
Blue Shield Access+ EE	134	2%	61	1%
Blue Shield Access+ E1	48	1%	18	<1%
Blue Shield Access+ E2	3	<1%	1	<1%
Blue ShieldTrio EE			93	1%
Blue Shield Trio E1			12	<1%
Blue ShieldTrio E2			3	<1%
<b>Total - Blue Shield</b>	<b>185</b>	<b>3%</b>	<b>188</b>	<b>2%</b>
City Plan EE	52	1%	51	1%
City Plan E1	12	<1%	8	<1%
City Plan E2			2	<1%
UHC MA PPO EE	1,793	32%	1,837	23%
UHC MA PPO E1	498	9%	457	6%
UHC MA PPO E2	10	<1%	3	<1%
<b>Total - UHC</b>	<b>2,365</b>	<b>43%</b>	<b>2,358</b>	<b>29%</b>
<b>Waived</b>	<b>482</b>	<b>9%</b>	<b>500</b>	<b>6%</b>
<b>Grand Total</b>	<b>5,532</b>	<b>100%</b>	<b>5,542</b>	<b>100%</b>

## SFCCD (City College)

SFCCD : Medical Plan Enrollment Year-Over-Year										
	2014		2015		2016		2017		2018	
<b>SFCCD Medical Plans All Lives</b>										
All Employee and Retiree Lives	4,300		4,202		4,221		4,210		4,154	
<b>SFCCD Medical Plans Member vs Dependent Lives</b>										
All Members	2,752	64%	2,735	65%	2,744	65%	2,775	66%	2,760	66%
All Dependents	1,548	36%	1,467	35%	1,477	35%	1,435	34%	1,394	34%
<b>Total</b>	<b>4,300</b>	<b>100%</b>	<b>4,202</b>	<b>100%</b>	<b>4,221</b>	<b>100%</b>	<b>4,210</b>	<b>100%</b>	<b>4,154</b>	<b>100%</b>
<b>SFCCD: Employee Members by Medical Plan</b>										
Kaiser	854	52%	837	53%	857	55%	873	57%	867	59%
Blue Shield Access+	776	47%	742	47%	683	44%	642	42%	332	23%
Blue Shield Trio									262	18%
City Plan	<30	1%	10	1%	8	1%	14	1%	14	1%
<b>Total</b>	<b>1,641</b>	<b>100%</b>	<b>1,589</b>	<b>100%</b>	<b>1,548</b>	<b>100%</b>	<b>1,529</b>	<b>100%</b>	<b>1,475</b>	<b>100%</b>
<b>SFCCD: Retiree Members by Medical Plan</b>										
Kaiser	516	46%	533	47%	552	46%	582	47%	612	48%
Blue Shield Access+	333	30%	347	30%	350	29%	63	5%	32	2%
Blue Shield Trio									25	2%
City Plan	262	24%	266	23%	242	20%	20	2%	19	1%
UHC MA PPO					52	4%	581	47%	597	46%
<b>Total</b>	<b>1,111</b>	<b>100%</b>	<b>1,146</b>	<b>100%</b>	<b>1,196</b>	<b>100%</b>	<b>1,246</b>	<b>100%</b>	<b>1,285</b>	<b>100%</b>

SFCCD Employees : Medical Plan Enrollment				
	2017		2018	
<b>SFCCD Employee Members vs Dependents</b>				
Active Employee Members	1,529	58%	1,475	59%
Adult Dependents of Employees	475	18%	453	18%
Child Dependents of Employees	619	24%	575	23%
<b>Total</b>	<b>2,623</b>	<b>100%</b>	<b>2,503</b>	<b>100%</b>
<b>SFCCD Employee Lives by Medical Plan</b>				
Kaiser	1,444	55%	1,421	57%
Blue Shield Access+	1,153	44%	635	25%
Blue Shield Trio			420	17%
City Plan	24	1%	25	1%
UHC MA PPO	2	<1%	2	<1%
<b>Total</b>	<b>2,623</b>	<b>100%</b>	<b>2,503</b>	<b>100%</b>
<b>SFCCD Employee Members by Medical Plan and Enrollment Level</b>				
Kaiser EE	534	35%	535	25%
Kaiser E1	195	13%	193	9%
Kaiser E2	144	9%	139	6%
<b>Total - Kaiser</b>	<b>873</b>	<b>57%</b>	<b>867</b>	<b>40%</b>
Blue Shield Access+ EE	356	23%	172	8%
Blue Shield Access+ E1	155	10%	82	4%
Blue Shield Access+ E2	131	9%	78	4%
Blue ShieldTrio EE			165	8%
Blue Shield Trio E1			55	3%
Blue ShieldTrio E2			42	2%
<b>Total - Blue Shield</b>	<b>642</b>	<b>42%</b>	<b>594</b>	<b>28%</b>
City Plan EE	8	1%	8	<1%
City Plan E1	4	<1%	3	<1%
City Plan E2	2	<1%	3	<1%
<b>Total - UHC</b>	<b>14</b>	<b>1%</b>	<b>14</b>	<b>1%</b>
<b>Waived</b>			<b>86</b>	<b>4%</b>
<b>Grand Total</b>	<b>1,529</b>	<b>100%</b>	<b>1,561</b>	<b>100%</b>
<b>SFCCD Employee Members by Vision Premium Plan and Enrollment Level</b>				
EE Only			56	27%
EE+1			36	17%
EE+2			118	56%
<b>Total</b>			<b>210</b>	<b>100%</b>

SFCCD Retirees : Medical Plan Enrollment				
	2017		2018	
<b>SFCCD Retiree Members vs Dependents</b>				
Retiree Members	1,383	78%	1,285	78%
Adult Dependents of Retirees	369	21%	330	20%
Child Dependents of Retirees	30	2%	30	2%
<b>Total</b>	<b>1,782</b>	<b>100%</b>	<b>1,645</b>	<b>100%</b>
<b>SFCCD Retiree Lives by Medical Plan</b>				
Kaiser	749	47%	788	48%
Blue Shield Access+	93	6%	58	4%
Blue Shield Trio			35	2%
City Plan	30	2%	27	2%
UHC MA PPO	715	45%	743	45%
<b>Total</b>	<b>1,587</b>	<b>100%</b>	<b>1,651</b>	<b>100%</b>
<b>SFCCD Retiree Members by Medical Plan and Enrollment Level</b>				
Kaiser EE	417	33%	444	31%
Kaiser E1	162	13%	162	11%
Kaiser E2	3	<1%	6	<1%
<b>Total - Kaiser</b>	<b>582</b>	<b>47%</b>	<b>612</b>	<b>43%</b>
Blue Shield Access+ EE	43	3%	19	1%
Blue Shield Access+ E1	18	1%	10	1%
Blue Shield Access+ E2	2	<1%	3	<1%
Blue ShieldTrio EE			22	2%
Blue Shield Trio E1			3	<1%
Blue ShieldTrio E2				
<b>Total - Blue Shield</b>	<b>63</b>	<b>5%</b>	<b>57</b>	<b>4%</b>
City Plan EE	14	1%	14	1%
City Plan E1	3	<1%	3	<1%
City Plan E2	3	<1%	2	<1%
UHC MA PPO EE	437	35%	440	31%
UHC MA PPO E1	142	11%	155	11%
UHC MA PPO E2	2	<1%	2	<1%
<b>Total - UHC</b>	<b>601</b>	<b>48%</b>	<b>616</b>	<b>43%</b>
<b>Waived</b>	<b>69</b>	<b>6%</b>	<b>143</b>	<b>10%</b>
<b>Grand Total</b>	<b>1,246</b>	<b>100%</b>	<b>1,428</b>	<b>100%</b>

# Superior Court

Superior Court: Medical Plan Enrollment Year-Over-Year											
	2014		2015		2016		2017		2018		
<b>Court: Medical Plan Enrollment All Lives</b>											
All Employee and Retiree Lives	1,394		1,381		1,451		1,463		1,464		
<b>Court Medical Plans Member vs Dependent Lives</b>											
All Members	833	60%	817	59%	845	58%	857	59%	861	59%	
All Dependents	561	40%	564	41%	606	42%	606	41%	603	41%	
<b>Total</b>	<b>1,394</b>	<b>100%</b>	<b>1,381</b>	<b>100%</b>	<b>1,451</b>	<b>100%</b>	<b>1,463</b>	<b>100%</b>	<b>1,464</b>	<b>100%</b>	
<b>Court: Employee Lives by Medical Plan</b>											
Kaiser	428	46%	420	46%	472	49%	459	47%	461	49%	
Blue Shield Access+	464	50%	454	50%	465	48%	473	49%	319	34%	
Blue Shield Trio									130	14%	
City Plan	34	4%	34	4%	34	4%	40	4%	32	3%	
UHC MA PPO							2	<1%	2	<1%	
<b>Total</b>	<b>926</b>	<b>100%</b>	<b>908</b>	<b>100%</b>	<b>971</b>	<b>100%</b>	<b>974</b>	<b>100%</b>	<b>944</b>	<b>100%</b>	
<b>Court: Retiree Lives by Medical Plan</b>											
Kaiser	205	44%	210	44%	209	44%	221	45%	232	45%	
Blue Shield Access+	146	31%	150	32%	155	32%	43	9%	28	5%	
Blue Shield Trio									19	4%	
City Plan	117	25%	113	24%	94	20%	8	2%	9	2%	
UHC MA PPO					22	5%	217	44%	232	45%	
<b>Total</b>	<b>468</b>	<b>100%</b>	<b>473</b>	<b>100%</b>	<b>480</b>	<b>100%</b>	<b>489</b>	<b>100%</b>	<b>520</b>	<b>100%</b>	
<b>Court: Employee Members by Medical Plan</b>											
Kaiser	203	45%	198	46%	216	47%	214	47%	212	48%	
Blue Shield Access+	233	51%	219	50%	221	48%	224	49%	139	31%	
Blue Shield Trio									76	17%	
City Plan	18	4%	18	4%	19	4%	21	5%	16	4%	
<b>Total</b>	<b>454</b>	<b>100%</b>	<b>435</b>	<b>100%</b>	<b>456</b>	<b>100%</b>	<b>459</b>	<b>100%</b>	<b>443</b>	<b>100%</b>	
<b>Court: Retiree Members by Medical Plan</b>											
Kaiser	162	43%	166	43%	166	43%	178	45%	189	45%	
Blue Shield Access+	115	30%	117	31%	122	31%	31	8%	18	4%	
Blue Shield Trio									12	3%	
City Plan	102	27%	99	26%	84	22%	8	2%	8	2%	
UHC MA PPO					17	4%	181	45%	191	46%	
<b>Total</b>	<b>379</b>	<b>100%</b>	<b>382</b>	<b>100%</b>	<b>389</b>	<b>100%</b>	<b>398</b>	<b>100%</b>	<b>418</b>	<b>100%</b>	
<b>Superior Court: Medical Plan Enrollment Year-Over-Year</b>											
<b>Court: Employee Lives by Dental Plan</b>											
Delta Dental	989	97%	949	97%	970	96%	969	96%	940	97%	
Deltacare USA	15	1%	16	2%	32	3%	28	3%	23	2%	
UnitedHealthcare Dental	14	1%	13	1%	10	1%	9	1%	10	1%	
<b>Total</b>	<b>1,018</b>	<b>100%</b>	<b>978</b>	<b>100%</b>	<b>1,012</b>	<b>100%</b>	<b>1,006</b>	<b>100%</b>	<b>973</b>	<b>100%</b>	
<b>Court : Employee Members Flexible Spending Accounts</b>											
Healthcare FSA							83	10%	87	10%	
Dependent Care FSA							25	3%	19	2%	
<b>Court : Employee Members by Vision Premium Plan and Enrollment Level</b>											
EE Only									30	30%	
EE+1									33	33%	
EE+2									38	37%	
<b>Total</b>									<b>101</b>	<b>100%</b>	