



2019 DEMOGRAPHICS REPORT

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OVERVIEW

The San Francisco Health Service System (SFHSS) administers health benefits for SFHSS members—employees and retirees of the City and County of San Francisco (CCSF), the San Francisco Unified School District (SFUSD), City College of San Francisco (SFCCD) and the Superior Court of San Francisco (CRT), as well as eligible dependents. This report is based on SFHSS membership demographics as of January 1, 2019.

Medical Enrollment

There were no significant changes with plan offerings for the 2019 plan year. The Blue Shield of California Trio HMO plan experienced a decrease of 1,831 lives, Blue Shield of California Access+ HMO increased enrollment by 1,537 lives and the Kaiser Permanente HMO plans increased enrollment by 1,844 lives. Since the 2018 Demographic Report, total enrollment in SFHSS medical plans increased by 2,164 covered lives. For the third consecutive year, UnitedHealthcare City Plan PPO experienced an increase in membership; this year by 117 lives.

| All Lives—Medical | 2018 | 2019 | Change |
|--|----------------|----------------|--------------|
| Kaiser Permanente HMO | 53,500 | 54,996 | 1,496 |
| Kaiser Permanente Senior Advantage HMO | 12,835 | 13,183 | 348 |
| Blue Shield Access+ HMO | 21,882 | 23,419 | 1,537 |
| Blue Shield Trio HMO | 14,068 | 12,227 | (1,841) |
| UHC City Plan PPO | 2,719 | 2,836 | 117 |
| UHC Medicare Advantage PPO | 15,379 | 15,886 | 507 |
| Total Lives | 120,383 | 122,547 | 2,164 |

| Employee Lives—Medical | 2018 | 2019 | Change |
|----------------------------|---------------|---------------|--------------|
| Kaiser Permanente HMO | 48,899 | 50,398 | 1,499 |
| Blue Shield Access+ HMO | 19,796 | 21,026 | 1,230 |
| Blue Shield Trio HMO | 12,267 | 10,711 | (1,556) |
| UHC City Plan PPO | 1,716 | 1,823 | 107 |
| UHC Medicare Advantage PPO | 23 | 19 | (4) |
| Total Lives | 82,701 | 83,977 | 1,276 |

| Non-Medicare Retiree Lives—Medical | 2018 | 2019 | Change |
|------------------------------------|--------------|--------------|-----------|
| Kaiser Permanente HMO | 4,628 | 4,624 | (4) |
| Blue Shield Access+ HMO | 2,086 | 2,393 | 307 |
| Blue Shield Trio HMO | 1,801 | 1,516 | (285) |
| UHC City Plan PPO | 1,003 | 1,013 | 10 |
| Total Lives | 9,518 | 9,546 | 28 |

| Medicare Retiree Lives—Medical | 2018 | 2019 | Change |
|--|---------------|---------------|------------|
| Kaiser Permanente Senior Advantage HMO | 12,808 | 13,157 | 349 |
| UHC Medicare Advantage PPO | 15,356 | 15,867 | 511 |
| Total Lives | 28,164 | 29,024 | 860 |
| Total Retiree Lives | 37,682 | 38,570 | 888 |

Dental Enrollment

SFHSS administers dental plans for employees and dependents of the City and County of San Francisco and Superior Court of San Francisco, as well as retirees from all employers. Dental benefits for employees are employer-subsidized. Retiree dental plans do not receive employer subsidy and are self-funded. For Delta Dental PPO enrollees, SFHSS increased the adult orthodontic lifetime maximum from \$1,500 to \$2,500, added dental accident benefits, and introduced the *SmileWay* program for enrollees living with certain chronic conditions. In 2019, the number of lives enrolled in all SFHSS-administered dental plans increased by 1,861.

| All Lives by Group - Dental | 2018 | 2019 | Change |
|-----------------------------|----------------|----------------|--------------|
| Employee | 73,607 | 74,222 | 615 |
| Retiree | 30,421 | 31,667 | 1,246 |
| Total Lives | 104,028 | 105,889 | 1,861 |

| All Lives by Plan - Dental | 2018 | 2019 | Change |
|------------------------------|----------------|----------------|--------------|
| Delta Dental PPO | 99,340 | 101,128 | 1,788 |
| DeltaCare USA DHMO | 2,902 | 2,843 | (59) |
| UnitedHealthcare Dental DHMO | 1,786 | 1,918 | 132 |
| Total | 104,028 | 105,889 | 1,861 |

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 2019, Flexible Spending Account (FSA) participation for City and County of San Francisco and Superior Court of San Francisco employees increased for both the Healthcare and Dependent Care FSA. For 2019, SFHSS increased the maximum annual amount to \$2,650 per year. 6,125 employees enrolled in a Healthcare FSA, a Dependent Care FSA or both.

| FSAs | 2018 | 2019 | Change |
|--------------------|--------------|--------------|------------|
| Healthcare FSA | 5,213 | 5,715 | 502 |
| Dependent Care FSA | 1,355 | 1,420 | 65 |
| Total FSA | 6,568 | 7,135 | 567 |

Voluntary Benefits Enrollment

Voluntary benefits offered by SFHSS to City and County of San Francisco and Superior Court of San Francisco employees 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. Enrollment increased in all of the voluntary benefits offered.

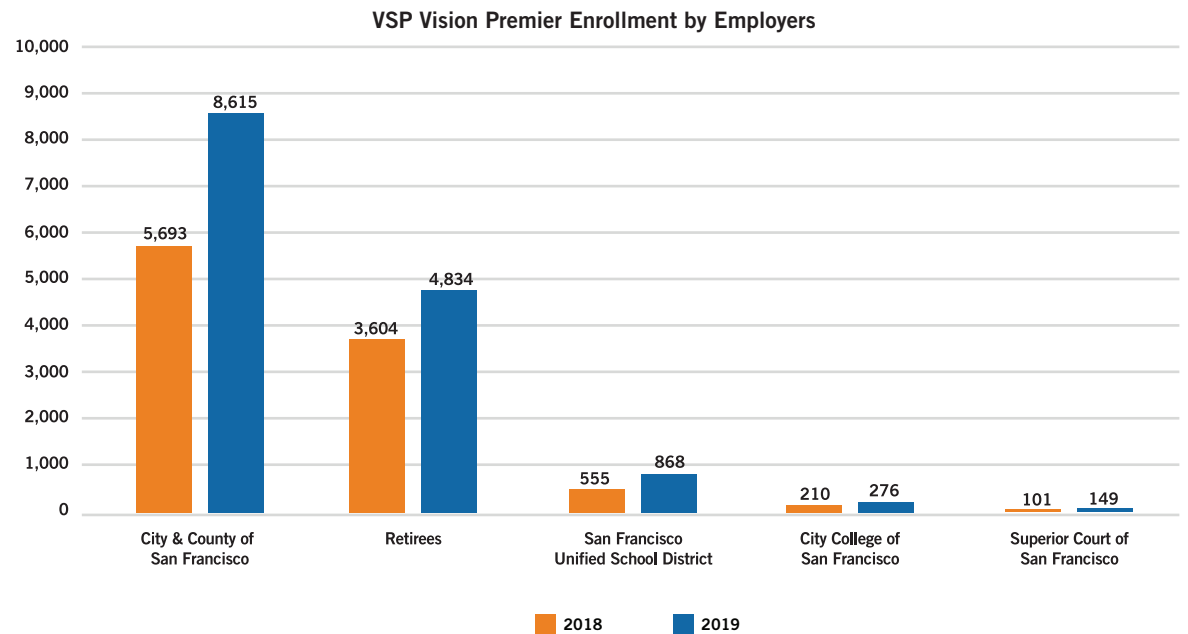
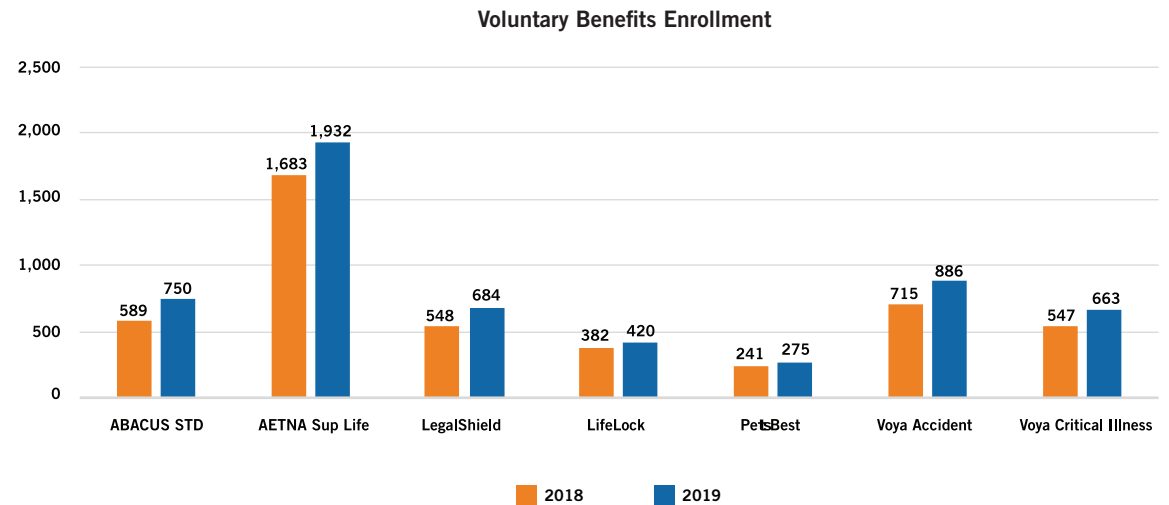
Abacus Short-Term Disability Insurance led the way with a 27.33% increase in subscribers, followed by a 24.81% increase in LegalShield enrollment and a 23.91% increase in Voya Accident Insurance enrollment.

In its second year being offered to all active and retired employees, enrollment in the VSP Vision Premier Plan increased by 4,585 subscribers for total subscriber enrollment of 14,742.

San Francisco Unified School District and City and County of San Francisco subscribers increased by more than fifty percent.

The voluntary benefits offered to employees are:

- Abacus Short-Term Disability Insurance
- Aetna Supplemental-Term Life Insurance
- LegalShield Legal Plan
- LifeLock Identity Theft Protection
- Pets Best Pet Insurance
- Voya Financial Accident Insurance
- Voya Financial Critical Illness Insurance



ENROLLED LIVES

All Employee and Retiree Members and Dependents

- Enrollment in medical coverage continues to trend upward. SFHSS now covers 122,547 lives, continuing a year-over-year trend of a 2% increase.
- The Kaiser Permanente HMO average age is 36.61 versus the 44.06 reported in the previous year's report. This is a result of breaking out the Medicare population enrolled in Kaiser Permanente Senior Advantage HMO from the population enrolled in the Kaiser Permanente HMO for more accurate comparisons. The average age of lives in Kaiser Permanente Senior Advantage HMO is slightly higher at 74.73 than those enrolled in UnitedHealthcare Medicare Advantage PPO at 74.00.
- 38% of the lives (46,929) covered under SFHSS medical plans reside in San Francisco, which is the county with the largest percentage of SFHSS lives.
- Percentage distribution of member lives by geography remains unchanged. Napa and Riverside were the only counties to experience a reduction of lives decreasing by 16 and 19 respectively.
- Proportion of employee to retiree lives enrolled in medical coverage remains unchanged for the fourth consecutive year with 69% of the total population attributed to employee lives and 31% to retiree lives.
- SFHSS has an additional 3,014 benefit eligible employees and 2,945 benefit eligible retirees who have waived coverage for 2019.

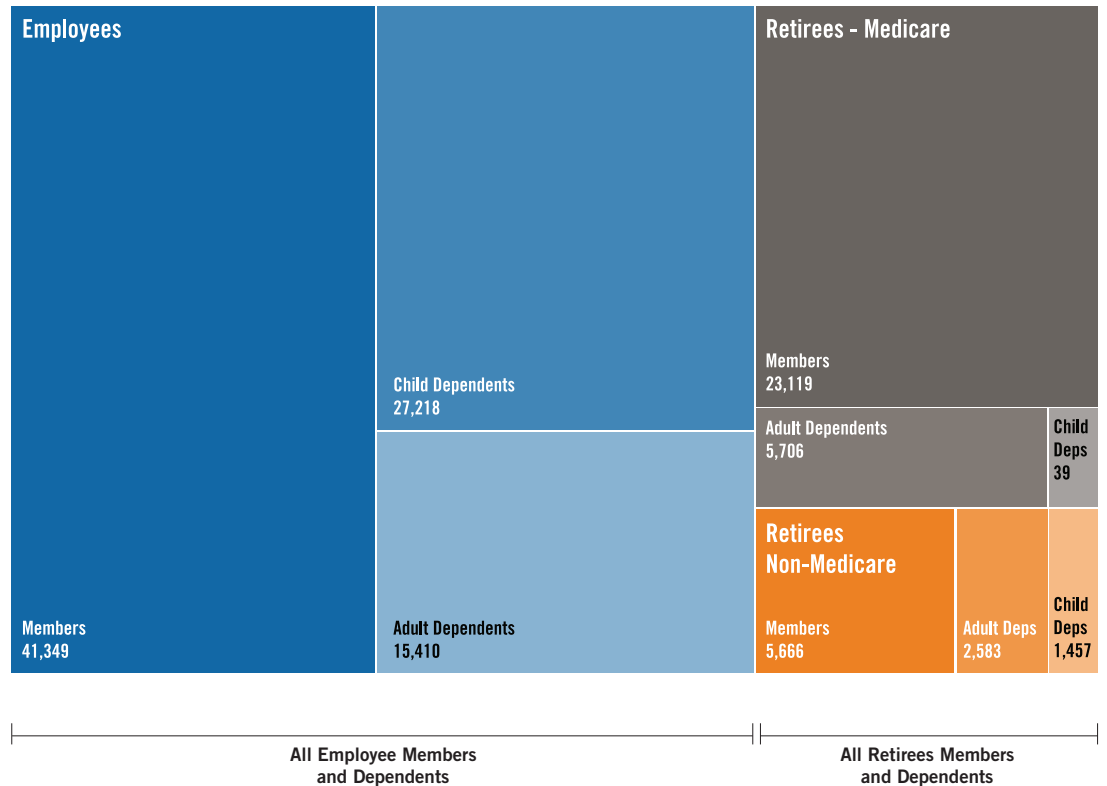
ALL LIVES COVERED BY SFHSS MEDICAL PLANS: 122,547

Employees:

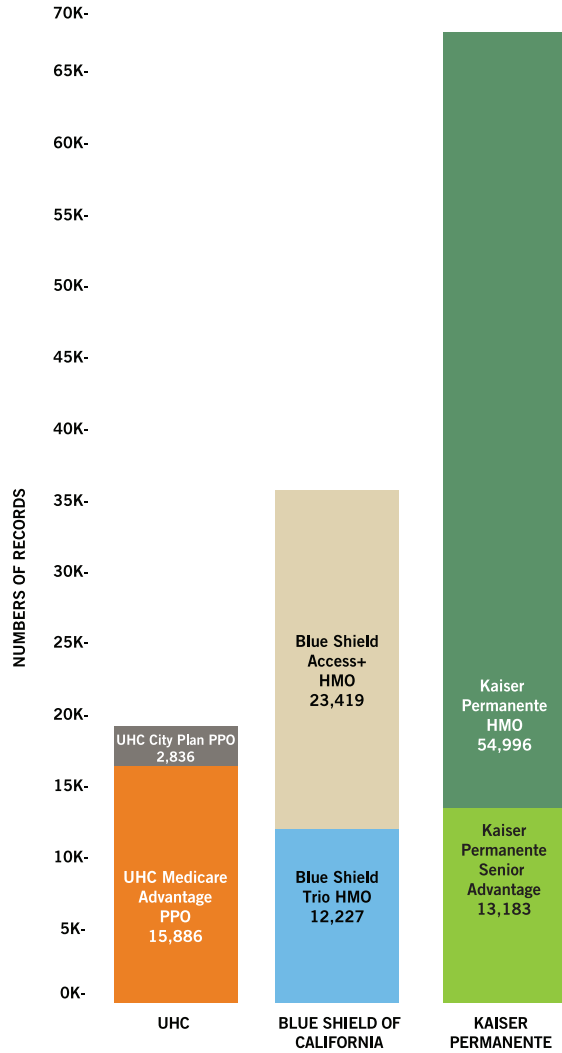
- The ratio of employees to adult and child dependents remains constant at .97.
- 48% (19,759) of employees have no dependents enrolled in medical coverage.
- 38% of employees eligible for dental coverage do not have dependents enrolled.
- For the past six years, 27% of employees have family coverage. 4% of employees with family coverage have children only.

Retirees:

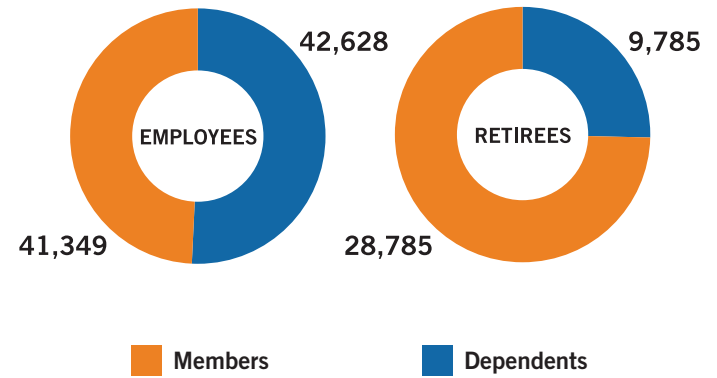
- 25% of Medicare retirees have dependents enrolled.
- Only 503 retirees have family coverage (+2 or more), which continues a year-over-year downward trend.
- Retiree lives (members and dependents) continue to trend upwards, experiencing an increase of 651 lives in the most recent year.



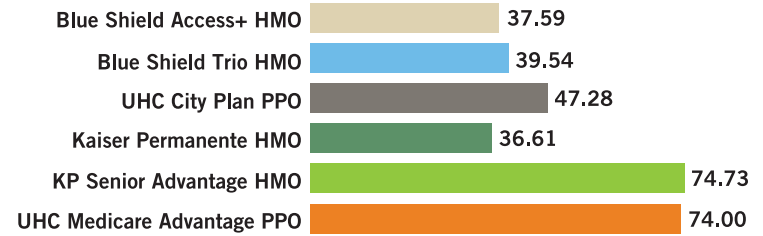
Medical Enrollment: All Covered Lives



Medical Enrollment: All Members vs. Dependents Lives



Average Age by Plan: All Covered Lives

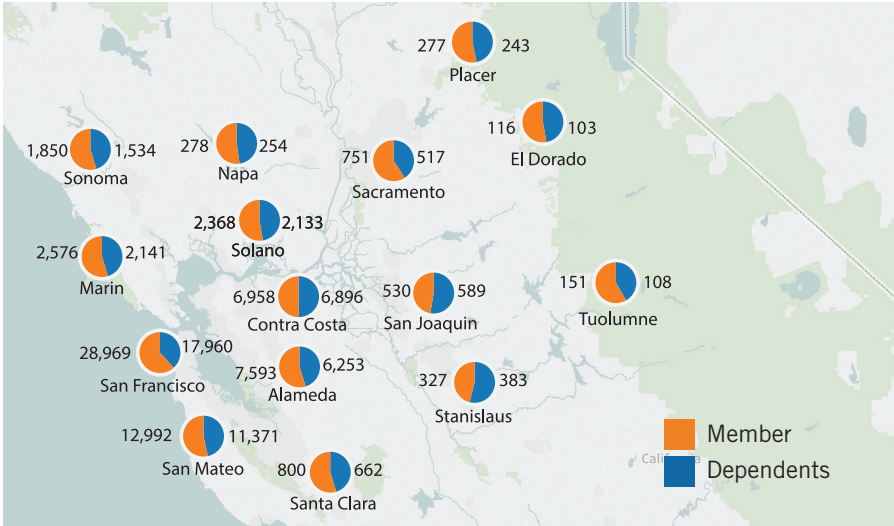


Medical Plan Enrollment: All Lives By County

| | | |
|---------------------------|----------------|-------------|
| San Francisco | 46,929 | 38% |
| San Mateo | 24,363 | 20% |
| Contra Costa | 13,854 | 11% |
| Alameda | 13,846 | 11% |
| Marin | 4,717 | 4% |
| Solano | 4,501 | 4% |
| Sonoma | 3,384 | 3% |
| Santa Clara | 1,462 | 1% |
| Sacramento | 1,268 | 1% |
| San Joaquin | 1,119 | 1% |
| Stanislaus | 710 | 1% |
| Napa | 532 | <1% |
| Placer | 520 | <1% |
| Tuolumne | 259 | <1% |
| El Dorado | 219 | <1% |
| Riverside | 214 | <1% |
| Other California Counties | 1,734 | 1% |
| Outside of California | 2,916 | 2% |
| Total | 122,547 | 100% |



All Covered Lives: Member vs. Dependents



| Medical Plan Enrollment: All Lives | | | | | | | | | | |
|---|----------------|-------------|----------------|-------------|----------------|-------------|----------------|-------------|----------------|-------------|
| | 2015 | | 2016 | | 2017 | | 2018 | | 2019 | |
| Member Lives vs. Dependent Lives | | | | | | | | | | |
| Employee and Retiree Members | 63,463 | 57% | 65,779 | 57% | 67,631 | 57% | 68,976 | 57% | 70,134 | 57% |
| Dependents | 48,488 | 43% | 49,986 | 43% | 50,222 | 43% | 51,407 | 43% | 52,413 | 43% |
| Total | 111,951 | 100% | 115,765 | 100% | 117,853 | 100% | 120,383 | 100% | 122,547 | 100% |
| Employee Lives vs. Retiree Lives | | | | | | | | | | |
| Employees | 76,544 | 68% | 79,514 | 69% | 81,149 | 100% | 82,701 | 69% | 83,977 | 69% |
| Retirees: Medicare | 25,387 | 23% | 26,348 | 23% | 27,247 | 23% | 27,991 | 23% | 28,864 | 24% |
| Retirees: Non-Medicare | 10,020 | 9% | 9,903 | 9% | 9,457 | 8% | 9,691 | 8% | 9,706 | 8% |
| Total | 111,951 | 100% | 115,765 | 100% | 117,853 | 100% | 120,383 | 100% | 122,547 | 100% |
| Lives by Medical Plan | | | | | | | | | | |
| Kaiser Permanente HMO | 47,499 | 53% | 50,209 | 43% | 51,855 | 44% | 53,500 | 44% | 54,996 | 45% |
| Kaiser Permanente Senior Advantage HMO | 11,655 | 10% | 12,035 | 10% | 12,569 | 11% | 12,835 | 11% | 13,183 | 11% |
| Blue Shield Access+ HMO | 44,220 | 39% | 44,024 | 38% | 36,292 | 31% | 21,882 | 18% | 23,419 | 19% |
| Blue Shield Trio HMO | | | | | | | 14,068 | 12% | 12,227 | 10% |
| UHC City Plan PPO | 8,577 | 8% | 8,264 | 7% | 2,465 | 2% | 2,719 | 2% | 2,836 | 2% |
| UHC Medicare Advantage PPO | | | 1,233 | 1% | 14,672 | 12% | 15,379 | 13% | 15,886 | 13% |
| Total | 111,951 | 100% | 115,765 | 100% | 117,853 | 100% | 120,383 | 100% | 122,547 | 100% |
| Lives by Employer | | | | | | | | | | |
| City and County of San Francisco (CCSF) | 89,962 | 80% | 93,317 | 81% | 95,353 | 81% | 97,838 | 81% | 99,588 | 81% |
| San Francisco Unified School District (SFUSD) | 16,406 | 15% | 16,776 | 14% | 16,827 | 14% | 16,927 | 14% | 17,246 | 14% |
| City College of San Francisco (SFCCD) | 4,202 | 4% | 4,221 | 4% | 4,210 | 4% | 4,154 | 3% | 4,270 | 3% |
| Superior Court of San Francisco (CRT) | 1,381 | 1% | 1,451 | 1% | 1,463 | 1% | 1,464 | 1% | 1,443 | 1% |
| Total | 111,951 | 100% | 115,765 | 100% | 117,853 | 100% | 120,383 | 100% | 122,547 | 100% |
| Lives by Gender | | | | | | | | | | |
| Female | 59,050 | 53% | 60,953 | 53% | 61,913 | 53% | 63,257 | 53% | 64,285 | 52% |
| Male | 52,897 | 47% | 54,805 | 47% | 55,929 | 47% | 57,106 | 47% | 58,250 | 48% |
| Unspecified | 4 | <1% | 7 | <1% | 11 | <1% | 20 | <1% | 12 | <1% |
| Total | 111,951 | 100% | 115,765 | 100% | 117,853 | 100% | 120,383 | 100% | 122,547 | 100% |

2019 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 and County of San Francisco (CCSF) | 708 | 3,296 | 9,410 | 10,160 | 8,160 | 11,776 | 13,782 | 10,253 | 1,779 | 115 | 6 | 69,445 |
| San Francisco Unified School District (SFUSD) | 78 | 314 | 839 | 1,112 | 2,027 | 1,977 | 2,114 | 1,898 | 581 | 47 | 1 | 10,988 |
| City College of San Francisco (SFCCD) | 12 | 64 | 222 | 294 | 172 | 322 | 575 | 666 | 267 | 30 | | 2,624 |
| Superior Court of San Francisco (CRT) | 11 | 43 | 112 | 132 | 76 | 150 | 184 | 180 | 30 | 2 | | 920 |
| Retirees Non-Medicare | 3 | 35 | 221 | 1,030 | 165 | 114 | 970 | 6,943 | 109 | 53 | 63 | 9,706 |
| Retirees with Medicare | | | | 2 | 16 | 14 | 60 | 785 | 15,474 | 8,910 | 3,603 | 28,864 |

EMPLOYEE AND RETIREE MEMBERS

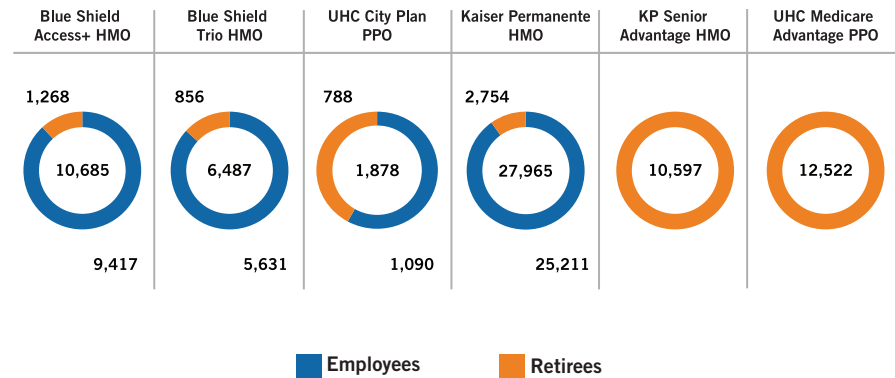
Employee and Retiree Members For All City Employers

- The number of SFHSS members covered by SFHSS medical plans increased by 1,158. A total of 70,134 members were enrolled as of January 2019. In contrast to last year, SFHSS retiree members outpaced the growth of SFHSS employee members by 116 members.
- The number of active and retiree members enrolled in Kaiser Permanente HMO increased by 1,017 members and comprises 55% of all member enrollment in 2019, which is a 1% increase in the proportion of member enrollment in this plan.
- Of the 28,785 medically enrolled retiree members, 23,119 are Medicare retirees and 5,666 are Non-Medicare retirees.
- UnitedHealthcare City Plan PPO enrollment for 2019 increased by 61 members to 1,878 which continues a two-year upward trend in enrollment.
- Enrollment in UnitedHealthcare Medicare Advantage PPO increased by 388 members to 12,522.
- 92% 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. 41% live in San Francisco.
- The number of employee members with domestic partners increased by 52; the number of retirees with domestic partners increased by 23. 1,485 members have a domestic partner enrolled in medical benefits with 74% (1,089) of those being opposite-sex unions.
- 58% of employee and retiree members are enrolled in member-only coverage, 26% are enrolled in member plus one dependent and 16% enrolling in member plus two or more dependents.

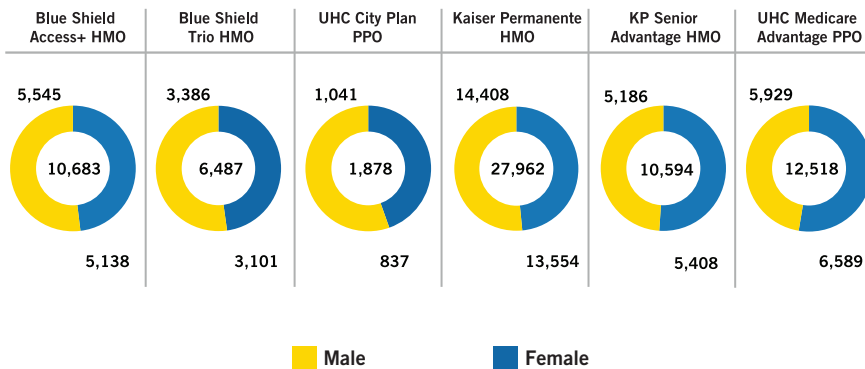
Medical Enrollment: Employee vs. Retiree Average Age



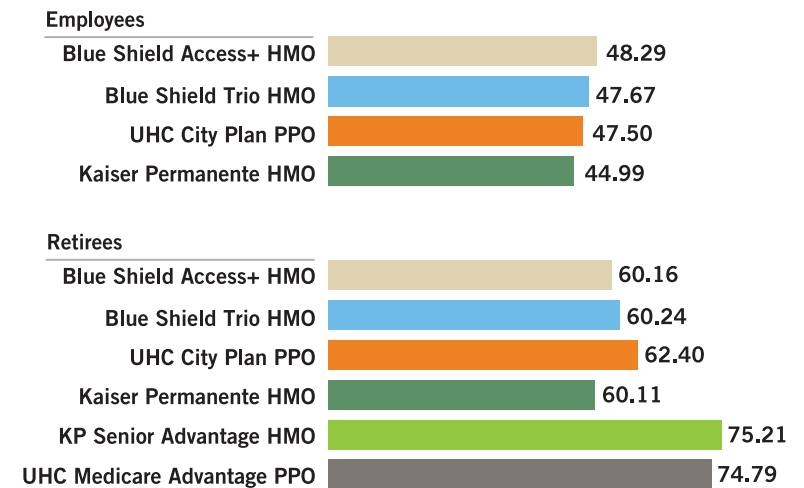
Medical Enrollment: Employee vs. Retiree Members



Medical Enrollment by Gender: Employee and Retiree Members



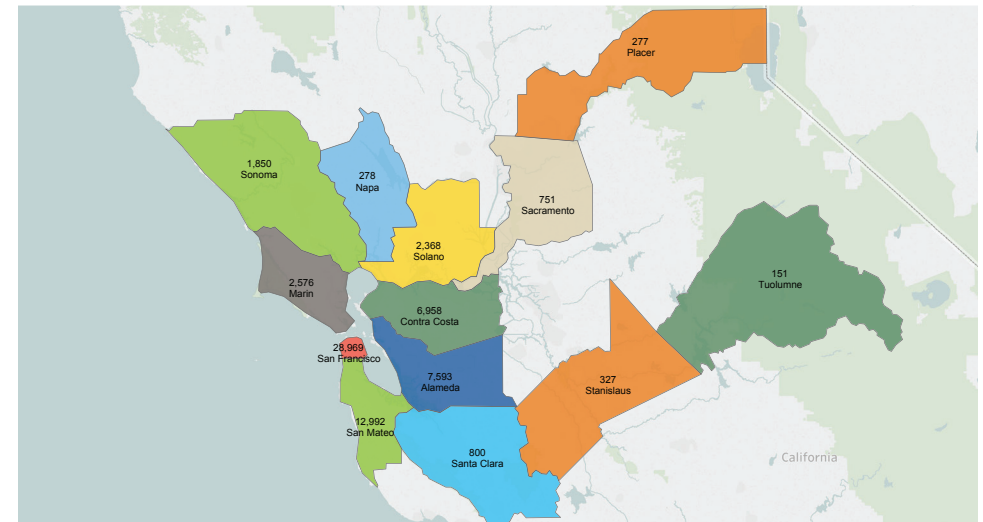
Average Age by Medical Plan: Employee and Retiree Members



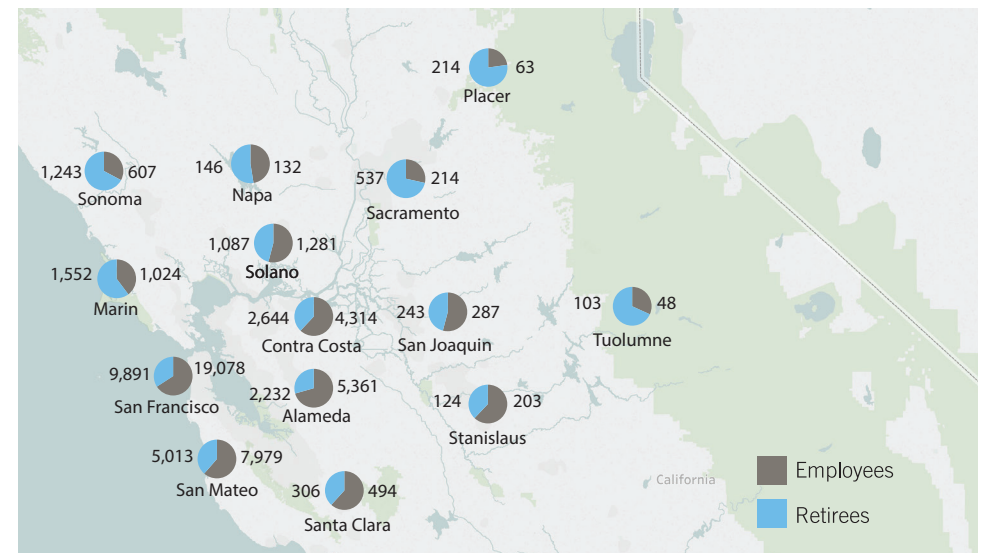
Medical Plan Enrollment: Employee and Retiree Members By County

| | | |
|---------------------------|---------------|-------------|
| San Francisco | 28,969 | 41% |
| San Mateo | 12,992 | 19% |
| Alameda | 7,593 | 11% |
| Contra Costa | 6,958 | 10% |
| Marin | 2,576 | 4% |
| Solano | 2,368 | 3% |
| Sonoma | 1,850 | 3% |
| Santa Clara | 800 | 1% |
| Sacramento | 751 | 1% |
| San Joaquin | 530 | 1% |
| Stanislaus | 327 | <1% |
| Napa | 278 | <1% |
| Placer | 277 | <1% |
| Tuolumne | 151 | <1% |
| Riverside | 148 | <1% |
| Los Angeles | 147 | <1% |
| San Diego | 120 | <1% |
| Other California Counties | 1,028 | 1% |
| Outside California | 2,271 | 3% |
| TOTAL MEMBERS | 70,134 | 100% |

Employee and Retiree Members by County



Employee vs. Retiree Members by County



| Medical Plan Enrollment: Employee and Non-Medicare Members by County | | | | | | |
|--|-------------------------|----------------------|-------------------|-----------------------|---------------|-------------|
| | Blue Shield Access+ HMO | Blue Shield Trio HMO | UHC City Plan PPO | Kaiser Permanente HMO | Total | Percent |
| San Francisco | 4,289 | 3,761 | 576 | 12,145 | 20,771 | 45% |
| San Mateo | 2,803 | 1,043 | 249 | 4,909 | 9,004 | 19% |
| Alameda | 1,261 | 433 | 165 | 4,025 | 5,884 | 13% |
| Contra Costa | 917 | 728 | 113 | 3,225 | 4,983 | 11% |
| Solano | 356 | 60 | 30 | 1,117 | 1,563 | 3% |
| Marin | 295 | 265 | 65 | 659 | 1,284 | 3% |
| Sonoma | 299 | 15 | 40 | 516 | 870 | 2% |
| Santa Clara | 144 | 44 | 39 | 329 | 556 | 1% |
| San Joaquin | 50 | 46 | 8 | 240 | 344 | 1% |
| Sacramento | 57 | 28 | 12 | 231 | 328 | 1% |
| Stanislaus | 48 | 12 | 8 | 164 | 232 | <1% |
| Napa | 19 | 6 | 10 | 122 | 157 | <1% |
| Placer | 26 | 7 | 4 | 52 | 89 | <1% |
| Santa Cruz | 27 | 9 | 10 | 18 | 64 | <1% |
| Tuolumne | | 1 | 58 | | 59 | <1% |
| Other California Counties | 91 | 27 | 101 | 178 | 397 | 1% |
| Total Members | 10,682 | 6,485 | 1,488 | 27,930 | 46,585 | 100% |

| Medical Enrollment: Medicare Retiree Members by County | | | | |
|--|-------------------------|----------------------------|---------------|-------------|
| | KP Senior Advantage HMO | UHC Medicare Advantage PPO | Total | Percent |
| San Francisco | 3,642 | 4,556 | 8,198 | 39% |
| San Mateo | 1,973 | 2,015 | 3,988 | 19% |
| Contra Costa | 1,160 | 815 | 1,975 | 9% |
| Alameda | 976 | 733 | 1,709 | 8% |
| Marin | 641 | 651 | 1,292 | 6% |
| Sonoma | 563 | 417 | 980 | 5% |
| Solano | 510 | 295 | 805 | 4% |
| Sacramento | 275 | 148 | 423 | 2% |
| Santa Clara | 149 | 95 | 244 | 1% |
| Placer | 130 | 58 | 188 | 1% |
| San Joaquin | 117 | 69 | 186 | 1% |
| Napa | 85 | 36 | 121 | 1% |
| Riverside | 47 | 66 | 113 | 1% |
| Stanislaus | 52 | 43 | 95 | <1% |
| Tuolumne | | 92 | 92 | <1% |
| Other California Counties | 231 | 639 | 870 | 4% |
| Total Members | 10,551 | 10,728 | 21,279 | 100% |

| Medical Plan Enrollment: Employee and Retiree Members | | | | | | | | | | |
|--|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|
| | 2015 | | 2016 | | 2017 | | 2018 | | 2019 | |
| Employee Members vs. Retiree Members | | | | | | | | | | |
| Employee Members | 37,084 | 58% | 38,765 | 59% | 39,962 | 59% | 40,828 | 59% | 41,349 | 59% |
| Retiree Members | 26,379 | 42% | 27,014 | 41% | 27,588 | 41% | 28,148 | 41% | 28,785 | 41% |
| Total | 63,463 | 100% | 65,779 | 100% | 67,550 | 100% | 68,976 | 100% | 70,134 | 100% |
| Employee and Retiree Members by Medical Plan | | | | | | | | | | |
| Kaiser Permanente HMO | 23,287 | 37% | 25,012 | 38% | 26,164 | 39% | 27,211 | 39% | 27,965 | 40% |
| Kaiser Permanente Senior Advantage HMO | 9,409 | 15% | 9,677 | 15% | 10,135 | 15% | 10,334 | 15% | 10,597 | 15% |
| Blue Shield Access+ HMO | 23,910 | 38% | 23,658 | 36% | 17,757 | 26% | 9,881 | 14% | 10,685 | 15% |
| Blue Shield Trio HMO | | | | | | | 7,599 | 11% | 6,487 | 9% |
| UHC City Plan PPO | 6,857 | 11% | 6,469 | 10% | 1,695 | 3% | 1,817 | 3% | 1,878 | 3% |
| UHC Medicare Advantage PPO | | <1% | 963 | 1% | 11,799 | 17% | 12,134 | 18% | 12,522 | 18% |
| Total | 63,463 | 100% | 65,779 | 100% | 67,550 | 100% | 68,976 | 100% | 70,134 | 100% |
| Employee and Retiree Members by Employer | | | | | | | | | | |
| City and County of San Francisco (CCSF) | 48,313 | 76% | 50,243 | 76% | 58,513 | 87% | 53,151 | 77% | 54,097 | 77% |
| San Francisco Unified School District (SFUSD) | 11,598 | 18% | 11,947 | 18% | 7,049 | 10% | 12,204 | 18% | 12,352 | 18% |
| City College of San Francisco (SFCCD) | 2,735 | 4% | 2,744 | 4% | 1,529 | 2% | 2,760 | 4% | 2,831 | 4% |
| Superior Court of San Francisco (CRT) | 817 | 1% | 845 | 1% | 459 | 1% | 861 | 1% | 854 | 1% |
| Total | 63,463 | 100% | 65,779 | 100% | 67,550 | 100% | 68,976 | 100% | 70,134 | 100% |
| Employee and Retiree Members by Gender | | | | | | | | | | |
| Female | 31,185 | 49% | 32,287 | 49% | 33,132 | 49% | 33,913 | 49% | 34,627 | 49% |
| Male | 32,278 | 51% | 33,485 | 51% | 34,407 | 51% | 35,043 | 51% | 35,495 | 51% |
| Unspecified | | | 7 | <1% | 11 | <1% | 20 | <1% | 12 | <1% |
| Total | 63,463 | 100% | 65,779 | 100% | 67,550 | 100% | 68,976 | 100% | 70,134 | 100% |
| Employee and Retiree Members with Enrolled Domestic Partner | | | | | | | | | | |
| Employee Domestic Partner | 1,009 | 75% | 1,011 | 75% | 1,058 | 76% | 1,083 | 75% | 1,039 | 75% |
| Retiree Domestic Partner | 334 | 25% | 337 | 25% | 332 | 24% | 355 | 25% | 351 | 25% |
| Total | 1,343 | 100% | 1,348 | 100% | 1,390 | 100% | 1,438 | 100% | 1,390 | 100% |
| Employee and Retiree Members with Married Spouse | | | | | | | | | | |
| Employee with Spouse | 13,551 | 65% | 13,754 | 65% | 13,929 | 65% | 14,173 | 66% | 14,331 | 64% |
| Retiree with Spouse | 7,143 | 35% | 7,363 | 35% | 7,353 | 35% | 7,205 | 34% | 7,930 | 36% |
| Total | 20,694 | 100% | 21,117 | 100% | 21,282 | 100% | 21,378 | 100% | 22,261 | 100% |
| Employee and Retiree Members with Split Coverage | | | | | | | | | | |
| Employee Lives | | | | | 27 | 4% | 23 | 3% | 19 | 2% |
| Retiree Lives | | | | | 765 | 96% | 808 | 97% | 832 | 98% |
| Total | | | | | 792 | 100% | 831 | 100% | 851 | 100% |

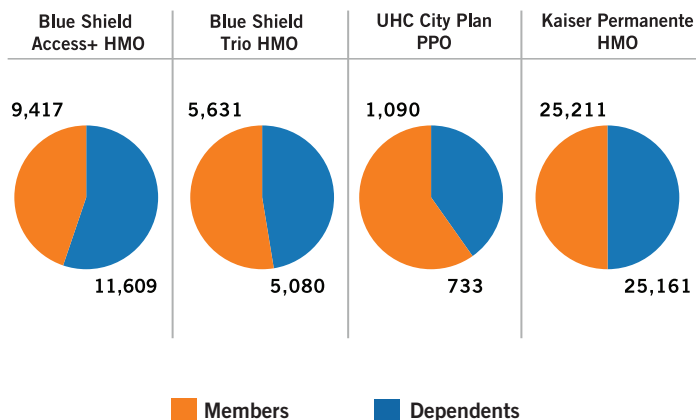
| Medical Plan Enrollment: Employee and Retiree Members | | | | | | | | | | |
|---|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|
| | 2015 | | 2016 | | 2017 | | 2018 | | 2019 | |
| Employee and Retiree Members by Coverage Level | | | | | | | | | | |
| Member Only | 35,406 | 56% | 36,956 | 56% | 38,095 | 56% | 39,524 | 57% | 40,453 | 58% |
| Member Plus One Dependent | 17,272 | 27% | 17,677 | 27% | 18,042 | 27% | 17,820 | 26% | 17,930 | 26% |
| Member Plus Two or More Dependents | 10,785 | 17% | 11,146 | 17% | 11,413 | 17% | 11,632 | 17% | 11,751 | 17% |
| Total | 63,463 | 100% | 65,779 | 100% | 67,550 | 100% | 68,976 | 100% | 70,134 | 100% |
| Employee and Retiree Members by Type of Dependents | | | | | | | | | | |
| Member Only | 35,497 | 56% | 36,961 | 56% | 38,095 | 56% | 39,524 | 57% | 40,453 | 58% |
| Member with Adult Dependent Only | 12,410 | 20% | 12,803 | 19% | 13,020 | 19% | 12,779 | 19% | 12,987 | 19% |
| Member with Child Dependent Only | 4,839 | 8% | 4,870 | 7% | 5,022 | 7% | 5,041 | 7% | 4,943 | 7% |
| Member with Child Dependents Only | 1,386 | 2% | 1,484 | 2% | 1,597 | 2% | 1,695 | 2% | 1,745 | 2% |
| Member with Adult and Child Dependents | 9,331 | 15% | 9,661 | 15% | 9,816 | 15% | 9,937 | 14% | 10,006 | 14% |
| Total | 63,463 | 100% | 65,779 | 100% | 67,550 | 100% | 68,976 | 100% | 70,134 | 100% |
| Employee Members by Type of Dependents | | | | | | | | | | |
| Employee Only | 17,049 | 46% | 18,128 | 47% | 18,842 | 47% | 19,281 | 47% | 19,759 | 48% |
| Employee with Adult Dependent Only | 5,584 | 15% | 5,696 | 15% | 5,746 | 14% | 5,776 | 14% | 5,786 | 14% |
| Employee with Child Dependent Only | 4,395 | 12% | 4,447 | 11% | 4,592 | 11% | 4,646 | 11% | 4,523 | 11% |
| Employee with Child Dependents Only | 1,336 | 4% | 1,426 | 4% | 1,543 | 4% | 1,646 | 4% | 1,687 | 4% |
| Employee with Adult and Child Dependents | 8,720 | 24% | 9,068 | 23% | 9,239 | 23% | 9,479 | 23% | 9,547 | 23% |
| Total | 37,084 | 100% | 38,765 | 100% | 39,962 | 100% | 40,828 | 100% | 41,349 | 100% |
| Retiree Members by Type of Dependents | | | | | | | | | | |
| Retiree Only | 18,448 | 70% | 18,833 | 70% | 19,253 | 70% | 19,566 | 70% | 20,694 | 72% |
| Retiree with Adult Dependent Only | 6,826 | 26% | 7,107 | 26% | 7,274 | 26% | 7,542 | 27% | 7,201 | 25% |
| Retiree with Child Dependent Only | 444 | 2% | 423 | 2% | 430 | 2% | 449 | 2% | 386 | 1% |
| Retiree with Child Dependents Only | 50 | <1% | 58 | <1% | 54 | <1% | 54 | <1% | 50 | <1% |
| Retiree with Adult and Child Dependents | 611 | 2% | 593 | 2% | 577 | 2% | 537 | 2% | 453 | 2% |
| Total | 26,379 | 100% | 27,014 | 100% | 27,588 | 100% | 28,148 | 100% | 28,784 | 100% |

EMPLOYEE MEMBERS AND DEPENDENTS

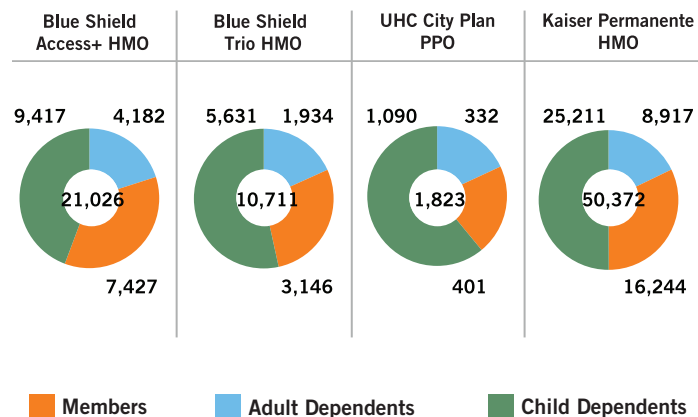
Employees and Dependents (All Employers)

- The number of all employee lives covered by SFHSS medical plans (83,977) continued trending up. In 2019, employee lives covered by medical plans increased by 1,276. 521 of these are employee members and 755 are employee dependents.
- The proportion of employees vs. dependents enrolled in medical coverage has remained static for the last three years with 49% employee members and 51% employee dependents.
- Employee lives enrolled in Kaiser Permanente HMO increased by 1,499 thereby raising Kaiser Permanente's proportional share of employee lives by 1%. Kaiser Permanente now covers 60% of all employee lives.
- Employees and dependents enrolled in Blue Shield of California HMO decreased to 31,737 lives. This continues a downward trend of employee lives in Blue Shield. Blue Shield Trio HMO has 10,711 employee lives, a decrease from previous year and Blue Shield Access+ HMO has 21,026 employee lives, an increase over previous year.
- Enrollment in UnitedHealthcare City Plan PPO increased by 107, with a total of 1,823 employees and their 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 fifth consecutive year, the average age of employee members dipped slightly to 45.95. The average age of an employee dependent is 25.87, a minuscule increase. Average age for all employee and dependent members combined is 35.71.
- 97% 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. This is a 1% increase over the previous year.
- 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, a 2% reduction from last year and 38.37% of employees with dependents live in San Francisco.

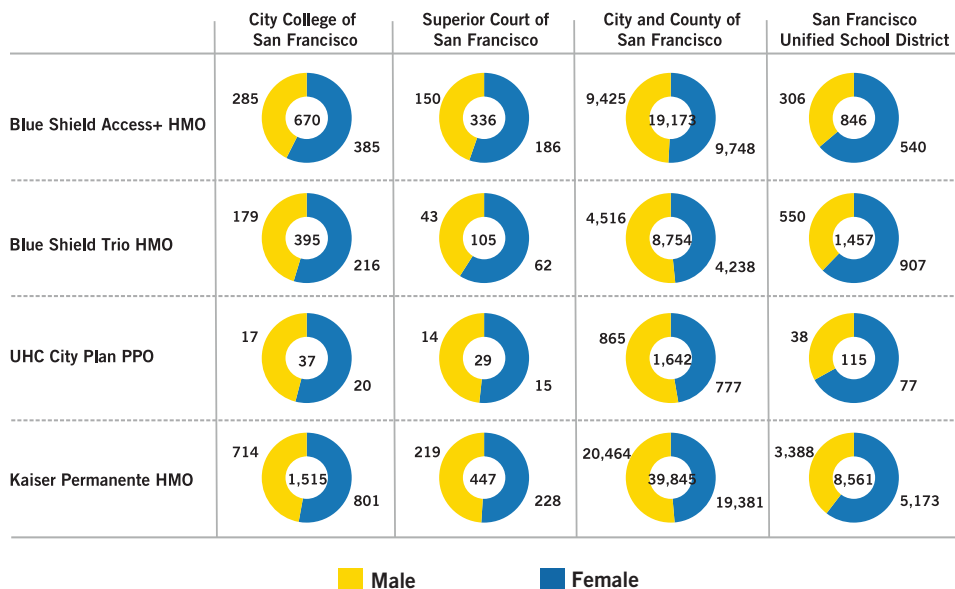
Medical Coverage Level by County: Employees and Dependents



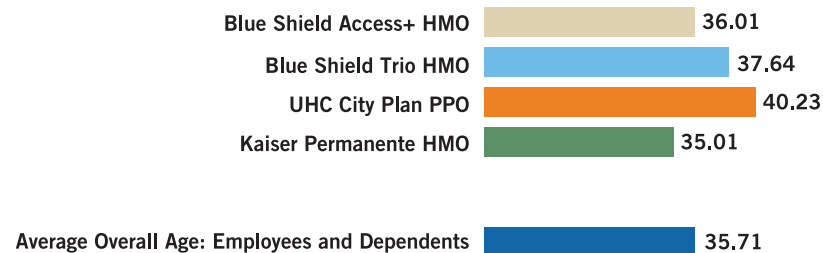
Medical Enrollment: Employees vs. Dependents



Medical Enrollment by Gender: Employees and Dependents



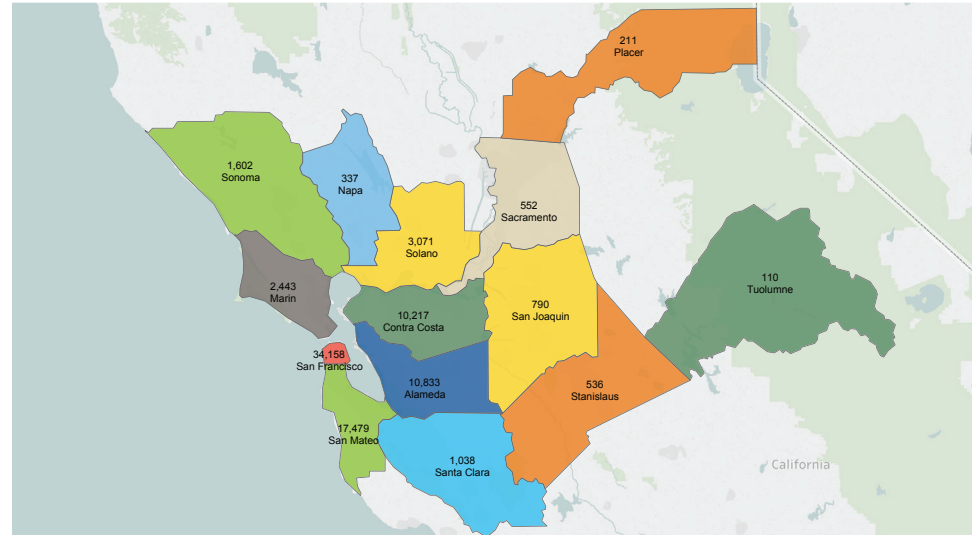
Average Age by Medical Plan: Employees and Dependents



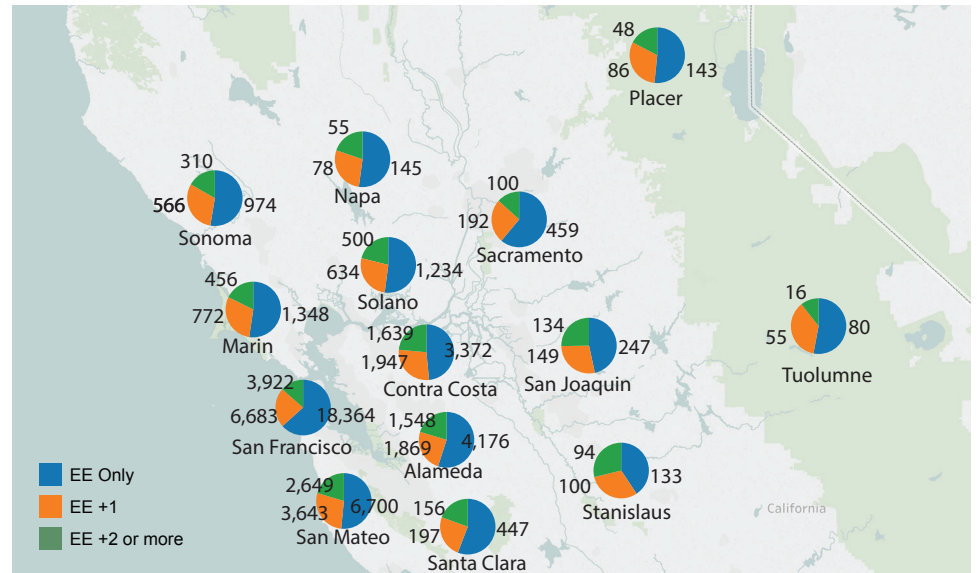
Medical Plan Enrollment: Employee Members and Dependents By County

| | Members | Adult Deps | Child Deps | Percent |
|---------------------------|---------------|---------------|---------------|-------------|
| San Francisco | 19,078 | 5,615 | 9,465 | 41% |
| San Mateo | 7,979 | 3,471 | 6,029 | 21% |
| Alameda | 5,361 | 2,016 | 3,456 | 13% |
| Contra Costa | 4,314 | 2,022 | 3,881 | 12% |
| Solano | 1,281 | 570 | 1,220 | 4% |
| Marin | 1,024 | 521 | 898 | 3% |
| Sonoma | 607 | 345 | 650 | 2% |
| Santa Clara | 494 | 200 | 344 | 1% |
| San Joaquin | 287 | 157 | 346 | 1% |
| Sacramento | 214 | 116 | 222 | 1% |
| Stanislaus | 203 | 119 | 214 | 1% |
| Napa | 132 | 75 | 130 | <1% |
| Placer | 63 | 46 | 102 | <1% |
| Santa Cruz | 51 | 21 | 42 | <1% |
| Tuolumne | 48 | 22 | 40 | <1% |
| Other California Counties | 182 | 81 | 159 | 1% |
| Outside California | 31 | 13 | 20 | <1% |
| Total | 41,349 | 15,410 | 27,218 | 100% |

Employee Members and Dependent Lives By County



Employee Members by County and Coverage Level



| Medical and Dental Plan Enrollment: Employee Members and Dependents (All Employers) | | | | | | | | | | |
|---|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|
| | 2015 | | 2016 | | 2017 | | 2018 | | 2019 | |
| Employee vs. Dependents | | | | | | | | | | |
| Employees | 37,084 | 48% | 38,765 | 49% | 39,962 | 49% | 40,828 | 49% | 41,349 | 49% |
| Dependents of Employees | 39,460 | 52% | 40,749 | 51% | 41,187 | 51% | 41,873 | 51% | 42,628 | 51% |
| Total | 76,544 | 100% | 79,514 | 100% | 81,149 | 100% | 82,701 | 100% | 83,977 | 100% |
| Employees by Coverage Level | | | | | | | | | | |
| Employee Only | 16,982 | 46% | 18,125 | 47% | 18,842 | 47% | 19,281 | 47% | 19,759 | 48% |
| Employee + 1 | 9,984 | 27% | 10,145 | 26% | 10,338 | 26% | 10,422 | 26% | 10,342 | 25% |
| Employee + 2 or more | 10,118 | 27% | 10,495 | 27% | 10,782 | 27% | 11,125 | 27% | 11,248 | 27% |
| Total | 37,084 | 100% | 38,765 | 100% | 39,962 | 100% | 40,828 | 100% | 41,349 | 100% |
| Employee Lives by Plan | | | | | | | | | | |
| Kaiser Permanente HMO | 43,000 | 56% | 45,664 | 57% | 47,298 | 58% | 48,899 | 59% | 50,398 | 60% |
| Blue Shield Access+ HMO | 32,728 | 43% | 32,810 | 41% | 32,294 | 40% | 19,796 | 24% | 21,026 | 25% |
| Blue Shield Trio HMO | | | | | | | 12,267 | 15% | 10,711 | 13% |
| UHC City Plan PPO | 816 | 1% | 1,040 | 1% | 1,530 | 2% | 1,716 | 2% | 1,823 | 2% |
| Total | 76,544 | 100% | 79,514 | 100% | 81,149 | 100% | 82,701 | 100% | 83,977 | 100% |
| Employee Members by Plan | | | | | | | | | | |
| Kaiser Permanente HMO | 20,618 | 56% | 22,298 | 57.5% | 23,467 | 59% | 24,467 | 60% | 25,211 | 61% |
| Blue Shield Access+ HMO | 15,830 | 43% | 15,746 | 41% | 15,519 | 39% | 8,764 | 21% | 9,417 | 23% |
| Blue Shield Trio HMO | | | | | | | 6,551 | 16% | 5,631 | 14% |
| UHC City Plan PPO | 636 | 2% | 721 | 2% | 976 | 2% | 1,046 | 3% | 1,090 | 3% |
| Total | 37,084 | 100% | 38,765 | 100% | 39,962 | 100% | 40,828 | 100% | 41,349 | 100% |
| Employee Dependents by Plan | | | | | | | | | | |
| Kaiser Permanente HMO | 22,382 | 57% | 23,366 | 57% | 23,831 | 58% | 24,432 | 58% | 25,187 | 59% |
| Blue Shield Access+ HMO | 16,898 | 43% | 17,064 | 42% | 16,775 | 41% | 11,032 | 26% | 11,609 | 27% |
| Blue Shield Trio HMO | | | | | | | 5,716 | 14% | 5,080 | 12% |
| UHC City Plan PPO | 180 | <1% | 319 | 1% | 554 | 1% | 670 | 2% | 733 | 2% |
| Total | 39,460 | 100% | 40,749 | 100% | 41,187 | 100% | 41,873 | 100% | 42,628 | 100% |
| Employee Lives by Dental Plan | | | | | | | | | | |
| Delta Dental PPO | 66,005 | 97% | 68,501 | 97% | 70,066 | 97% | 71,485 | 97% | 72,012 | 97% |
| DeltaCare USA DHMO | 1,394 | 2% | 1,502 | 2% | 1,442 | 2% | 1,360 | 2% | 1,316 | 2% |
| UnitedHealthcare Dental DHMO | 599 | 1% | 629 | 1% | 675 | 1% | 762 | 1% | 894 | 1% |
| Total | 67,998 | 100% | 70,632 | 100% | 72,183 | 100% | 73,607 | 100% | 74,222 | 100% |
| Employee Lives by Gender | | | | | | | | | | |
| Female | 39,341 | 51% | 40,715 | 51% | 41,481 | 51% | 42,224 | 51% | 42,768 | 51% |
| Male | 37,203 | 49% | 38,792 | 49% | 39,659 | 49% | 40,468 | 49% | 41,206 | 49% |
| Unspecified | | | 7 | <1% | 9 | <1% | 9 | <1% | 3 | <1% |
| Total | 76,544 | 100% | 79,514 | 100% | 81,149 | 100% | 82,701 | 100% | 83,977 | 100% |
| Employee Members by Gender | | | | | | | | | | |
| Female | 17,875 | 48% | 18,587 | 48% | 19,078 | 48% | 19,523 | 48% | 19,866 | 48% |
| Male | 19,209 | 52% | 20,171 | 52% | 20,875 | 52% | 21,296 | 52% | 21,480 | 52% |
| Unspecified | | | 7 | <1% | 9 | <1% | 9 | <1% | 3 | <1% |
| Total | 37,084 | 100% | 38,765 | 100% | 39,962 | 100% | 40,828 | 100% | 41,349 | 100% |

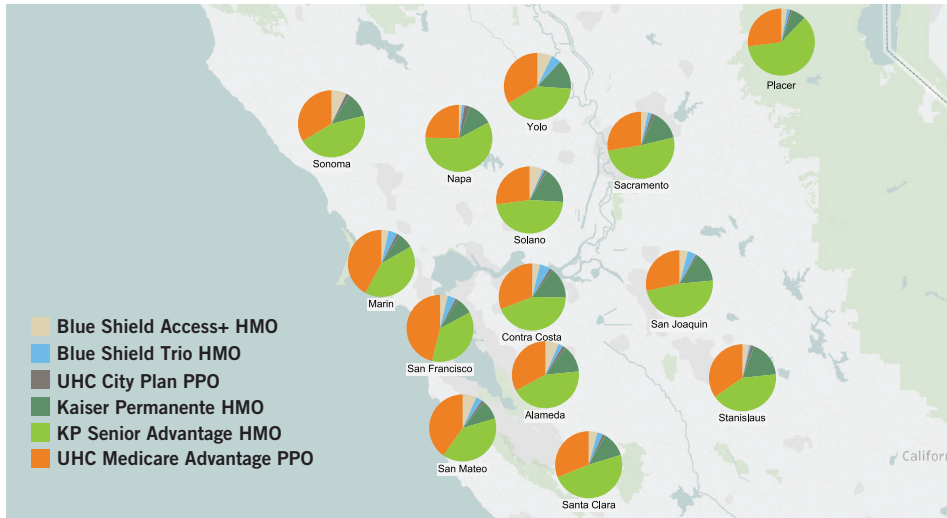
| Medical Plan Enrollment: Employee Members and Dependents (All Employers) | | | | | | | | | | | |
|---|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------------|
| | 2015 | | 2016 | | 2017 | | 2018 | | 2019 | | Year-by-Year Change |
| Employee Members by Coverage Level: Kaiser Permanente HMO | | | | | | | | | | | |
| Employee Only | 9,384 | 46% | 10,579 | 47% | 11,341 | 48% | 11,951 | 49% | 12,513 | 50% | 4% |
| Employee with Adult Dependent Only | 3,051 | 15% | 3,180 | 14% | 3,206 | 14% | 3,269 | 13% | 3,338 | 13% | 2% |
| Employee with Child Dependent Only | 2,391 | 12% | 2,517 | 11% | 2,648 | 11% | 2,714 | 11% | 2,673 | 11% | -2% |
| Employee with Child Dependents Only | 878 | 4% | 931 | 4% | 1,027 | 4% | 1,086 | 4% | 1,117 | 4% | 3% |
| Employee with Adult and Child Dependents | 4,914 | 24% | 5,091 | 23% | 5,245 | 22% | 5,447 | 22% | 5,570 | 22% | 2% |
| Total | 20,618 | 100% | 22,298 | 100% | 23,467 | 100% | 24,467 | 100% | 25,211 | 100% | 3% |
| Employee Members by Coverage Level: Blue Shield Access+ HMO | | | | | | | | | | | |
| Employee Only | 7,069 | 45% | 7,004 | 44% | 6,843 | 44% | 3,185 | 36% | 3,576 | 38% | 11% |
| Employee with Adult Dependent Only | 2,456 | 16% | 2,434 | 15% | 2,416 | 16% | 1,362 | 16% | 1,486 | 16% | 8% |
| Employee with Child Dependent Only | 2,014 | 13% | 1,909 | 12% | 1,889 | 12% | 1,234 | 14% | 1,271 | 13% | 3% |
| Employee with Child Dependents Only | 473 | 3% | 492 | 3% | 507 | 3% | 363 | 4% | 395 | 4% | 8% |
| Employee with Adult and Child Dependents | 3,818 | 24% | 3,907 | 25% | 3,864 | 25% | 2,620 | 30% | 2,689 | 29% | 3% |
| Total | 15,830 | 100% | 15,746 | 100% | 15,519 | 100% | 8,764 | 100% | 9,417 | 100% | 7% |
| Employee Members by Coverage Level: Blue Shield Trio HMO | | | | | | | | | | | |
| Employee Only | | | | | | | 3,500 | 53% | 2,975 | 53% | -18% |
| Employee with Adult Dependent Only | | | | | | | 970 | 15% | 800 | 14% | -21% |
| Employee with Child Dependent Only | | | | | | | 641 | 10% | 562 | 10% | -14% |
| Employee with Child Dependents Only | | | | | | | 184 | 3% | 170 | 3% | -8% |
| Employee with Adult and Child Dependents | | | | | | | 1,256 | 19% | 1,124 | 20% | -12% |
| Total | | | | | | | 6,551 | 100% | 5,631 | 100% | -16% |
| Employee Members by Coverage Level: UHC City Plan PPO | | | | | | | | | | | |
| Employee Only | 529 | 83% | 545 | 76% | 658 | 67% | 667 | 64% | 695 | 64% | 4% |
| Employee with Adult Dependent Only | 59 | 9% | 82 | 11% | 124 | 13% | 153 | 15% | 162 | 15% | 6% |
| Employee with Child Dependent Only | 13 | 2% | 21 | 3% | 55 | 6% | 57 | 5% | 50 | 5% | -14% |
| Employee with Child Dependents Only | 2 | <1% | 3 | <1% | 9 | 1% | 13 | 1% | 13 | 1% | 0% |
| Employee with Adult and Child Dependents | 33 | 5% | 70 | 10% | 130 | 13% | 156 | 15% | 170 | 16% | 8% |
| Total | 636 | 100% | 721 | 100% | 976 | 100% | 1,046 | 100% | 1,090 | 100% | 4% |
| Employee Members by Coverage Level: All Plans | | | | | | | | | | | |
| Employee Only | 7,598 | 46% | 7,549 | 40% | 18,842 | 47% | 19,303 | 47% | 19,759 | 48% | 2% |
| Employee with Adult Dependent Only | 2,515 | 15% | 2,516 | 13% | 5,746 | 14% | 5,754 | 14% | 5,786 | 14% | 1% |
| Employee with Child Dependent Only | 2,027 | 12% | 1,930 | 10% | 4,592 | 11% | 4,646 | 11% | 4,556 | 11% | -2% |
| Employee with Child Dependents Only | 475 | 3% | 495 | 3% | 1,543 | 4% | 1,646 | 4% | 1,695 | 4% | 3% |
| Employee with Adult and Child Dependents | 3,851 | 23% | 6,326 | 34% | 9,239 | 23% | 9,479 | 23% | 9,553 | 23% | 1% |
| Total | 16,466 | 100% | 18,816 | 100% | 39,962 | 100% | 40,828 | 100% | 41,349 | 100% | 1% |

RETIREE MEMBERS AND DEPENDENTS

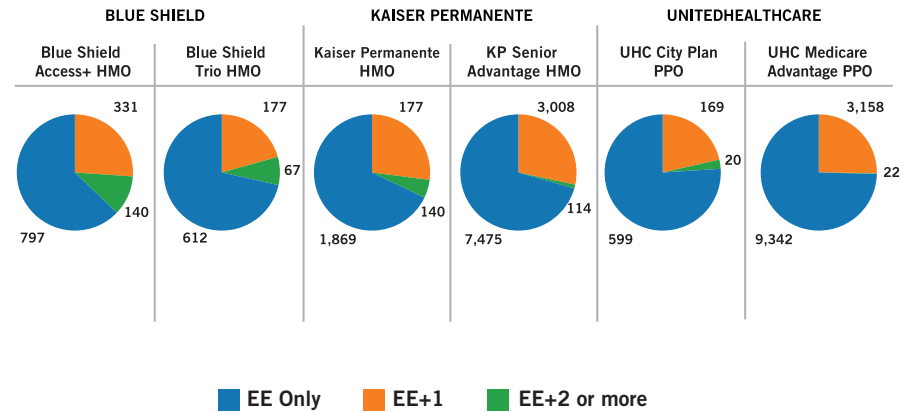
Retiree Members and Dependents (All Employers)

- Retiree lives continues an upward trend, increasing by another 888 lives to 38,570. Retiree members increased by 637 while retiree dependents increased by 251.
- The proportion of retirees vs. dependents enrolled in medical has remained unchanged over the past six years with lives consisting of 75% retiree members and 25% retiree dependents.
- The 2019 Demographic Report breaks out Medicare retirees from Non-Medicare retirees. Therefore, enrollment for Kaiser Permanente HMO is segmented from enrollment in Kaiser Permanente Senior Advantage (KPSA). Overall enrollment in Kaiser Permanente plans remains static. 48.44% of Non-Medicare retirees are enrolled in Kaiser Permanente HMO and 45.33% of Medicare retirees are enrolled in Kaiser Permanente Senior Advantage.
- The Blue Shield of California plans are only available for Non-Medicare retirees which accounts for the 10% enrollment percentage when taken as a percent of all retirees. When considering only Non-Medicare plans, the Blue Shield plans account for 41% of Non-Medicare retiree enrollment.
- UnitedHealthcare City Plan PPO enrollment increased to 1,013 retiree lives which are comprised of Non-Medicare retirees, Medicare-eligible but not enrolled retirees or retirees living outside of the country.
- The average age of Medicare retiree lives enrolled in medical coverage is 74.68 and the average age of Non-Medicare retiree lives is 56.14.
- The number of retiree members and dependents enrolled in coverage who reside outside of the United States of America is 50. 89 additional members live outside of the country but waive coverage.
- Retiree lives enrolled in Medicare increased to 28,864. Non-Medicare retiree lives are 9,706. Both populations are increasing slightly.
- 93% of retirees and dependents enrolled live in the state of California. 90% live in Bay Area counties: San Francisco, San Mateo, Contra Costa, Alameda, Marin, Sonoma, Solano, and Santa Clara. The number of lives increased in each of these counties.
- 12,771 (33%) retiree lives reside in San Francisco.
- Enrollment in retiree dental plans increased by 1,246 lives, which outpaced enrollment increases from the previous two years. In 2019, SFHSS introduced plan design changes for Delta Dental PPO, which increased the adult orthodontic lifetime maximum from \$1,500 to \$2,500, added dental accident benefits, and introduced the *SmileWay* program for enrollees with certain chronic conditions.

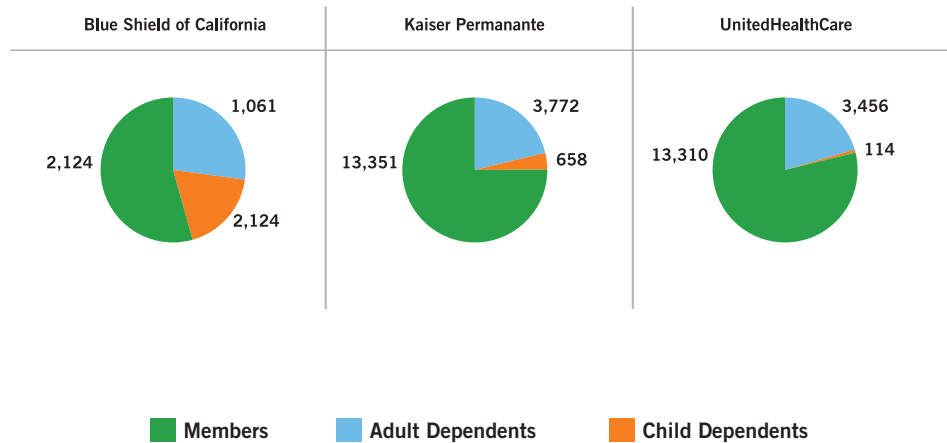
Medical Coverage Level by County: Retirees and Dependents



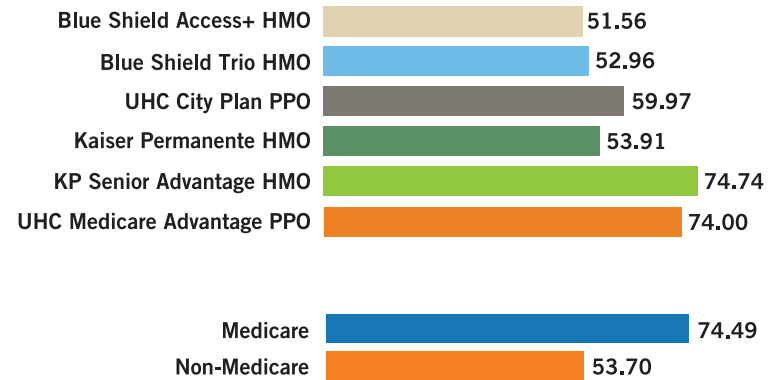
Medical Enrollment by Coverage Level: Retirees vs. Dependents



Medical Enrollment by Dependent Type: Retirees and Dependents



Average Age by Medical Plan: Retirees and Dependents



Medical Plan Enrollment: Retiree Lives By California Counties

| | | |
|-----------------|--------|-----|
| San Francisco | 12,771 | 36% |
| San Mateo | 6,884 | 19% |
| Contra Costa | 3,637 | 10% |
| Alameda | 3,013 | 8% |
| Marin | 2,274 | 6% |
| Sonoma | 1,782 | 5% |
| Solano | 1,430 | 4% |
| Sacramento | 716 | 2% |
| Santa Clara | 424 | 1% |
| San Joaquin | 329 | 1% |
| Placer | 309 | 1% |
| Napa | 195 | 1% |
| Riverside | 195 | 1% |
| Stanislaus | 174 | <1% |
| Tuolumne | 149 | <1% |
| Los Angeles | 142 | <1% |
| El Dorado | 140 | <1% |
| San Diego | 139 | <1% |
| Nevada | 118 | <1% |
| Orange | 78 | <1% |
| Santa Cruz | 74 | <1% |
| Lake | 60 | <1% |
| Mendocino | 58 | <1% |
| Butte | 55 | <1% |
| Yolo | 55 | <1% |
| Monterey | 47 | <1% |
| Shasta | 47 | <1% |
| Fresno | 45 | <1% |
| San Luis Obispo | 37 | <1% |
| Humboldt | 31 | <1% |
| Amador | 29 | <1% |
| Calaveras | 29 | <1% |
| Madera | 28 | <1% |
| San Bernardino | 27 | <1% |
| Tehama | 20 | <1% |
| Merced | 18 | <1% |



| | | |
|---------------------------|---------------|-------------|
| Santa Barbara | 18 | <1% |
| Mariposa | 16 | <1% |
| Ventura | 16 | <1% |
| Yuba | 15 | <1% |
| Kern | 14 | <1% |
| Sutter | 14 | <1% |
| Tulare | 14 | <1% |
| Siskiyou | 10 | <1% |
| Other California Counties | 42 | <1% |
| Total | 35,718 | 100% |

| Medical Plan Enrollment: Retiree Lives by State | | |
|---|---------------|-------------|
| California | 35,718 | 93% |
| Nevada | 419 | 1% |
| Oregon | 294 | 1% |
| Washington | 269 | 1% |
| Arizona | 249 | 1% |
| Texas | 206 | 1% |
| Florida | 190 | <1% |
| Hawaii | 106 | <1% |
| Idaho | 85 | <1% |
| Colorado | 64 | <1% |
| Georgia | 64 | <1% |
| New York | 64 | <1% |
| New Mexico | 61 | <1% |
| North Carolina | 56 | <1% |
| Louisiana | 54 | <1% |
| Tennessee | 40 | <1% |
| Utah | 36 | <1% |
| Michigan | 32 | <1% |
| Alabama | 30 | <1% |
| Illinois | 30 | <1% |
| Pennsylvania | 30 | <1% |
| Other States | 423 | 1% |
| Outside of USA | 50 | <1% |
| TOTAL | 38,570 | 100% |

| Medical Plan Waived: Retiree Members by State | | |
|---|--------------|-------------|
| California | 2,422 | 85% |
| Oregon | 59 | 2% |
| Nevada | 53 | 2% |
| Texas | 42 | 1% |
| Washington | 37 | 1% |
| Arizona | 33 | 1% |
| Florida | 27 | 1% |
| Hawaii | 17 | 1% |
| North Carolina | 16 | 1% |
| Louisiana | 11 | <1% |
| New York | 11 | <1% |
| Georgia | 9 | <1% |
| Massachusetts | 8 | <1% |
| Pennsylvania | 8 | <1% |
| Colorado | 7 | <1% |
| Montana | 7 | <1% |
| Ohio | 7 | <1% |
| Idaho | 6 | <1% |
| Maryland | 6 | <1% |
| Mississippi | 6 | <1% |
| Other States | 68 | 2% |
| TOTAL WAIVED | 2,860 | 100% |

| Medical Plan Waived: Retiree Members by Country | | |
|---|-----------|-------------|
| Philippines | 21 | <1% |
| Canada | 13 | <1% |
| Mexico | 7 | <1% |
| Israel | 5 | <1% |
| Spain | 4 | <1% |
| United Kingdom | 4 | <1% |
| Ireland | 4 | <1% |
| Australia | 3 | <1% |
| Chile | 2 | <1% |
| Germany | 2 | <1% |
| Hong Kong | 2 | <1% |
| India | 2 | <1% |
| Peru | 2 | <1% |
| Other Countries | 18 | <1% |
| TOTAL WAIVED | 89 | 100% |

| Medical Plan Enrollment: Retiree Members and Dependents | | | | | | | | | | |
|---|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|
| | 2015 | | 2016 | | 2017 | | 2018 | | 2019 | |
| Retiree vs. Dependent Lives | | | | | | | | | | |
| Retiree Members | 26,379 | 75% | 27,014 | 75% | 27,588 | 75% | 28,148 | 75% | 28,785 | 75% |
| Dependents | 9,028 | 25% | 9,237 | 25% | 9,116 | 25% | 9,534 | 25% | 9,785 | 25% |
| Total | 35,407 | 100% | 36,251 | 100% | 36,704 | 100% | 37,682 | 100% | 38,570 | 100% |
| Retirees by Coverage Level | | | | | | | | | | |
| Retiree Only - Non-Medicare | 3,739 | 14% | 3,753 | 14% | 3,709 | 13% | 3,733 | 13% | 3,877 | 13% |
| Retiree + 1 | 1,602 | 6% | 1,595 | 6% | 1,533 | 6% | 1,579 | 6% | 1,422 | 5% |
| Retiree + 2 or More | 449 | 2% | 428 | 2% | 412 | 1% | 368 | 1% | 367 | 1% |
| Retiree Only - Medicare | 14,685 | 56% | 15,078 | 56% | 15,544 | 56% | 15,833 | 56% | 16,817 | 58% |
| Retiree + 1 | 5,686 | 22% | 5,937 | 22% | 6,171 | 22% | 6,412 | 23% | 6,166 | 21% |
| Retiree + 2 or More | 218 | 1% | 223 | 1% | 219 | 1% | 223 | 1% | 136 | <1% |
| Total | 26,379 | 100% | 27,014 | 100% | 27,588 | 100% | 28,148 | 100% | 28,785 | 100% |
| Retiree Lives by Plan | | | | | | | | | | |
| Kaiser Permanente HMO | 4,529 | 13% | 4,571 | 13% | 4,583 | 12% | 4,628 | 12% | 4,624 | 12% |
| Kaiser Permanente Senior Advantage HMO | 11,625 | 33% | 12,009 | 33% | 12,543 | 34% | 12,808 | 34% | 13,157 | 34% |
| Blue Shield Access+ HMO | 11,492 | 32% | 11,214 | 31% | 3,998 | 11% | 2,086 | 6% | 2,393 | 6% |
| Blue Shield Trio HMO | | | | | | | 1,801 | 5% | 1,516 | 4% |
| UHC City Plan PPO | 7,761 | 22% | 7,224 | 20% | 935 | 3% | 1,003 | 3% | 1,013 | 3% |
| UHC Medicare Advantage PPO | | | 1,233 | 3% | 14,645 | 40% | 15,356 | 41% | 15,867 | 41% |
| Total | 35,407 | 100% | 36,251 | 100% | 36,704 | 100% | 37,682 | 100% | 38,570 | 100% |
| Retiree Members by Plan | | | | | | | | | | |
| Kaiser Permanente HMO | 2,669 | 10% | 2,714 | 10% | 2,697 | 10% | 2,744 | 10% | 2,754 | 10% |
| Kaiser Permanente Senior Advantage HMO | 9,409 | 36% | 9,677 | 36% | 10,135 | 37% | 10,334 | 37% | 10,597 | 37% |
| Blue Shield Access+ HMO | 8,080 | 31% | 7,912 | 29% | 2,238 | 8% | 1,117 | 4% | 1,268 | 4% |
| Blue Shield Trio HMO | | | | | | | 1,048 | 4% | 856 | 3% |
| UHC City Plan PPO | 6,221 | 24% | 5,748 | 21% | 719 | 3% | 771 | 3% | 788 | 3% |
| UHC Medicare Advantage PPO | | <1% | 963 | 4% | 11,799 | 43% | 12,134 | 43% | 12,522 | 44% |
| Total | 26,379 | 100% | 27,014 | 100% | 27,588 | 100% | 28,148 | 100% | 28,785 | 100% |
| Retiree Lives by Employer | | | | | | | | | | |
| City and County of San Francisco (CCSF) | 27,259 | 77% | 28,017 | 77% | 28,409 | 77% | 29,292 | 78% | 30,141 | 78% |
| San Francisco Unified School District (SFUSD) | 6,198 | 18% | 6,208 | 17% | 6,219 | 17% | 6,219 | 17% | 6,258 | 16% |
| City College of San Francisco (SFCCD) | 1,477 | 4% | 1,546 | 4% | 1,587 | 4% | 1,651 | 4% | 1,646 | 4% |
| Superior Court of San Francisco (CRT) | 473 | 1% | 480 | 1% | 489 | 1% | 520 | 1% | 525 | 1% |
| Total | 35,407 | 100% | 36,251 | 100% | 36,704 | 100% | 37,682 | 100% | 38,570 | 100% |
| Retiree Lives by Employer | | | | | | | | | | |
| City and County of San Francisco (CCSF) | 19,819 | 75% | 20,396 | 76% | 20,894 | 76% | 21,403 | 76% | 22,019 | 76% |
| San Francisco Unified School District (SFUSD) | 5,032 | 19% | 5,033 | 19% | 5,050 | 18% | 5,042 | 18% | 5,054 | 18% |
| City College of San Francisco (SFCCD) | 1,146 | 4% | 1,196 | 4% | 1,246 | 5% | 1,285 | 5% | 1,284 | 4% |
| Superior Court of San Francisco (CRT) | 382 | 1% | 389 | 1% | 398 | 1% | 418 | 1% | 428 | 1% |
| Total | 26,379 | 100% | 27,014 | 100% | 27,588 | 100% | 28,148 | 100% | 28,785 | 100% |

| Medical Plan Enrollment: Retiree Members and Dependents | | | | | | | | | | |
|---|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|
| | 2015 | | 2016 | | 2017 | | 2018 | | 2019 | |
| Retiree Lives Medicare Enrollment | | | | | | | | | | |
| Medicare | 25,387 | 72% | 26,348 | 73% | 27,247 | 74% | 27,991 | 75% | 28,864 | 75% |
| Non-Medicare | 10,020 | 28% | 9,903 | 27% | 9,457 | 26% | 9,691 | 25% | 9,706 | 25% |
| Total | 35,407 | 100% | 36,251 | 100% | 36,704 | 100% | 37,682 | 100% | 38,570 | 100% |
| Retiree Lives by Gender | | | | | | | | | | |
| Female | 19,713 | 56% | 20,238 | 56% | 20,432 | 56% | 21,033 | 56% | 21,517 | 56% |
| Medicare | | | | | | | 15,463 | | 15,954 | |
| Non-Medicare | | | | | | | 5,570 | | 5,563 | |
| Male | 15,694 | 44% | 16,013 | 44% | 16,270 | 44% | 16,638 | 44% | 17,044 | 44% |
| Medicare | | | | | | | 12,519 | | 12,903 | |
| Non-Medicare | | | | | | | 4,119 | | 4,141 | |
| Unspecified | | | | | 2 | <1% | 11 | <1% | 9 | <1% |
| Medicare | | | | | | | 9 | | 7 | |
| Non-Medicare | | | | | | | 2 | | 2 | |
| Total | 35,407 | 100% | 36,251 | 100% | 36,704 | 100% | 37,682 | 100% | 38,570 | 100% |
| Retiree Members by Gender | | | | | | | | | | |
| Female | 13,310 | 50% | 13,700 | 51% | 14,054 | 51% | 14,390 | 51% | 14,761 | 51% |
| Medicare | | | | | | | 11,629 | | 11,997 | |
| Non-Medicare | | | | | | | 2,761 | | 2,764 | |
| Male | 13,069 | 50% | 13,314 | 49% | 13,532 | 49% | 13,747 | 49% | 14,015 | 49% |
| Medicare | | | | | | | 10,830 | | 11,115 | |
| Non-Medicare | | | | | | | 2,917 | | 2,900 | |
| Unspecified | | | | | 2 | <1% | 11 | <1% | 9 | <1% |
| Medicare | | | | | | | 9 | | 7 | |
| Non-Medicare | | | | | | | 2 | | 2 | |
| Total | 26,379 | 100% | 27,014 | 100% | 27,588 | 100% | 28,148 | 100% | 28,785 | 100% |
| Surviving Spouse Enrollment | | | | | | | | | | |
| Survivor | 2,803 | 97% | 2,827 | 97% | 2,882 | 97% | 2,856 | 97% | 2,891 | 97% |
| Survivor Children | 86 | 3% | 95 | 3% | 81 | 3% | 84 | 3% | 86 | 3% |
| Total | 2,889 | 100% | 2,922 | 100% | 2,963 | 100% | 2,940 | 100% | 2,977 | 100% |

| Medical Plan Enrollment: Retiree Members and Dependents | | | | | | | | | | |
|--|--------------|---------------|--------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|
| | 2015 | | 2016 | | 2017 | | 2018 | | 2019 | |
| Retiree Members by Coverage Level: Kaiser Permanente HMO | | | | | | | | | | |
| Retiree Only | 1,773 | 66% | 1,804 | 66% | 1,805 | 67% | 1,842 | 70% | 1,869 | 68% |
| Retiree with Adult Dependent Only | 610 | 23% | 626 | 23% | 610 | 23% | 640 | 27% | 610 | 22% |
| Retiree with Child Dependent Only | 126 | 5% | 122 | 4% | 126 | 5% | 121 | 2% | 132 | 5% |
| Retiree with Child Dependents Only | 22 | 1% | 28 | 1% | 22 | 1% | 22 | <1% | 19 | 1% |
| Retiree with Adult and Child Dependents | 138 | 5% | 134 | 5% | 134 | 5% | 119 | 2% | 121 | 4% |
| Total | 2,669 | 100% | 2,714 | 100% | 2,697 | 100% | 2,744 | 100% | 2,751 | 100% |
| Retiree Members by Coverage Level: KP Senior Advantage HMO | | | | | | | | | | |
| Retiree Only | 6,671 | 71% | 6,833 | 71% | 7,158 | 71% | 7,281 | 70% | 7,475 | 71% |
| Retiree with Adult Dependent Only | 2,526 | 27% | 2,657 | 27% | 2,771 | 27% | 2,843 | 28% | 2,918 | 28% |
| Retiree with Child Dependent Only | 97 | 1% | 85 | 1% | 91 | 1% | 96 | 1% | 83 | 1% |
| Retiree with Child Dependents Only | 9 | <1% | 7 | <1% | 12 | <1% | 8 | <1% | 9 | <1% |
| Retiree with Adult and Child Dependents | 106 | 1% | 95 | 1% | 103 | 1% | 106 | 1% | 105 | 1% |
| Total | 9,409 | 100% | 9,677 | 100% | 10,135 | 100% | 10,334 | 100% | 10,590 | 100% |
| Retiree Members by Coverage Level: Blue Shield Access+ HMO | | | | | | | | | | |
| Retiree Only | 5,274 | 65% | 5,185 | 66% | 1,365 | 61% | 696 | 62% | 797 | 63% |
| Retiree with Adult Dependent Only | 2,217 | 27% | 2,176 | 28% | 518 | 23% | 214 | 19% | 246 | 19% |
| Retiree with Child Dependent Only | 223 | 3% | 196 | 2% | 122 | 5% | 79 | 7% | 85 | 7% |
| Retiree with Child Dependents Only | 21 | <1% | 21 | <1% | 15 | 1% | 9 | 1% | 14 | 1% |
| Retiree with Adult and Child Dependents | 345 | 4% | 334 | 4% | 218 | 10% | 119 | 11% | 126 | 10% |
| Total | 8,080 | <1% | 7,912 | 100% | 2,238 | 100% | 1,117 | 100% | 1,268 | 100% |
| Retiree Members by Coverage Level: Blue Shield Trio HMO | | | | | | | | | | |
| Retiree Only | | | | | | | 752 | 72% | 612 | 71% |
| Retiree with Adult Dependent Only | | | | | | | 171 | 16% | 141 | 16% |
| Retiree with Child Dependent Only | | | | | | | 51 | 5% | 46 | 5% |
| Retiree with Child Dependents Only | | | | | | | 6 | 1% | 5 | 1% |
| Retiree with Adult and Child Dependents | | | | | | | 68 | 6% | 62 | 7% |
| Total | | | | | | | 1,048 | 100% | 866 | 100% |
| Retiree Members by Coverage Level: UHC City Plan PPO | | | | | | | | | | |
| Retiree Only | 4,706 | 76% | 4,362 | 76% | 539 | 75% | 577 | 75% | 599 | 76% |
| Retiree with Adult Dependent Only | 1,463 | 24% | 1,341 | 23% | 149 | 21% | 154 | 20% | 156 | 20% |
| Retiree with Child Dependent Only | 26 | <1% | 17 | <1% | 8 | 1% | 15 | 2% | 13 | 2% |
| Retiree with Child Dependents Only | 2 | <1% | 2 | <1% | 3 | <1% | | <1% | 3 | <1% |
| Retiree with Adult and Child Dependents | 24 | <1% | 26 | <1% | 20 | 3% | 25 | 3% | 17 | 2% |
| Total | 6,221 | 100% | 5,748 | 100% | 719 | 100% | 771 | 100% | 788 | 100% |
| All Retiree Members by Coverage Level: UHC Medicare Advantage PPO | | | | | | | | | | |
| Retiree Only | | | 647 | 67% | 8,386 | 71% | 9,073 | 75% | 9,342 | 75% |
| Retiree with Adult Dependent Only | | | 307 | 32% | 3,226 | 27% | 3,003 | 25% | 3,130 | 25% |
| Retiree with Child Dependent Only | | | 5 | <1% | 83 | 1% | 33 | <1% | 28 | <1% |
| Retiree with Child Dependents Only | | | | <1% | 2 | <1% | | <1% | | <1% |
| Retiree with Adult and Child Dependents | | | 4 | <1% | 102 | 1% | 25 | <1% | 22 | <1% |
| Total | | | 963 | 100% | 11,799 | 100% | 12,134 | 100% | 12,522 | 100% |

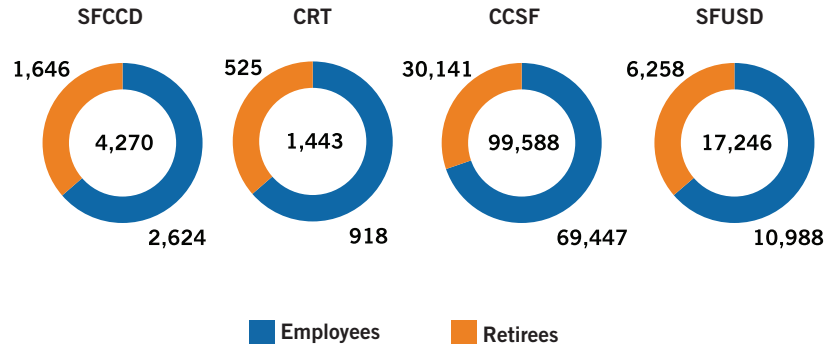
| Dental and Vision Plan Enrollment: Retiree Members and Dependents | | | | | | | | | | |
|--|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|
| | 2015 | | 2016 | | 2017 | | 2018 | | 2018 | |
| Total Dental Plan Enrollment Retirees vs. Dependents | | | | | | | | | | |
| Retiree Members | 19,127 | 69% | 19,881 | 70% | 20,583 | 70% | 21,276 | 70% | 22,244 | 70% |
| Dependents | 8,435 | 31% | 8,502 | 30% | 8,924 | 30% | 9,145 | 30% | 9,423 | 30% |
| Total | 27,562 | 100% | 28,383 | 100% | 29,507 | 100% | 30,421 | 100% | 31,667 | 100% |
| Retiree Lives by Dental Plan | | | | | | | | | | |
| Delta Dental PPO | 24,879 | 90% | 25,743 | 91% | 26,849 | 91% | 27,855 | 92% | 29,116 | 92% |
| DeltaCare USA DHMO | 1,817 | 7% | 1,726 | 6% | 1,642 | 6% | 1,542 | 5% | 1,527 | 5% |
| UnitedHealthcare Dental DHMO | 866 | 3% | 914 | 3% | 1,016 | 3% | 1,024 | 3% | 1,024 | 3% |
| Total | 27,562 | 100% | 28,383 | 100% | 29,507 | 100% | 30,421 | 100% | 31,667 | 100% |
| Retiree Members by Dental Plan | | | | | | | | | | |
| Delta Dental PPO | 17,193 | 90% | 17,952 | 90% | 18,620 | 90% | 19,391 | 91% | 20,342 | 91% |
| DeltaCare USA DHMO | 1,303 | 7% | 1,256 | 6% | 1,194 | 6% | 1,119 | 5% | 1,122 | 5% |
| UnitedHealthcare Dental DHMO | 631 | 3% | 673 | 3% | 769 | 4% | 766 | 4% | 780 | 4% |
| Total | 19,127 | 100% | 19,881 | 100% | 20,583 | 100% | 21,276 | 100% | 22,244 | 100% |
| Total VSP Vision Premier Plan Enrollment by Retiree Members | | | | | | | | | | |
| Retiree only | | | | | | | 2,257 | 63% | 3,007 | 62% |
| Retiree +1 | | | | | | | 1,278 | 35% | 1,724 | 36% |
| Retiree +2 or more | | | | | | | 66 | 2% | 103 | 2% |
| Total | | | | | | | 3,601 | 100% | 4,834 | 100% |

EMPLOYERS

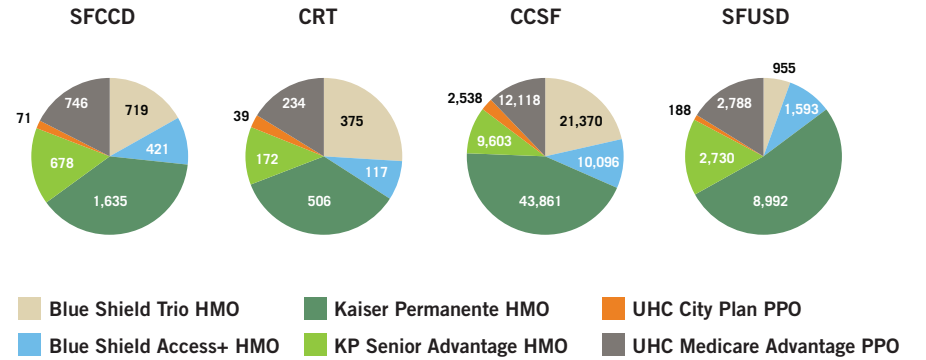
Employers

- City and County of San Francisco covers the largest proportion of active and retiree lives at 81.26%. The San Francisco Unified School District covers 14.07%; City College of San Francisco covers 3.48% and the Superior Court of San Francisco 1.1%.
- The two smaller employers have the largest proportion of retiree lives to their total population: Superior Court of San Francisco with 57.18%, City College of San Francisco at 38.55%, San Francisco Unified School District with 36.28% and City and County of San Francisco representing 30.23%
- SFUSD has the highest proportion of employee lives enrolled in Kaiser Permanente HMO, compared to other employers. 78% of SFUSD employee lives are enrolled in Kaiser, which continues an upward trend. Kaiser Permanente has the largest enrollment percentage for each individual employer.
- SFUSD has the highest proportion of female lives at 62.71%, followed by Superior Court of San Francisco at 58.56%, Community College of San Francisco at 56.58% and City and County of San Francisco at 51.54%.
- For all employers, the average age of lives is highest for City College of San Francisco at 55.11 years and lowest for City and County of San Francisco at 44.88 years.
- For the fifth consecutive year, the number of Superior Court of San Francisco employee lives enrolled in dental has decreased, whereas City and County of San Francisco employee lives has increased.

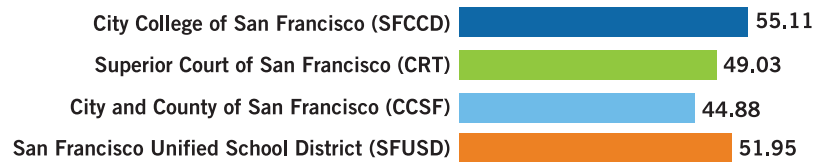
Medical Enrollment: Retiree vs. Employee Lives



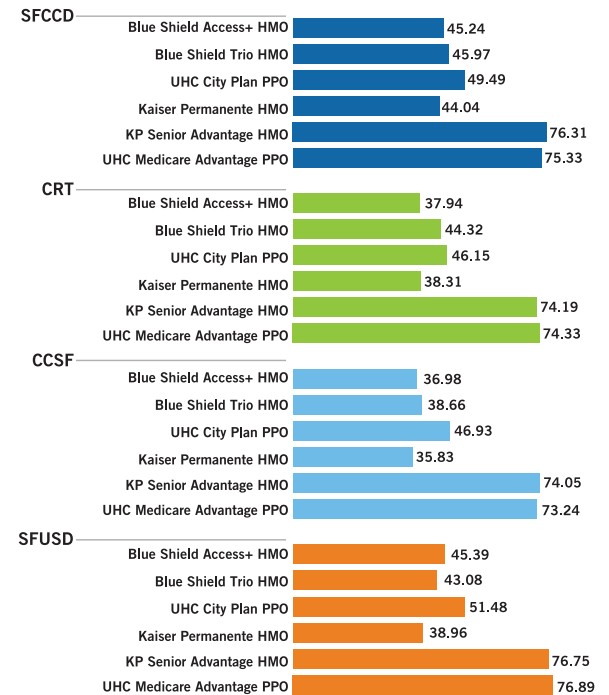
Medical Enrollment: All Lives by Employer



Average Age by Employer: All Lives



Average Age by Plan and Employer: All Lives



| City and County of San Francisco: Medical Plan Enrollment Year-by-Year | | | | | | | | | | |
|--|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|
| | 2015 | | 2016 | | 2017 | | 2018 | | 2019 | |
| CCSF Medical Plans All Lives | | | | | | | | | | |
| All Employee and Retiree Lives | 89,962 | | 91,315 | | 95,353 | | 97,838 | | 99,588 | |
| CCSF Medical Plans Member vs. Dependent Lives | | | | | | | | | | |
| All Members | 48,313 | 54% | 50,242 | 54% | 51,819 | 54% | 53,151 | 54% | 54,097 | 54% |
| All Dependents | 41,649 | 46% | 43,073 | 46% | 43,534 | 46% | 44,687 | 46% | 45,491 | 46% |
| Total | 89,962 | 100% | 93,315 | 100% | 95,353 | 100% | 97,838 | 100% | 99,588 | 100% |
| CCSF: Employee Members by Medical Plan | | | | | | | | | | |
| Kaiser Permanente HMO | 14,993 | 53% | 16,142 | 54% | 17,057 | 55% | 17,836 | 56% | 18,368 | 57% |
| Blue Shield Access+ HMO | 12,919 | 45% | 13,048 | 44% | 13,009 | 42% | 7,827 | 25% | 8,391 | 26% |
| Blue Shield Trio HMO | | | | | | | 5,150 | 16% | 4,356 | 14% |
| UHC City Plan PPO | 582 | 2% | 656 | 2% | 858 | 3% | 935 | 3% | 963 | 3% |
| Total | 28,494 | 100% | 29,846 | 100% | 30,924 | 100% | 31,748 | 100% | 32,078 | 100% |
| CCSF: Retiree Members by Medical Plan | | | | | | | | | | |
| Kaiser Permanente HMO | 8,943 | 45% | 9,223 | 45% | 9,572 | 46% | 9,781 | 46% | 2,375 | 11% |
| Kaiser Permanente Senior Advantage HMO | | | | | | | 0% | | 7,636 | 35% |
| Blue Shield Access+ HMO | 6,251 | 32% | 6,171 | 30% | 1,959 | 9% | 987 | 5% | 1,143 | 5% |
| Blue Shield Trio HMO | | | | | | | 903 | 4% | 740 | 3% |
| UHC City Plan PPO | 4,625 | 23% | 4,291 | 21% | 627 | 3% | 683 | 3% | 692 | 3% |
| UHC Medicare Advantage PPO | | | 711 | 3% | 8,736 | 42% | 9,049 | 42% | 9,433 | 43% |
| Total | 19,819 | 100% | 20,396 | 100% | 20,894 | 100% | 21,403 | 100% | 22,019 | 100% |
| City and County of San Francisco: Dental Plan Enrollment Year-by-Year | | | | | | | | | | |
| CCSF Employee Members by Dental Plan | | | | | | | | | | |
| Delta Dental PPO | 28,097 | 96% | 28,904 | 97% | 29,981 | 97% | 30,721 | 96% | 31,007 | 96% |
| DeltaCare USA DHMO | 746 | 3% | 741 | 2% | 745 | 2% | 720 | 2% | 700 | 2% |
| UnitedHealthcare Dental DHMO | 295 | 1% | 307 | 1% | 334 | 1% | 404 | 1% | 469 | 1% |
| Total | 29,138 | 100% | 29,952 | 100% | 31,060 | 100% | 31,845 | 100% | 32,176 | 100% |
| CCSF Retirees by Dental Plan | | | | | | | | | | |
| Delta Dental PPO | 13,355 | 90% | 14,009 | 90% | 14,595 | 90% | 15,297 | 91% | 16,119 | 91% |
| DeltaCare USA DHMO | 1,055 | 7% | 1,032 | 7% | 986 | 6% | 916 | 5% | 927 | 5% |
| UnitedHealthcare Dental DHMO | 496 | 3% | 516 | 3% | 584 | 4% | 595 | 4% | 603 | 3% |
| Total | 14,906 | 100% | 15,557 | 100% | 16,165 | 100% | 16,808 | 100% | 17,649 | 100% |
| CCSF All Lives by Dental Plan | | | | | | | | | | |
| Delta Dental PPO | 84,936 | 95% | 88,149 | 95% | 90,670 | 96% | 93,038 | 96% | 94,712 | 98% |
| DeltaCare USA DHMO | 2,882 | 3% | 2,913 | 3% | 2,798 | 3% | 2,624 | 3% | 2,579 | 1% |
| UnitedHealthcare Dental DHMO | 1,283 | 1% | 1,333 | 1% | 1,465 | 2% | 1,565 | 2% | 1,692 | 1% |
| Total | 89,101 | 100% | 92,395 | 100% | 94,933 | 100% | 97,227 | 100% | 98,983 | 100% |
| CCSF Employee Members Flexible Spending Accounts | | | | | | | | | | |
| Healthcare FSA | 3,088 | 11% | 3,439 | 12% | 4,313 | 14% | 5,126 | 16% | 5,513 | 17% |
| Dependent Care FSA | 925 | 3% | 1,002 | 3% | 1,197 | 4% | 1,331 | 4% | 1,342 | 4% |
| CCSF Employee Lives by Vision Premier Plan | | | | | | | | | | |
| | | | | | | | 5,693 | | 8,648 | 34% |
| CCSF Retiree Lives by Vision Premier Plan | | | | | | | | | | |
| | | | | | | | 3,604 | | 3,907 | 8% |

| City and County of San Francisco Employees: Medical Plan Enrollment | | | | |
|---|---------------|-------------|---------------|-------------|
| | 2018 | | 2019 | |
| CCSF Employee Members vs. Dependents | | | | |
| Active Employee Members | 31,747 | 46% | 32,078 | 46% |
| Adult Dependents of Employees | 13,212 | 19% | 13,322 | 19% |
| Child Dependents of Employees | 23,585 | 34% | 24,047 | 35% |
| Total | 68,544 | 100% | 69,447 | 100% |
| CCSF Employee Lives by Medical Plan | | | | |
| Kaiser Permanente HMO | 38,749 | 57% | 39,847 | 57% |
| Kaiser Permanente Senior Advantage HMO | 16 | <1% | 15 | <1% |
| Blue Shield Access+ HMO | 18,060 | 26% | 19,173 | 28% |
| Blue Shield Trio HMO | 10,149 | 15% | 8,754 | 13% |
| UHC City Plan PPO | 1,556 | 2% | 1,642 | 2% |
| UHC Medicare Advantage PPO | 16 | <1% | 16 | <1% |
| Total | 68,546 | 100% | 69,447 | 100% |
| CCSF Employee Members by Medical Plan and Enrollment Level | | | | |
| Kaiser Permanente HMO EE | 7,407 | 22% | 7,807 | 23% |
| Kaiser Permanente HMO E1 | 4,761 | 14% | 4,789 | 14% |
| Kaiser Permanente HMO E2 | 5,668 | 17% | 5,772 | 17% |
| Total | 17,836 | 53% | 18,368 | 54% |
| Blue Shield Access+ HMO EE | 2,685 | 8% | 3,003 | 9% |
| Blue Shield Access+ HMO E1 | 2,371 | 8% | 2,521 | 7% |
| Blue Shield Access+ HMO E2 | 2,771 | 7% | 2,867 | 8% |
| Blue Shield Trio HMO EE | 2,516 | 8% | 2,103 | 6% |
| Blue Shield Trio HMO E1 | 1,371 | 4% | 1,122 | 3% |
| Blue Shield Trio HMO E2 | 1,263 | 4% | 1,131 | 3% |
| Total | 12,977 | 38% | 12,747 | 37% |
| UHC City Plan PPO EE | 586 | 2% | 599 | 2% |
| UHC City Plan PPO E1 | 191 | 1% | 195 | 1% |
| UHC City Plan PPO E2 | 158 | <1% | 169 | <1% |
| Total | 935 | 3% | 963 | 3% |
| Waived | 2,050 | 6% | 1,951 | 6% |
| Total | 33,798 | 100% | 34,029 | 100% |

| City and County of San Francisco Retirees: Medical Plan Enrollment | | | | |
|--|---------------|---------------|---------------|-------------|
| | 2018 | | 2019 | |
| CCSF Retiree Members vs. Dependents | | | | |
| CCSF Retiree Members vs. Dependent Types | 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% |
| Total | 30,362 | 100% | 29,292 | 100% |
| CCSF Retiree Lives by Medical Plan | | | | |
| Kaiser Permanente HMO | 4,030 | 14% | 4,016 | 13% |
| Kaiser Permanente Senior Advantage HMO | 9,290 | 32% | 9,588 | 32% |
| Blue Shield Access+ HMO | 1,882 | 6% | 2,197 | 7% |
| Blue Shield Trio HMO | 1,593 | 5% | 1,342 | 4% |
| UHC City Plan PPO | 894 | 3% | 896 | 3% |
| UHC Medicare Advantage PPO | 11,603 | 40% | 12,102 | 40% |
| Total | 29,292 | 100% | 30,141 | 100% |
| CCSF Retiree Members by Medical Plan and Enrollment Level | | | | |
| Kaiser Permanente HMO EE | 6,611 | 28% | 1,596 | 7% |
| Kaiser Permanente HMO E1 | 2,943 | 13% | 646 | 3% |
| Kaiser Permanente HMO E2 | 227 | 1% | 133 | 1% |
| Kaiser Permanente Senior Advantage HMO EE | 5,035 | 21% | 5,206 | 21% |
| Kaiser Permanente Senior Advantage HMO E1 | 2,280 | 10% | 2,335 | 10% |
| Kaiser Permanente Senior Advantage HMO E2 | 95 | <1% | 95 | <1% |
| Total | 9,781 | 42% | 10,011 | 41% |
| Blue Shield Access+ HMO EE | 544 | 2% | 707 | 3% |
| Blue Shield Access+ HMO E1 | 319 | 1% | 302 | 1% |
| Blue Shield Access+ HMO E2 | 124 | 1% | 134 | 1% |
| Blue Shield Trio HMO EE | 578 | 2% | 518 | 2% |
| Blue Shield Trio HMO E1 | 255 | 1% | 159 | 1% |
| Blue Shield Trio HMO E2 | 70 | <1% | 63 | <1% |
| Total | 1,890 | <1% | 1,883 | 8% |
| UHC City Plan PPO EE | 505 | 2% | 521 | 2% |
| UHC City Plan PPO E1 | 157 | 1% | 153 | 1% |
| UHC City Plan PPO E2 | 21 | <1% | 18 | <1% |
| UHC Medicare Advantage PPO EE | 6,165 | 26% | 6,911 | 29% |
| UHC Medicare Advantage PPO E1 | 2,783 | 12% | 2,502 | 10% |
| UHC Medicare Advantage PPO E2 | 101 | 12% | 20 | <1% |
| Total | 9,732 | 12% | 10,125 | 42% |
| Waived | 2,081 | 9% | 2,223 | 9% |
| Total | 23,484 | 100% | 24,242 | 100% |

San Francisco Unified School District (SFUSD)

| SFUSD: Medical / Vision Plan Enrollment Year-by-Year | | | | | | | | | | |
|---|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|
| | 2015 | | 2016 | | 2017 | | 2018 | | 2019 | |
| SFUSD Medical Plans All Lives | | | | | | | | | | |
| All Employee and Retiree Lives | 16,406 | | 16,776 | | 16,827 | | 16,927 | | 17,246 | |
| SFUSD Medical Plans Member vs. Dependent Lives | | | | | | | | | | |
| All Members | 11,598 | 71% | 11,947 | 71% | 12,099 | 72% | 12,204 | 72% | 12,352 | 72% |
| All Dependents | 4,808 | 29% | 4,829 | 29% | 4,728 | 28% | 4,723 | 28% | 4,894 | 28% |
| Total | 16,406 | 100% | 16,776 | 100% | 16,827 | 100% | 16,927 | 100% | 17,246 | 100% |
| SFUSD Employee Members by Medical Plan | | | | | | | | | | |
| Kaiser Permanente HMO | 4,590 | 70% | 5,082 | 74% | 5,322 | 76% | 5,552 | 78% | 5,717 | 78% |
| Blue Shield Access+ HMO | 1,950 | 30% | 1,794 | 26% | 1,644 | 23% | 466 | 7% | 514 | 7% |
| Blue Shield Trio HMO | | | | | | | 1,063 | 15% | 972 | 13% |
| UHC City Plan PPO | 26 | <1% | 38 | 1% | 83 | 1% | 81 | 1% | 95 | 1% |
| Total | 6,566 | 100% | 6,914 | 100% | 7,049 | 100% | 7,162 | 100% | 7,298 | 100% |
| SFUSD Retiree Members by Medical Plan | | | | | | | | | | |
| Kaiser Permanente HMO | 251 | 5% | 259 | 5% | 249 | 5% | 250 | 5% | 268 | 5% |
| Kaiser Permanente Senior Advantage HMO | 2,160 | 43% | 2,191 | 44% | 2,251 | 45% | 2,246 | 45% | 2,266 | 45% |
| Blue Shield Access+ HMO | 1,365 | 27% | 1,269 | 25% | 185 | 4% | 80 | 2% | 73 | 1% |
| Blue Shield Trio HMO | | | | | | | 108 | 2% | 88 | 2% |
| UHC City Plan PPO | 1,231 | 24% | 1,131 | 22% | 64 | 1% | 61 | 1% | 63 | 1% |
| UHC Medicare Advantage PPO | | | 183 | 4% | 2,301 | 46% | 2,297 | 46% | 2,296 | 45% |
| Total | 5,032 | 100% | 5,033 | 100% | 5,050 | 100% | 5,042 | 100% | 5,054 | 100% |
| SFUSD Employee Members by VSP Vision Premier Plan and Enrollment Level | | | | | | | | | | |
| EE Only | | | | | | | 135 | 24% | 547 | 63% |
| EE + 1 | | | | | | | 78 | 14% | 185 | 21% |
| EE +2 | | | | | | | 346 | 62% | 136 | 16% |
| Total | | | | | | | 559 | 100% | 868 | 100% |
| SFUSD Retiree Members by VSP Vision Premier Plan and Enrollment Level | | | | | | | | | | |
| EE Only | | | | | | | 362 | 68% | 462 | 68% |
| EE + 1 | | | | | | | 167 | 31% | 210 | 31% |
| EE +2 | | | | | | | 2 | <1% | 4 | 1% |
| Total | | | | | | | 531 | 100% | 676 | 100% |

| SFUSD Employees: Medical Plan Enrollment | | | | |
|--|---------------|-------------|---------------|-------------|
| | 2018 | | 2019 | |
| SFUSD Employee Members vs. Dependents | | | | |
| Active Employee Members | 7,162 | 67% | 7,298 | 66% |
| Adult Dependents of Employees | 1,399 | 13% | 1,437 | 13% |
| Child Dependents of Employees | 2,147 | 20% | 2,253 | 21% |
| Total | 10,708 | 100% | 10,988 | 100% |
| SFUSD Employee Lives by Medical Plan | | | | |
| Kaiser Permanente HMO | 8,252 | 77% | 8,568 | 78% |
| Blue Shield Access+ HMO | 782 | 7% | 847 | 8% |
| Blue Shield Trio HMO | 1,568 | 15% | 1,457 | 13% |
| UHC City Plan PPO | 103 | 1% | 115 | 1% |
| Total | 10,708 | 100% | 10,988 | 100% |
| SFUSD Employee Members by Medical Plan and Enrollment Level | | | | |
| Kaiser Permanente HMO EE | 3,920 | 48% | 4,053 | 49% |
| Kaiser Permanente HMO E1 | 976 | 12% | 967 | 12% |
| Kaiser Permanente HMO E2 | 656 | 8% | 697 | 8% |
| Total | 5,552 | 69% | 5,717 | 69% |
| Blue Shield Access+ HMO EE | 278 | 3% | 319 | 4% |
| Blue Shield Access+ HMO E1 | 113 | 1% | 116 | 1% |
| Blue Shield Access+ HMO E2 | 75 | 1% | 79 | 1% |
| Blue Shield Trio HMO EE | 761 | 9% | 691 | 8% |
| Blue Shield Trio HMO E1 | 181 | 2% | 166 | 2% |
| Blue Shield Trio HMO E2 | 121 | 1% | 115 | 1% |
| Total | 1,529 | 19% | 1,486 | 18% |
| UHC City Plan PPO EE | 66 | 1% | 82 | 1% |
| UHC City Plan PPO E1 | 10 | <1% | 8 | <1% |
| UHC City Plan PPO E2 | 5 | <1% | 5 | <1% |
| Total | 81 | 1% | 95 | 1% |
| Waived | 942 | 12% | 929 | 11% |
| Total | 8,104 | 100% | 8,227 | 100% |

| SFUSD Retirees: Medical Plan Enrollment | | | | |
|---|--------------|-------------|--------------|-------------|
| | 2018 | | 2019 | |
| SFUSD Retiree Members vs. Dependents | | | | |
| Retiree Members | 5,042 | 81% | 5,054 | 81% |
| Adult Dependents of Retirees | 1,084 | 17% | 1,109 | 18% |
| Child Dependents of Retirees | 93 | 1% | 95 | 2% |
| Total | 6,219 | 100% | 6,258 | 100% |
| SFUSD Retiree Lives by Medical Plan | | | | |
| Kaiser Permanente HMO | 406 | 7% | 430 | 7% |
| Kaiser Permanente Senior Advantage HMO | 2,690 | 43% | 2,724 | 44% |
| Blue Shield Access+ HMO | 118 | 2% | 108 | 2% |
| Blue Shield Trio HMO | 154 | 2% | 136 | 2% |
| UHC City Plan PPO | 73 | 1% | 73 | 1% |
| UHC Medicare Advantage PPO | 2,778 | 45% | 2,787 | 45% |
| Total | 6,219 | 100% | 6,258 | 100% |
| SFUSD Retiree Members by Medical Plan and Enrollment Level | | | | |
| Kaiser Permanente HMO EE | 170 | 3% | 188 | 3% |
| Kaiser Permanente HMO E1 | 74 | 1% | 74 | 1% |
| Kaiser Permanente HMO E2 | 6 | <1% | 6 | <1% |
| Kaiser Permanente Senior Advantage HMO EE | 1,751 | 32% | 1,757 | 32% |
| Kaiser Permanente Senior Advantage HMO E1 | 481 | 9% | 495 | 9% |
| Kaiser Permanente Senior Advantage HMO E2 | 14 | <1% | 14 | <1% |
| Total | 2,496 | 45% | 2,534 | 46% |
| Blue Shield Access+ HMO EE | 56 | 1% | 58 | 1% |
| Blue Shield Access+ HMO E1 | 23 | <1% | 13 | <1% |
| Blue Shield Access+ HMO E2 | 1 | <1% | 2 | <1% |
| Blue Shield Trio HMO EE | 79 | 1% | 69 | 1% |
| Blue Shield Trio HMO E1 | 26 | <1% | 15 | <1% |
| Blue Shield Trio HMO E2 | 3 | <1% | 4 | <1% |
| Total | 188 | 3% | 161 | 3% |
| UHC City Plan PPO EE | 51 | 1% | 54 | 1% |
| UHC City Plan PPO E1 | 8 | <1% | 8 | <1% |
| UHC City Plan PPO E2 | 2 | <1% | 1 | <1% |
| UHC Medicare Advantage PPO EE | 1,798 | 32% | 1,819 | 33% |
| UHC Medicare Advantage PPO E1 | 493 | 9% | 475 | 9% |
| UHC Medicare Advantage PPO E2 | 6 | <1% | 2 | <1% |
| Total | 2,358 | 43% | 2,359 | 42% |
| Waived | 500 | 9% | 515 | 9% |
| Total | 5,542 | 100% | 5,569 | 100% |

City College of San Francisco (SFCCD)

| SFCCD: Medical Plan Enrollment Year-by-Year | | | | | | | | | | |
|---|--------------|-------------|--------------|-------------|--------------|-------------|--------------|-------------|--------------|-------------|
| | 2015 | | 2016 | | 2017 | | 2018 | | 2019 | |
| SFCCD Medical Plans All Lives | | | | | | | | | | |
| All Employee and Retiree Lives | 4,202 | | 4,221 | | 4,210 | | 4,154 | | 4,270 | |
| SFCCD Medical Plans Member vs Dependent Lives | | | | | | | | | | |
| All Members | 2,735 | 65% | 2,744 | 65% | 2,775 | 66% | 2,760 | 66% | 2,831 | 66% |
| All Dependents | 1,467 | 35% | 1,477 | 35% | 1,435 | 34% | 1,394 | 34% | 1,439 | 34% |
| Total | 4,202 | 100% | 4,221 | 100% | 4,210 | 100% | 4,154 | 100% | 4,270 | 100% |
| SFCCD: Employee Members by Medical Plan | | | | | | | | | | |
| Kaiser Permanente HMO | 837 | 53% | 857 | 55% | 873 | 57% | 867 | 59% | 924 | 60% |
| Blue Shield Access+ HMO | 742 | 47% | 683 | 44% | 642 | 42% | 332 | 23% | 368 | 24% |
| Blue Shield Trio HMO | | | | | | | 262 | 18% | 237 | 15% |
| UHC City Plan PPO | 10 | 1% | 8 | 1% | 14 | 1% | 14 | 1% | 18 | 1% |
| Total | 1,589 | 100% | 1,548 | 100% | 1,529 | 100% | 1,475 | 100% | 1,547 | 100% |
| SFCCD: Retiree Members by Medical Plan | | | | | | | | | | |
| Kaiser Permanente HMO | 64 | 6% | 68 | 6% | 61 | 5% | 72 | 6% | 66 | 5% |
| Kaiser Permanente Senior Advantage HMO | 468 | 41% | 484 | 40% | 521 | 42% | 540 | 42% | 550 | 43% |
| Blue Shield Access+ HMO | 347 | 30% | 350 | 29% | 63 | 5% | 32 | 2% | 27 | 2% |
| Blue Shield Trio HMO | | | | | | | 25 | 2% | 17 | 1% |
| UHC City Plan PPO | 266 | 23% | 242 | 20% | 20 | 2% | 19 | 1% | 24 | 2% |
| UHC Medicare Advantage PPO | | | 52 | 4% | 581 | 47% | 597 | 46% | 600 | 47% |
| Total | 1,146 | 100% | 1,196 | 100% | 1,246 | 100% | 1,285 | 100% | 1,284 | 100% |
| SFCCD Employee Members by VSP Vision Premier Plan and Enrollment Level | | | | | | | | | | |
| EE Only | | | | | | | 56 | 27% | 163 | 59% |
| EE +1 | | | | | | | 36 | 17% | 67 | 24% |
| EE +2 | | | | | | | 118 | 56% | 46 | 17% |
| Total | | | | | | | 210 | 100% | 276 | 100% |
| SFCCD Retiree Members by VSP Vision Premier Plan and Enrollment Level | | | | | | | | | | |
| EE Only | | | | | | | 105 | 69% | 134 | 71% |
| EE +1 | | | | | | | 46 | 30% | 54 | 28% |
| EE +2 | | | | | | | 2 | 1% | 2 | 1% |
| Total | | | | | | | 153 | 100% | 190 | 100% |

| SFCCD Employees: Medical Plan Enrollment | | | | |
|--|--------------|-------------|--------------|-------------|
| | 2018 | | 2019 | |
| SFCCD Employee Members vs. Dependents | | | | |
| Active Employee Members | 1,475 | 59% | 1,547 | 59% |
| Adult Dependents of Employees | 453 | 18% | 465 | 18% |
| Child Dependents of Employees | 575 | 23% | 612 | 23% |
| Total | 2,503 | 100% | 2,624 | 100% |
| SFCCD Employee Lives by Medical Plan | | | | |
| Kaiser Permanente HMO | 1,421 | 57% | 1,521 | 58% |
| Blue Shield Access+ HMO | 635 | 25% | 670 | 26% |
| Blue Shield Trio HMO | 420 | 17% | 395 | 15% |
| UHC City Plan PPO | 25 | 1% | 37 | 1% |
| UHC Medicare Advantage PPO | 2 | <1% | 1 | <1% |
| Total | 2,503 | 100% | 2,624 | 100% |
| SFCCD Employee Members by Medical Plan and Enrollment Level | | | | |
| Kaiser Permanente HMO EE | 535 | 34% | 571 | 35% |
| Kaiser Permanente HMO E1 | 193 | 12% | 205 | 13% |
| Kaiser Permanente HMO E2 | 139 | 9% | 148 | 9% |
| Total | 867 | 56% | 924 | 57% |
| Blue Shield Access+ HMO EE | 172 | 11% | 205 | 13% |
| Blue Shield Access+ HMO E1 | 82 | 5% | 86 | 5% |
| Blue Shield Access+ HMO E2 | 78 | 5% | 77 | 5% |
| Blue Shield Trio HMO EE | 163 | 10% | 139 | 9% |
| Blue Shield Trio HMO E1 | 57 | 4% | 60 | 4% |
| Blue Shield Trio HMO E2 | 42 | 3% | 38 | 2% |
| Total | 594 | 38% | 605 | 37% |
| UHC City Plan PPO EE | 8 | 1% | 7 | <1% |
| UHC City Plan PPO E1 | 3 | <1% | 6 | <1% |
| UHC City Plan PPO E2 | 3 | <1% | 5 | <1% |
| Total - UHC | 14 | 1% | 18 | 1% |
| Waived | 86 | 6% | 87 | 5% |
| Total | 1,561 | 100% | 1,634 | 100% |

| SFCCD Retirees: Medical Plan Enrollment | | | | |
|---|--------------|-------------|--------------|-------------|
| | 2018 | | 2019 | |
| SFCCD Retiree Members vs. Dependents | | | | |
| Retiree Members | 1,285 | 78% | 1,284 | 78% |
| Adult Dependents of Retirees | 330 | 20% | 336 | 20% |
| Child Dependents of Retirees | 30 | 2% | 26 | 2% |
| Total | 1,645 | 100% | 1,646 | 100% |
| SFCCD Retiree Lives by Medical Plan | | | | |
| Kaiser Permanente HMO | 125 | 8% | 119 | 7% |
| Kaiser Permanente Senior Advantage HMO | 663 | 48% | 673 | 41% |
| Blue Shield Access+ HMO | 56 | 3% | 49 | 3% |
| Blue Shield Trio HMO | 34 | 2% | 26 | 2% |
| UHC City Plan PPO | 27 | 2% | 34 | 2% |
| UHC Medicare Advantage PPO | 741 | 45% | 745 | 45% |
| Total | 1,646 | 100% | 1,646 | 100% |
| SFCCD Retiree Members by Medical Plan and Enrollment Level | | | | |
| Kaiser Permanente HMO EE | 55 | 4% | 49 | 3% |
| Kaiser Permanente HMO E1 | 15 | 1% | 17 | 1% |
| Kaiser Permanente HMO E2 | 2 | <1% | | <1% |
| Kaiser Permanente Senior Advantage HMO EE | 389 | 27% | 397 | 28% |
| Kaiser Permanente Senior Advantage HMO E1 | 147 | 10% | 149 | 10% |
| Kaiser Permanente Senior Advantage HMO E2 | 4 | <1% | 4 | <1% |
| Total | 612 | 43% | 616 | 43% |
| Blue Shield Access+ HMO EE | 19 | 1% | 18 | 1% |
| Blue Shield Access+ HMO E1 | 10 | 1% | 7 | <1% |
| Blue Shield Access+ HMO E2 | 3 | <1% | 2 | <1% |
| Blue Shield Trio HMO EE | 22 | 2% | 15 | 1% |
| Blue Shield Trio HMO E1 | 3 | <1% | 2 | <1% |
| Blue Shield Trio HMO E2 | | <1% | | <1% |
| Total | 57 | 4% | 44 | 3% |
| UHC City Plan PPO EE | 14 | 1% | 16 | 1% |
| UHC City Plan PPO E1 | 3 | <1% | 7 | <1% |
| UHC City Plan PPO E2 | 2 | <1% | 1 | <1% |
| UHC Medicare Advantage PPO EE | 440 | 31% | 457 | 32% |
| UHC Medicare Advantage PPO E1 | 155 | 11% | 143 | 10% |
| UHC Medicare Advantage PPO E2 | 2 | <1% | | <1% |
| Total | 616 | 43% | 624 | 44% |
| Waived | 143 | 10% | 148 | 10% |
| Total | 1,428 | 100% | 1,432 | 100% |

Superior Court of San Francisco (CRT)

| Superior Court of San Francisco: Medical Plan Enrollment Year-by-Year | | | | | | | | | | |
|---|--------------|-------------|--------------|-------------|--------------|-------------|--------------|-------------|--------------|-------------|
| | 2015 | | 2016 | | 2017 | | 2018 | | 2019 | |
| Superior Court: Medical Plan Enrollment All Lives | | | | | | | | | | |
| All Employee and Retiree Lives | 1,381 | | 1,451 | | 1,463 | | 1,464 | | 1,443 | |
| Superior Court: Medical Plans Member and Dependent Lives | | | | | | | | | | |
| All Members | 817 | 59% | 845 | 58% | 857 | 59% | 861 | 59% | 854 | 59% |
| All Dependents | 564 | 41% | 606 | 42% | 606 | 41% | 603 | 41% | 589 | 41% |
| Total | 1,381 | 100% | 1,451 | 100% | 1,463 | 100% | 1,464 | 100% | 1,443 | 100% |
| Superior Court: Employee Lives by Medical Plan | | | | | | | | | | |
| Kaiser Permanente HMO | 445 | 47% | 472 | 49% | 459 | 47% | 461 | 49% | 447 | 49% |
| Blue Shield Access+ HMO | 467 | 49% | 465 | 48% | 473 | 49% | 319 | 34% | 336 | 37% |
| Blue Shield Trio HMO | | | | | | | 130 | 14% | 105 | 11% |
| UHC City Plan PPO | 32 | 3% | 34 | 4% | 42 | 4% | 32 | 3% | 29 | 3% |
| Total | 944 | 100% | 971 | 100% | 974 | 100% | 942 | 100% | 917 | 100% |
| Superior Court: Retiree Lives by Medical Plan | | | | | | | | | | |
| Kaiser Permanente HMO | 69 | 14% | 62 | 13% | 63 | 13% | 232 | 45% | 59 | 11% |
| Kaiser Permanente Senior Advantage HMO | 141 | 29% | 147 | 31% | 158 | 32% | | | 172 | 33% |
| Blue Shield Access+ HMO | 157 | 33% | 155 | 32% | 43 | 9% | 28 | 5% | 39 | 7% |
| Blue Shield Trio HMO | | | | | | | 19 | 4% | 12 | 2% |
| UHC City Plan PPO | 111 | 23% | 94 | 20% | 8 | 2% | 9 | 2% | 10 | 2% |
| UHC Medicare Advantage PPO | | | 22 | 5% | 217 | 44% | 232 | 45% | 233 | 44% |
| Total | 478 | 100% | 480 | 100% | 489 | 100% | 520 | 100% | 525 | 100% |
| Superior Court: Employee Members by Medical Plan | | | | | | | | | | |
| Kaiser Permanente HMO | 209 | 46% | 216 | 47% | 214 | 47% | 212 | 48% | 202 | 47% |
| Blue Shield Access+ HMO | 227 | 50% | 221 | 48% | 224 | 49% | 139 | 31% | 144 | 34% |
| Blue Shield Trio HMO | | | | | | | 76 | 17% | 66 | 15% |
| UHC City Plan PPO | 17 | 4% | 19 | 4% | 21 | 5% | 16 | 4% | 14 | 3% |
| Total | 453 | 100% | 456 | 100% | 459 | 100% | 443 | 100% | 426 | 100% |
| Superior Court: Retiree Members by Medical Plan | | | | | | | | | | |
| Kaiser Permanente HMO | 49 | 13% | 45 | 12% | 47 | 45% | 189 | 45% | 45 | 11% |
| Kaiser Permanente Senior Advantage HMO | 117 | 30% | 121 | 31% | 131 | | | | 145 | 34% |
| Blue Shield Access+ HMO | 122 | 32% | 122 | 31% | 31 | 8% | 18 | 4% | 25 | 6% |
| Blue Shield Trio HMO | | | | | | | 12 | 3% | 11 | 3% |
| UHC City Plan PPO | 97 | 25% | 84 | 22% | 8 | 2% | 8 | 2% | 9 | 2% |
| UHC Medicare Advantage PPO | | | 17 | 4% | 181 | 45% | 191 | 46% | 193 | 45% |
| Total | 385 | 100% | 389 | 100% | 398 | 100% | 418 | 100% | 428 | 100% |

| Superior Court of San Francisco: Other Plan Enrollment Year-by-Year | | | | | | | | | | |
|---|--------------|-------------|--------------|-------------|--------------|-------------|------------|-------------|------------|-------------|
| | 2015 | | 2016 | | 2017 | | 2018 | | 2019 | |
| Superior Court: Employee Lives by Dental Plan | | | | | | | | | | |
| Delta Dental PPO | 995 | 97% | 970 | 96% | 969 | 96% | 940 | 97% | 915 | 97% |
| DeltaCare USA DHMO | 19 | 2% | 32 | 3% | 28 | 3% | 23 | 2% | 18 | 2% |
| UnitedHealthcare Dental DHMO | 14 | 1% | 10 | 1% | 9 | 1% | 10 | 1% | 13 | 1% |
| Total | 1,028 | 100% | 1,012 | 100% | 1,006 | 100% | 973 | 100% | 946 | 100% |
| Superior Court: Retiree Lives by Dental Plan | | | | | | | | | | |
| Delta Dental PPO | 346 | 89% | 373 | 90% | 379 | 90% | 403 | 90% | 424 | 92% |
| DeltaCare USA DHMO | 29 | 7% | 27 | 7% | 27 | 6% | 30 | 7% | 22 | 5% |
| UnitedHealthcare Dental DHMO | 13 | 3% | 13 | 3% | 16 | 4% | 15 | 3% | 13 | 3% |
| Total | 388 | 100% | 413 | 100% | 422 | 100% | 448 | 100% | 459 | 100% |
| Superior Court: Employee Members Flexible Spending Accounts | | | | | | | | | | |
| Healthcare FSA | | | | | 83 | 18% | 87 | 20% | 97 | 23% |
| Dependent Care FSA | | | | | 25 | 5% | 19 | 4% | 20 | 5% |
| Total | | | | | | | | | | |
| Superior Court: Employee Members by VSP Vision Premier Plan and Enrollment Level | | | | | | | | | | |
| EE Only | | | | | | | 30 | 30% | 58 | 39% |
| EE + 1 | | | | | | | 33 | 33% | 42 | 28% |
| EE +2 | | | | | | | 38 | 38% | 49 | 33% |
| Total | | | | | | | 101 | 100% | 149 | 100% |
| Superior Court: Retiree Members by VSP Vision Premier Plan and Enrollment Level | | | | | | | | | | |
| EE Only | | | | | | | 46 | 75% | 55 | 73% |
| EE + 1 | | | | | | | 14 | 23% | 18 | 24% |
| EE +2 | | | | | | | 1 | 2% | 2 | 3% |
| Total | | | | | | | 61 | 100% | 75 | 100% |

GLOSSARY

- **Lives/Covered Lives:** The Plan subscribers (active and retired employees) and their covered dependents.
- **Employee Members:** The Plan subscriber who is an active employee.
- **Retiree Members:** The Plan subscriber who is a retired employee.
- **Retiree Non-Medicare:** Retired employee or their dependent who is not eligible for Medicare or eligible but not enrolled in Medicare.
- **Medicare Retiree:** Retired employee or their dependent(s) who is enrolled in Medicare.
- **Dependents:** Children, Spouse, Domestic Partner.
- **Member:** The Plan subscriber. When not itemized, this includes both active and retired employee.
- **Employers:** Four organizations whose health benefits are administered by the San Francisco Health Service System:
 1. **City and County of San Francisco (CCSF)**
 2. **Superior Court of San Francisco (CRT)**
 3. **City College of San Francisco (SFCCD)**
 4. **San Francisco Unified School District (SFUSD)**