



2020 DEMOGRAPHICS REPORT

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OVERVIEW

The San Francisco Health Service System (SFHSS) administers health benefits for SFHSS members. Members are comprised of 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, 2020.

Medical Enrollment

The 2020 plan changes consisted of the addition of California Pacific Medical Center (CPMC) to the Blue Shield of California Trio HMO network, nutritional counseling available for Trio HMO and Access+ HMO members without a specific medical diagnosis, and lower in-network family out-of-pocket maximum for UnitedHealthcare PPO (City Plan) members. Kaiser Permanente HMO had the largest increase in lives followed by the UHC Medicare Advantage PPO plan. Both of the Blue Shield of California plans experienced slight decreases.

All Lives–Medical	2019	2020	Change	% of Change
Blue Shield Access+ HMO	23,415	23,273	(142)	-1%
Blue Shield Trio HMO	12,226	12,053	(173)	-1%
Kaiser Permanente HMO	54,996	56,124	1,128	2%
KP Senior Advantage HMO	13,183	13,463	280	2%
UHC Medicare Advantage PPO	15,726	16,316	590	4%
UHC PPO (City Plan)	3,001	3,002	1	<1%
Waived	12,065	12,252	187	2%
Total Lives	134,612	136,483	1,871	1%

Employee Lives–Medical	2019	2020	Change	% of Change
Blue Shield Access+ HMO	21,026	20,959	(67)	-1%
Blue Shield Trio HMO	10,711	10,565	(146)	-1%
Kaiser Permanente HMO	50,398	51,493	1,095	2%
UHC Medicare Advantage PPO	19	20	1	5%
UHC PPO (City Plan)	1,823	1,783	(40)	-2%
Waived	7,291	7,272	(19)	-1%
Total Lives	91,268	92,092	824	1%

Non-Medicare Retiree Lives–Medical	2019	2020	Change	% of Change
Blue Shield Access+ HMO	2,389	2,314	(75)	-3%
Blue Shield Trio HMO	1,515	1,488	(27)	-2%
Kaiser Permanente HMO	4,624	4,631	7	<1%
UHC PPO (City Plan)	1,178	1,219	41	3%
Waived	2,972	3,106	134	5%
Total Lives	12,678	12,758	80	<1%

Medicare Retiree Lives–Medical	2019	2020	Change	% of Change
KP Senior Advantage HMO	13,157	13,463	306	2%
UHC Medicare Advantage PPO	15,707	16,296	589	4%
Waived	1,802	1,874	72	4%
Total Lives	30,666	31,633	967	3%

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. In 2020, the number of lives enrolled in all SFHSS-administered dental plans increased by 1,757.

All Lives by Group - Dental	2019	2020	Change	% of Change
Employees	76,640	77,350	710	1%
Retirees	43,344	44,391	1,047	2%
Total Lives	119,984	121,741	1,757	1%

All Lives by Plan - Dental	2019	2020	Change	% of Change
Delta Dental PPO	101,128	103,309	2,181	2%
DeltaCare USA DHMO	2,843	2,688	(155)	-5%
UnitedHealthcare Dental DHMO	1,918	2,016	98	5%
Waived	14,095	13,728	(367)	-3%
Total Lives	119,984	121,741	1,757	1%

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 child care dependent care expenses. In 2020, 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 Child Care Dependent Care FSA. For 2020, SFHSS increased the maximum annual amount to \$2,700 per year. 6,909 employees enrolled in a Healthcare FSA, a Dependent Care FSA or both.

FSA	2019	2020	Change
Healthcare FSA	5,715	6,425	710
Child Care Dependent Care FSA	1,420	1,503	83
Total FSA	7,135	7,928	793

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.

During 2019, SFHSS conducted a special mid-year enrollment which was hugely successful and contributed to the January year over year enrollment increases. Four benefit offerings increased enrollment by more than 100% including Voya Compass Critical Illness, LegalShield, Voya Compass Accident and the Hartford Supplemental Term Life Insurance.

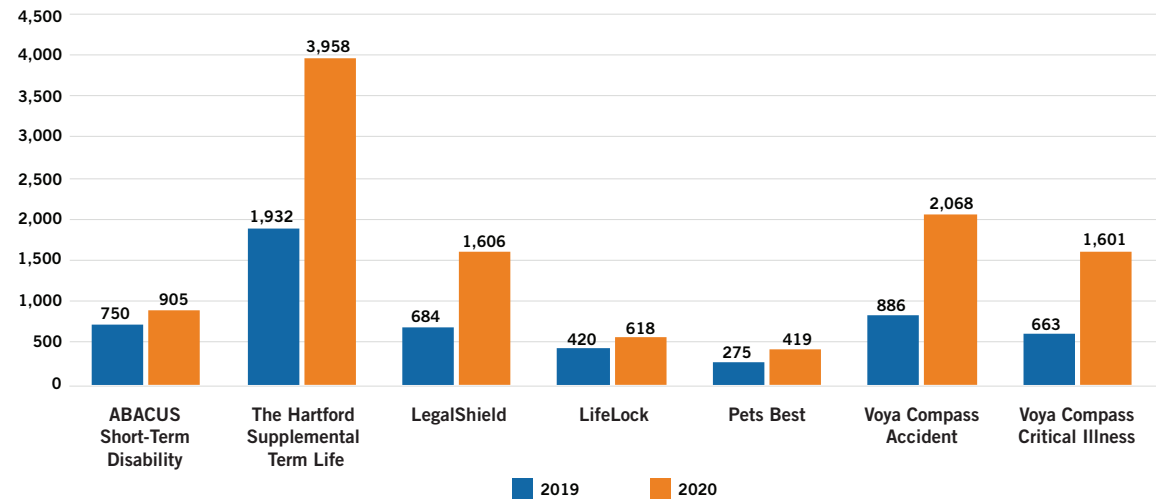
The Voluntary Benefits offered to employees are:

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

Effective January 1, 2020, Aetna is now known as The Hartford Life and Accident Insurance Company.

Enrollment in the VSP Vision Premier Plan increased by 3,076 subscribers for total enrollment of 17,847.

Voluntary Benefits Enrollment



Vision Premier Enrollment by Employers

Vision Premier Plan	2018	2019	2020
City and County of San Francisco	5,691	8,623	10,683
San Francisco Unified School District	555	872	1,092
City College of San Francisco	210	274	268
Superior Court of San Francisco	101	147	161
Retirees	3,602	4,855	5,643
Total Enrolled Lives	10,159	14,771	17,847

ENROLLED LIVES

All Employee and Retiree Members and Dependents

- Enrollment in medical coverage continues to trend upward. SFHSS now covers 124,231 lives, which is a 1.3% increase over previous year.
- 38% of the lives (47,576) 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. Santa Clara was the only county to experience a reduction of lives, decreasing by 25. The counties of San Francisco, Contra Costa, and Alameda had the largest gains.
- Proportion of employee to retiree lives enrolled in medical coverage changed for the first time in five years with a 1% shift to the proportion of retiree lives at 32% to employees 68%.
- SFHSS has an additional 2,961 employee members and 3,079 retiree members who waived medical coverage.

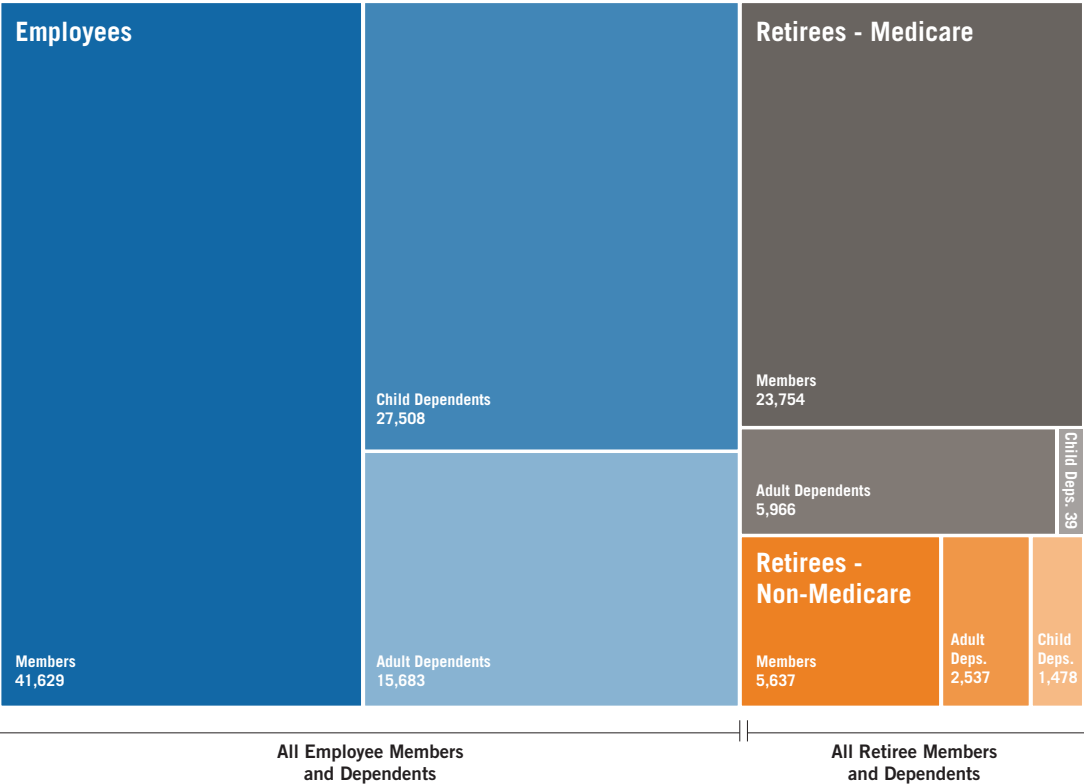
**ALL LIVES COVERED BY SFHSS MEDICAL PLANS:
124,231**

Employees:

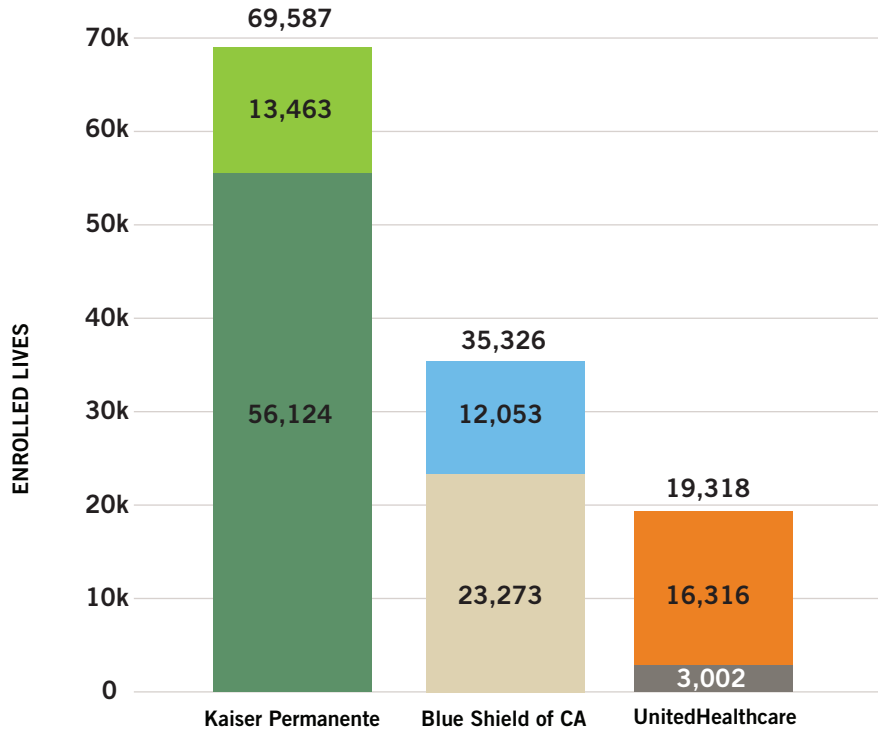
- The ratio of employees to adult and child dependents dipped slightly to .96%.
- 48% (19,812) of employees have no dependents enrolled in medical coverage.
- 1,657 employees eligible to enroll in dental have waived coverage. Of those, 256 enrolled in medical but waived dental. The remainder waived both their medical and dental coverage.
- For the first time in seven years, the percent of employees with family coverage has changed; increasing to 29% up 2% from last year. 4% of employees with family coverage have children only.

Retirees:

- 25% of Medicare retirees have dependents enrolled.
- 523 retirees have family coverage (+2 or more), up 20 from previous year, which stops the downward trend.
- Retiree lives (members and dependents) continue to trend upwards, experiencing an increase of 841 lives.

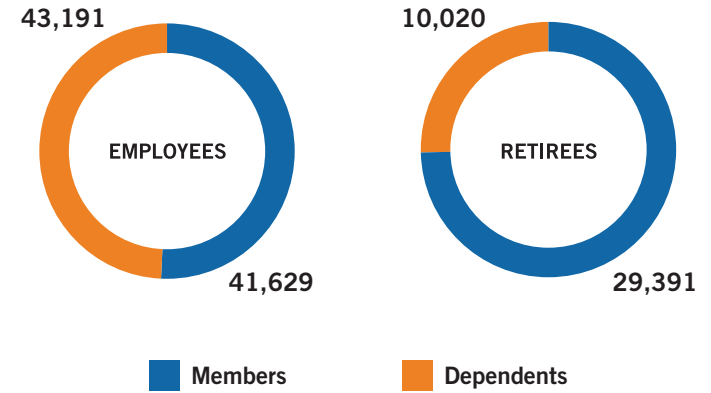


Medical Enrollment: All Covered Lives

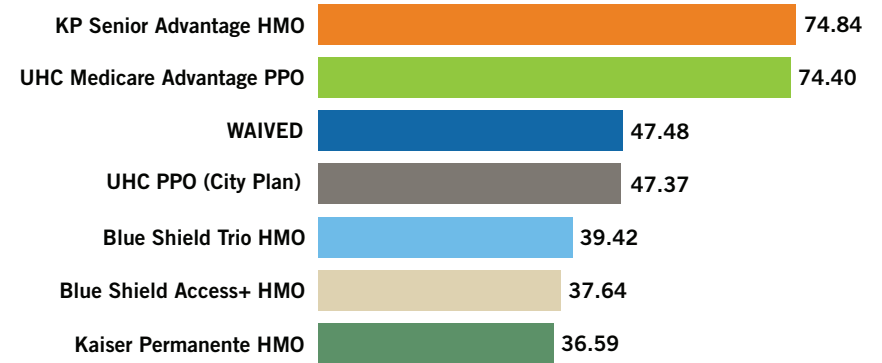


- Kaiser Permanente HMO
- KP Senior Advantage HMO
- Blue Shield Access+ HMO
- Blue Shield Trio HMO
- UHC Medicare Advantage PPO
- UHC PPO (City Plan)

Medical Enrollment: All Members vs. Dependents Lives



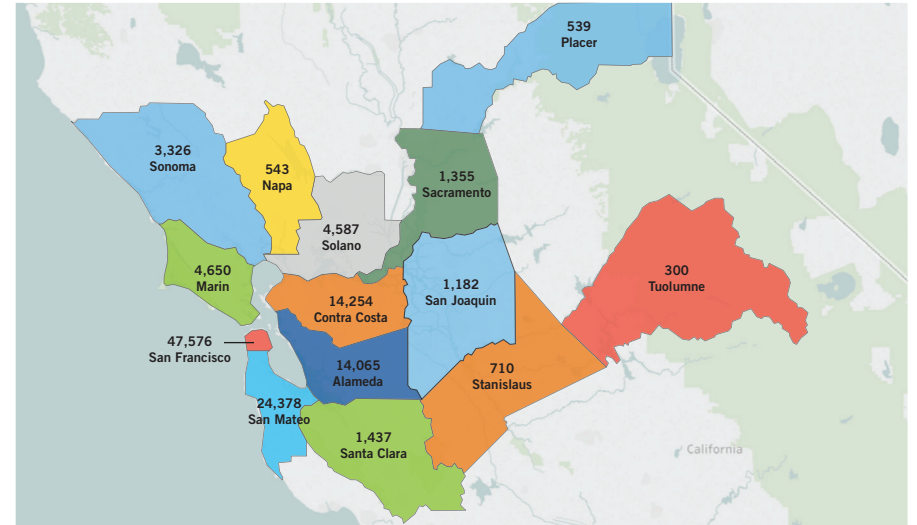
Average Age by Plan: All Covered Lives



Medical Plan Enrollment: All Lives By County

San Francisco	47,576	38%
San Mateo	24,378	20%
Contra Costa	14,254	11%
Alameda	14,065	11%
Marin	4,650	4%
Solano	4,587	4%
Sonoma	3,326	3%
Santa Clara	1,437	1%
Sacramento	1,355	1%
San Joaquin	1,182	1%
Stanislaus	710	1%
Napa	543	<1%
Placer	539	<1%
Tuolumne	300	<1%
Riverside	240	<1%
Other California Counties	2,020	2%
Outside of California	3,069	2%
Total	124,231	100%

All Lives By County



Medical Plan Enrollment: All Lives										
	2016		2017		2018		2019		2020	
Member Lives vs. Dependent Lives										
Employee and Retiree Members	65,779	57%	67,631	57%	68,976	57%	70,134	57%	71,020	57%
Dependents	49,986	43%	50,222	43%	51,407	43%	52,413	43%	53,211	43%
Total	115,765	100%	117,853	100%	120,383	100%	122,547	100%	124,231	100%
Employee Lives vs. Retiree Lives										
Employees	79,514	69%	81,149	69%	82,701	69%	83,977	69%	84,820	68%
Retirees: Medicare	26,348	23%	27,247	23%	27,991	23%	28,864	24%	29,759	24%
Retirees: Non-Medicare	9,903	9%	9,457	8%	9,691	8%	9,706	8%	9,652	8%
Total	115,765	100%	117,853	100%	120,383	100%	122,547	100%	124,231	100%
Lives by Medical Plan										
Kaiser Permanente HMO	50,209	43%	51,855	44%	53,500	44%	54,996	45%	56,124	45%
Kaiser Permanente Senior Advantage HMO	12,035	10%	12,569	11%	12,835	11%	13,183	11%	13,463	11%
Blue Shield Access+ HMO	44,024	38%	36,292	31%	21,882	18%	23,419	19%	22,273	19%
Blue Shield Trio HMO					14,068	12%	12,227	10%	12,053	10%
UHC PPO (City Plan)	8,264	7%	2,465	2%	2,719	2%	2,836	2%	3,002	2%
UHC Medicare Advantage PPO	1,233	1%	14,672	12%	15,379	13%	15,886	13%	16,316	13%
Total	115,765	100%	117,853	100%	120,383	100%	122,547	100%	124,231	100%
Lives by Employer										
City and County of San Francisco (CCSF)	93,317	81%	95,353	81%	97,838	81%	99,588	81%	101,159	82%
San Francisco Unified School District (SFUSD)	16,776	14%	16,827	14%	16,927	14%	17,246	14%	17,531	14%
City College of San Francisco (SFCCD)	4,221	4%	4,210	4%	4,154	3%	4,270	3%	4,146	3%
Superior Court of San Francisco (CRT)	1,451	1%	1,463	1%	1,464	1%	1,443	1%	1,395	1%
Total	115,765	100%	117,853	100%	120,383	100%	122,547	100%	124,231	100%
Lives by Gender										
Female	60,953	53%	61,913	53%	63,257	53%	64,285	52%	65,251	52%
Male	54,805	47%	55,929	47%	57,106	47%	58,250	48%	58,957	47%
Unspecified	7	<1%	11	<1%	20	<1%	12	<1%	23	<1%
Total	115,765	100%	117,853	100%	120,383	100%	122,547	100%	124,231	100%

2020 Medical Plan Enrollment: Employee 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)	726	3,277	9,612	10,181	8,118	12,209	13,743	10,400	1,885	113	5	70,269
San Francisco Unified School District (SFUSD)	109	321	892	1,119	2,065	2,063	2,197	1,908	600	56	2	11,332
City College of San Francisco (SFCCD)	8	57	191	290	152	325	521	583	215	26	1	2,369
Superior Court of San Francisco (CRT)	7	37	105	123	61	143	177	173	23	1	0	850
Total	850	3,692	10,800	11,713	10,396	14,740	16,638	13,064	2,723	196	8	84,820

2020 Medical Plan Enrollment: Retirees 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
Medicare				2	17	12	47	738	15,939	9,318	3,686	29,759
Non-Medicare	1	24	236	1,049	166	116	914	6,919	116	51	60	9,652
Total	1	24	236	1,051	183	128	961	7,657	16,055	9,369	3,746	39,411

2020 Medical Plan Waived: Employees vs Retirees Lives

	2020	
Employees	7,272	59%
Retirees	4,980	41%
Total	12,252	100%

EMPLOYEE AND RETIREE MEMBERS

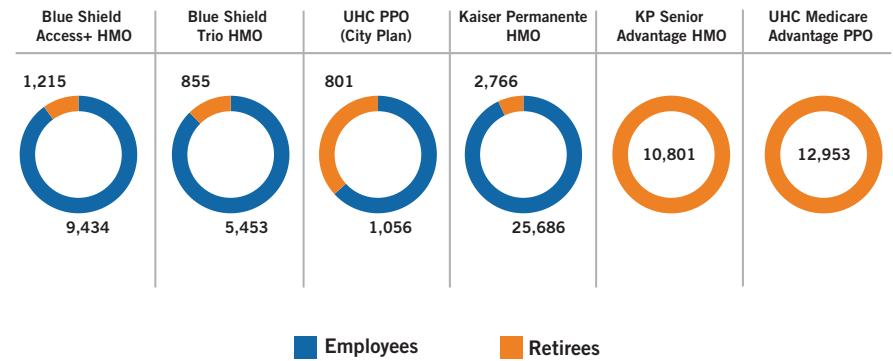
Employee and Retiree Members For All City Employers

- The number of SFHSS members covered by SFHSS medical plans increased by 886. A total of 71,020 members were enrolled as of January 2020. SFHSS retiree members outpaced the growth of SFHSS employee members by 326 members.
- The number of active and retiree members enrolled in Kaiser Permanente HMO increased by 691 members and comprises 55% of all member enrollment in 2020.
- Of the 29,301 medically-enrolled retiree members, 23,754 are Medicare retirees and 5,547 are Non-Medicare retirees.
- UnitedHealthcare City Plan PPO enrollment for 2020 decreased by 21 members to 1,857.
- Enrollment in UnitedHealthcare Medicare Advantage PPO increased by 431 members to 12,953.
- 91% 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 5; the number of retirees with domestic partners increased by 17. 1,412 members have a domestic partner enrolled in medical benefits with 75% (1,059) 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.

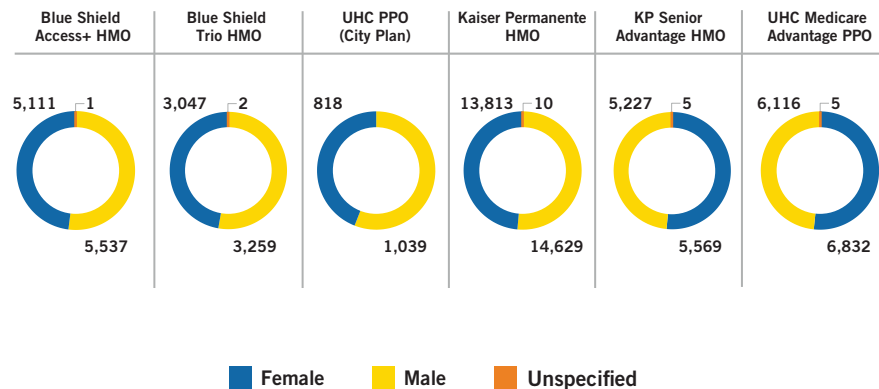
Medical Enrollment: Employee vs. Retiree Average Age



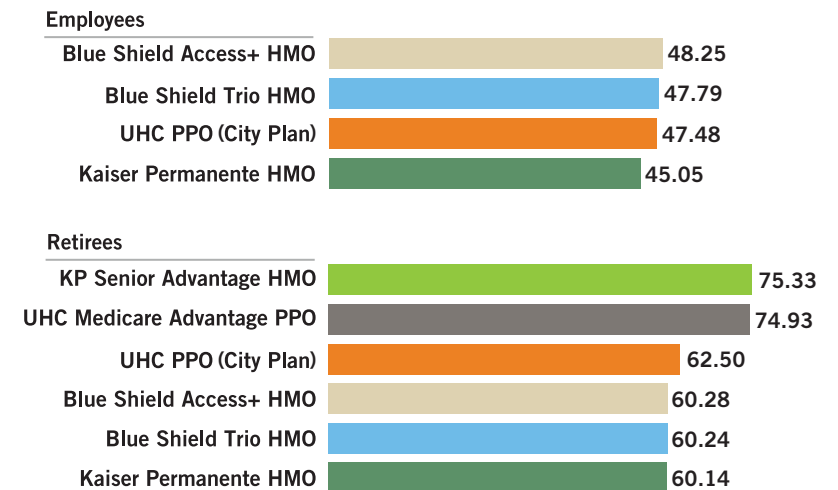
Medical Enrollment: Employee vs. Retiree Members



Medical Enrollment by Gender: Employee and Retiree Members



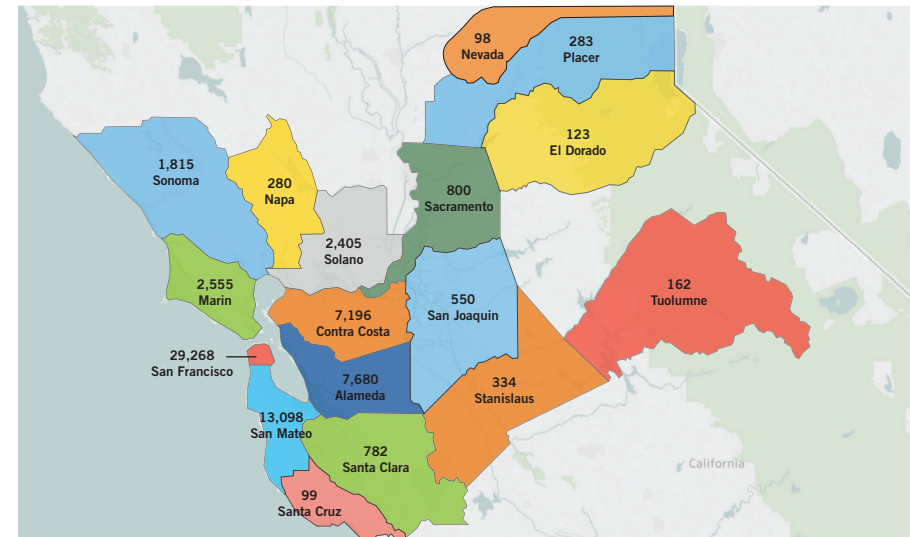
Average Age by Medical Plan: Employee and Retiree Members



Medical Plan Enrollment: Employee and Retiree Members By County

San Francisco	29,268	41%
San Mateo	13,098	18%
Alameda	7,680	11%
Contra Costa	7,196	10%
Marin	2,555	4%
Solano	2,405	3%
Sonoma	1,815	3%
Sacramento	800	1%
Santa Clara	782	1%
San Joaquin	550	1%
Stanislaus	334	<1%
Placer	283	<1%
Napa	280	<1%
Riverside	168	<1%
Tuolumne	162	<1%
Los Angeles	152	<1%
San Diego	136	<1%
El Dorado	123	<1%
Santa Cruz	99	<1%
Nevada	89	<1%
Other California Counties	730	1%
Outside California	2,375	3%
TOTAL MEMBERS	71,020	100%

Employee and Retiree Members By County



Medical Plan Enrollment: Employee and Non-Medicare Members by County						
	Blue Shield Access+ HMO	Blue Shield Trio HMO	Kaiser Permanente HMO	UHC PPO (City Plan)	Total	Percent
San Francisco	4,301	3,708	12,338	568	20,915	45%
San Mateo	2,720	1,018	4,974	231	8,943	19%
Alameda	1,220	407	4,080	175	5,882	13%
Contra Costa	947	716	3,356	106	5,125	11%
Solano	369	28	1,146	27	1,570	3%
Marin	294	250	657	53	1254	3%
Sonoma	304	4	493	32	833	2%
Santa Clara	150	44	317	30	541	1%
San Joaquin	61	38	265	4	368	1%
Sacramento	62	27	241	12	342	1%
Stanislaus	48	13	168	4	233	<1%
Napa	18	7	124	10	159	<1%
Placer	32	8	49	5	94	<1%
Tuolumne				71	71	<1%
Los Angeles	7	6	37	13	63	<1%
Santa Cruz	27	7	21	5	60	<1%
El Dorado	8	5	31	7	51	<1%
San Diego	6	6	31	4	47	<1%
Riverside	15	1	20	9	45	<1%
Other California Counties	41	10	48	71	170	<1%
Total Members	10,646	6,304	28,418	1,438	46,806	100%

Medical Enrollment: Medicare Retiree Members by County				
	KP Senior Advantage HMO	UHC Medicare Advantage PPO	Total	Percent
San Francisco	3,685	4,668	8,353	38%
San Mateo	1,996	2,099	4,095	19%
Contra Costa	1,209	862	2,071	9%
Alameda	1,022	776	1,798	8%
Marin	628	673	1,301	6%
Sonoma	559	423	982	4%
Solano	526	309	835	4%
Sacramento	299	159	458	2%
Santa Clara	145	96	241	1%
Placer	130	59	189	1%
San Joaquin	118	64	182	1%
Riverside	51	72	123	1%
Napa	81	40	121	1%
Stanislaus	58	43	101	<1%
Tuolumne		91	91	<1%
San Diego	46	43	89	<1%
Los Angeles	40	49	89	<1%
El Dorado	35	37	72	<1%
Nevada	3	69	72	<1%
Orange	23	26	49	<1%
Other California Counties	89	438	527	2%
Total Members	10,743	11,096	21,839	100%

Medical Plan Enrollment: Employee and Retiree Members										
	2016		2017		2018		2019		2020	
Employee Members vs. Retiree Members										
Employee Members	38,765	59%	39,962	59%	40,828	59%	41,349	59%	41,629	59%
Retiree Members	27,014	41%	27,588	41%	28,148	41%	28,785	41%	29,391	41%
Total	65,779	100%	67,550	100%	68,976	100%	70,134	100%	71,020	100%
Employee and Retiree Members by Medical Plan										
Kaiser Permanente HMO	25,012	38%	26,164	39%	27,211	39%	27,965	40%	28,452	40%
Kaiser Permanente Senior Advantage HMO	9,677	15%	10,135	15%	10,334	15%	10,597	15%	10,801	15%
Blue Shield Access+ HMO	23,658	36%	17,757	26%	9,881	14%	10,685	15%	10,649	15%
Blue Shield Trio HMO					7,599	11%	6,487	9%	6,308	9%
UHC PPO (City Plan)	6,469	10%	1,695	3%	1,817	3%	1,878	3%	1,857	3%
UHC Medicare Advantage PPO	963	1%	11,799	17%	12,134	18%	12,522	18%	12,953	18%
Total	65,779	100%	67,550	100%	68,976	100%	70,134	100%	71,020	100%
Employee and Retiree Members by Employer										
City and County of San Francisco (CCSF)	50,243	76%	58,513	87%	53,151	77%	54,097	77%	54,905	77%
San Francisco Unified School District (SFUSD)	11,947	18%	7,049	10%	12,204	18%	12,352	18%	12,501	18%
City College of San Francisco (SFCCD)	2,744	4%	1,529	2%	2,760	4%	2,831	4%	2,774	4%
Superior Court of San Francisco (CRT)	845	1%	459	1%	861	1%	854	1%	840	1%
Total	65,779	100%	67,550	100%	68,976	100%	70,134	100%	71,020	100%
Employee and Retiree Members by Gender										
Female	32,287	49%	33,132	49%	33,913	49%	34,627	49%	35,190	49%
Male	33,485	51%	34,407	51%	35,043	51%	35,495	51%	35,807	50%
Unspecified	7	<1%	11	<1%	20	<1%	12	<1%	23	<1%
Total	65,779	100%	67,550	100%	68,976	100%	70,134	100%	71,020	100%
Employee and Retiree Members with Enrolled Domestic Partner										
Employee Domestic Partner	1,011	75%	1,058	76%	1,083	75%	1,039	75%	1,044	74%
Retiree Domestic Partner	337	25%	332	24%	355	25%	351	25%	368	26%
Total	1,348	100%	1,390	100%	1,438	100%	1,390	100%	1,412	100%
Employee and Retiree Members with Married Spouse										
Employee with Spouse	13,754	65%	13,929	65%	14,173	66%	14,331	64%	14,611	64%
Retiree with Spouse	7,363	35%	7,353	35%	7,205	34%	7,930	36%	8,127	36%
Total	21,117	100%	21,282	100%	21,378	100%	22,261	100%	22,738	100%
Employee and Retiree Members with Split Coverage										
Employee Members			27	4%	26	4%	24	2%	23	3%
Retiree Members			675	96%	682	96%	706	97%	733	97%
Total			702	100%	708	100%	730	100%	756	100%

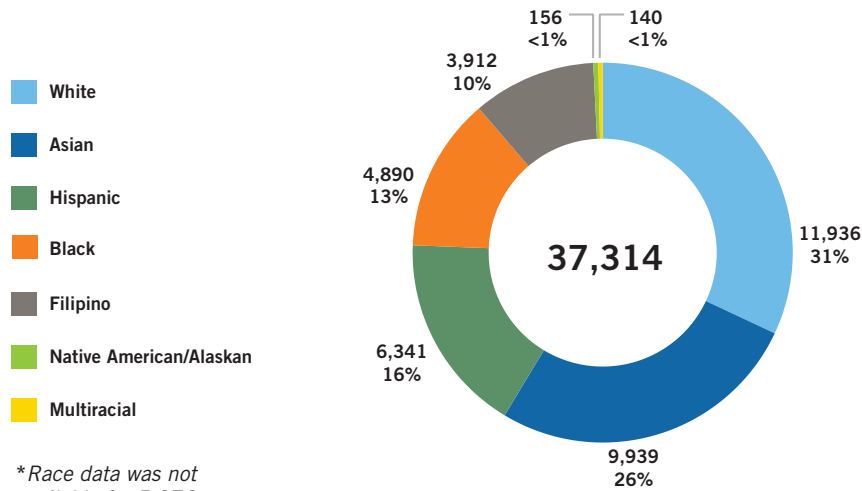
Medical Plan Enrollment: Employee and Retiree Members										
	2016		2017		2018		2019		2020	
Employee and Retiree Members by Coverage Level										
Member Only	36,956	56%	38,095	56%	39,524	57%	40,453	57%	40,901	57%
Member Plus One Dependent	17,677	27%	18,042	27%	17,820	26%	17,930	26%	18,192	26%
Member Plus Two or More Dependents	11,146	17%	11,413	17%	11,632	17%	11,751	17%	11,927	17%
Total	65,779	100%	67,550	100%	68,976	100%	70,134	100%	71,020	100%
Employee and Retiree Members by Type of Dependents										
Member Only	36,961	56%	38,095	56%	39,524	57%	40,453	58%	40,901	58%
Member with Adult Dependent Only	12,803	19%	13,020	19%	12,779	19%	12,987	19%	13,235	19%
Member with Child Dependent Only	4,870	7%	5,022	7%	5,041	7%	4,943	7%	4,957	7%
Member with Child Dependents Only	1,484	2%	1,597	2%	1,695	2%	1,745	2%	1,657	2%
Member with Adult and Child Dependents	9,661	15%	9,816	15%	9,937	14%	10,006	14%	10,270	14%
Total	65,779	100%	67,550	100%	68,976	100%	70,134	100%	71,020	100%
Employee Members by Type of Dependents										
Employee Only	18,128	47%	18,842	47%	19,281	47%	19,759	48%	19,812	48%
Employee with Adult Dependent Only	5,696	15%	5,746	14%	5,776	14%	5,786	14%	5,831	14%
Employee with Child Dependent Only	4,447	11%	4,592	11%	4,646	11%	4,523	11%	4,582	11%
Employee with Child Dependents Only	1,426	4%	1,543	4%	1,646	4%	1,687	4%	1,600	3%
Employee with Adult and Child Dependents	9,068	23%	9,239	23%	9,479	23%	9,547	23%	9,804	24%
Total	38,765	100%	39,962	100%	40,828	100%	41,349	100%	41,629	100%
Retiree Members by Type of Dependents										
Retiree Only	18,833	70%	19,253	70%	19,566	70%	20,694	72%	20,398	69%
Retiree with Adult Dependent Only	7,107	26%	7,274	26%	7,542	27%	7,201	25%	7,932	27%
Retiree with Child Dependent Only	423	2%	430	2%	449	2%	386	1%	434	1%
Retiree with Child Dependents Only	58	<1%	54	<1%	54	<1%	50	<1%	57	<1%
Retiree with Adult and Child Dependents	593	2%	577	2%	537	2%	453	2%	570	2%
Total	27,014	100%	27,588	100%	28,148	100%	28,784	100%	29,391	100%

EMPLOYEE MEMBERS AND DEPENDENTS

Employees and Dependents (All Employers)

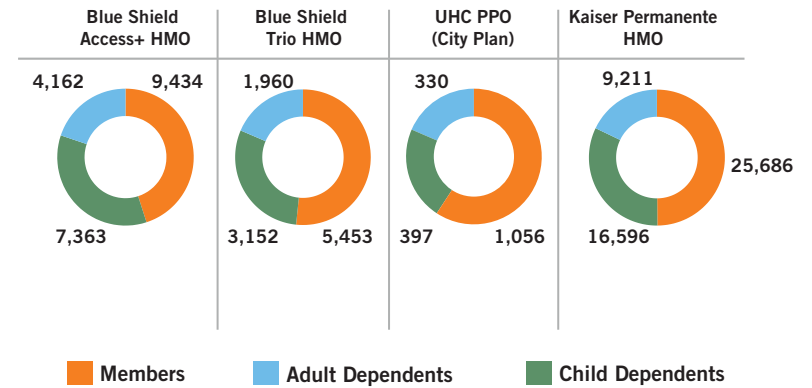
- The number of employee lives covered by SFHSS medical plans (84,820) continued trending up. In 2020, employee lives covered by medical plans increased by 843. Of these members, 280 are employees and 563 are employee dependents.
- The proportion of employees vs. dependents enrolled in medical coverage has remained static for the last four years with 49% employee members and 51% employee dependents.
- Employee lives enrolled in Kaiser Permanente HMO increased by 1,095 thereby raising Kaiser Permanente's proportional share of employee lives by 1%. Kaiser Permanente now covers 61% of all employee lives.
- Employees and dependents enrolled in Blue Shield of California HMO decreased to 31,524 lives. This continues a downward trend of employee lives in Blue Shield. Blue Shield Trio HMO has 10,565 employee lives, a decrease from the previous year and Blue Shield Access+ HMO has 20,959 employee lives, an increase over previous year.
- Enrollment in UnitedHealthcare PPO (City Plan) decreased by 40, with a total of 1,783 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 increased to 46.20. The average age of an employee dependent is 25.63, an insignificant increase. Average age for all employee and dependent members combined is 35.72.
- 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.
- Enrollment by coverage tier shifted 1% from member plus one dependent to members only which now comprises 48%. Members plus one dependent decreased to 25% and members plus two or more dependents remained unchanged at 27%.
- The highest percentage of employee members, with or without dependents, live in San Francisco. 54.22% of employees without dependents live in San Francisco and 38.45% of employees with dependents live in San Francisco.

Medical Enrollment by Race/Ethnicity: Employees*

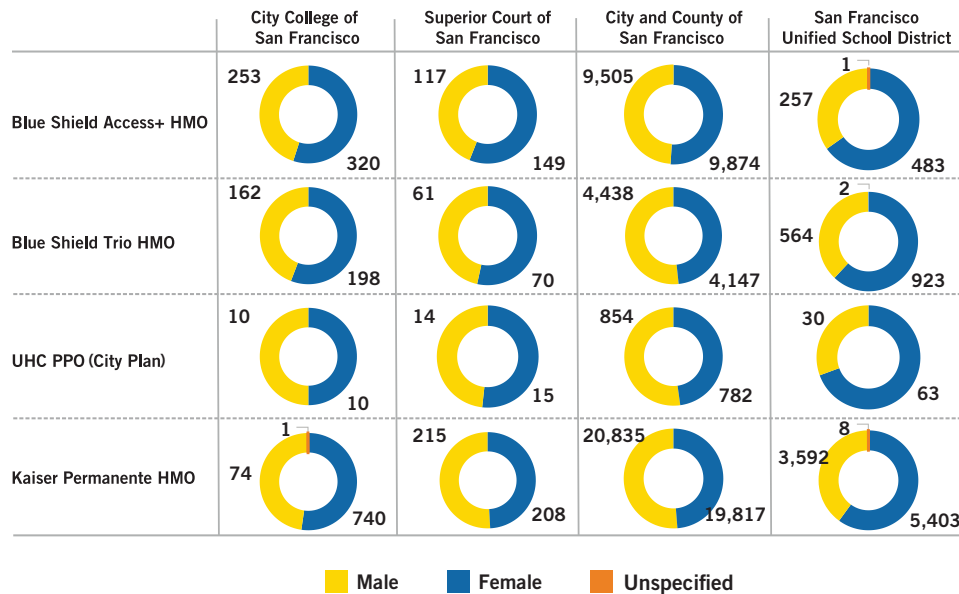


*Race data was not available for 5,976 enrolled employees.

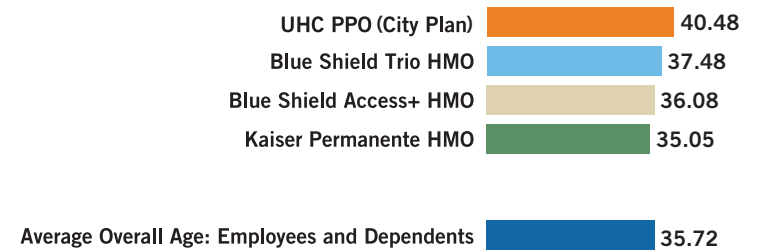
Medical Enrollment: Employees vs. Dependents



Medical Enrollment by Gender: Employees and Dependents



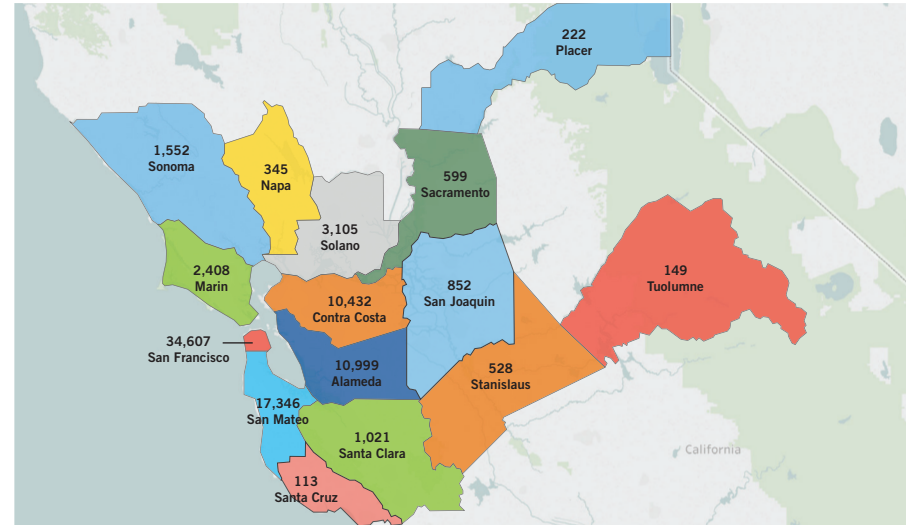
Average Age by Medical Plan: Employees and Dependents



Medical Plan Enrollment: Employee Members and Dependents By County

	Members	Child Deps	Adult Deps	Total	Percent
San Francisco	19,240	9,643	5,724	34,607	41%
San Mateo	7,922	5,954	3,470	17,346	20%
Alameda	5,389	3,522	2,088	10,999	13%
Contra Costa	4,427	3,950	2,055	10,432	12%
Solano	1,289	1,234	582	3,105	4%
Marin	1,011	881	516	2,408	3%
Sonoma	579	635	338	1,552	2%
Santa Clara	483	333	205	1,021	1%
San Joaquin	310	370	172	852	1%
Sacramento	237	237	125	599	1%
Stanislaus	205	203	120	528	1%
Napa	132	138	75	345	<1%
Placer	66	105	51	222	<1%
Tuolumne	58	57	34	149	<1%
Santa Cruz	49	44	20	113	<1%
Other California Counties	193	172	90	455	1%
Outside California	39	30	18	87	<1%
Total	41,629	27,508	15,683	84,820	100%

Employee Members and Dependent Lives By County



Medical and Dental Plan Enrollment: Employee Members and Dependents (All Employers)										
	2016		2017		2018		2019		2020	
Employee vs. Dependents										
Employees	38,765	49%	39,962	49%	40,828	49%	41,349	49%	41,629	49%
Dependents of Employees	40,749	51%	41,187	51%	41,873	51%	42,628	51%	43,191	51%
Total	79,514	100%	81,149	100%	82,701	100%	83,977	100%	84,820	100%
Employees by Coverage Level										
Employee Only	18,125	47%	18,842	47%	19,281	47%	19,759	48%	19,812	48%
Employee + 1	10,145	26%	10,338	26%	10,422	26%	10,342	25%	10,413	25%
Employee + 2 or more	10,495	27%	10,782	27%	11,125	27%	11,248	27%	11,404	27%
Total	38,765	100%	39,962	100%	40,828	100%	41,349	100%	41,629	100%
Employee Lives by Plan										
Kaiser Permanente HMO	45,664	57%	47,298	58%	48,899	59%	50,398	60%	51,493	61%
Blue Shield Access+ HMO	32,810	41%	32,294	40%	19,796	24%	21,026	25%	20,959	24%
Blue Shield Trio HMO					12,267	15%	10,711	13%	10,565	12%
UHC Medicare Advantage PPO									20	<1%
UHC PPO (City Plan)	1,040	1%	1,530	2%	1,716	2%	1,823	2%	1,783	2%
Total	79,514	100%	81,149	100%	82,701	100%	83,977	100%	84,820	100%
Employee Members by Plan										
Kaiser Permanente HMO	22,298	57.5%	23,467	59%	24,467	60%	25,211	61%	25,686	62%
Blue Shield Access+ HMO	15,746	41%	15,519	39%	8,764	21%	9,417	23%	9,434	23%
Blue Shield Trio HMO					6,551	16%	5,631	14%	5,453	13%
UHC PPO (City Plan)	721	2%	976	2%	1,046	3%	1,090	3%	1,056	2%
Total	38,765	100%	39,962	100%	40,828	100%	41,349	100%	41,629	100%
Employee Dependents by Plan										
Kaiser Permanente HMO	23,366	57%	23,831	58%	24,432	58%	25,187	59%	25,807	60%
Blue Shield Access+ HMO	17,064	42%	16,775	41%	11,032	26%	11,609	27%	11,525	27%
Blue Shield Trio HMO					5,716	14%	5,080	12%	5,112	11%
UHC Medicare Advantage PPO			27	<1%	26	<1%	24	<1%	23	<1%
UHC PPO (City Plan)	319	1%	554	1%	670	2%	733	2%	727	1%
Total	40,749	100%	41,187	100%	41,873	100%	42,628	100%	43,191	100%
Employee Lives by Dental Plan										
Delta Dental PPO	68,501	97%	70,066	97%	71,485	97%	72,012	97%	68,212	97%
DeltaCare USA DHMO	1,502	2%	1,442	2%	1,360	2%	1,316	2%	1,220	2%
UnitedHealthcare Dental DHMO	629	1%	675	1%	762	1%	894	1%	882	1%
Total	70,632	100%	72,183	100%	73,607	100%	74,222	100%	70,314	100%
Employee Lives by Gender										
Female	40,715	51%	41,481	51%	42,224	51%	42,768	51%	43,213	50%
Male	38,792	49%	39,659	49%	40,468	49%	41,206	49%	41,595	49%
Unspecified	7	<1%	9	<1%	9	<1%	3	<1%	12	<1%
Total	79,514	100%	81,149	100%	82,701	100%	83,977	100%	84,820	100%
Employee Members by Gender										
Female	18,587	48%	19,078	48%	19,523	48%	19,866	48%	20,021	48%
Male	20,171	52%	20,875	52%	21,296	52%	21,480	52%	21,596	51%
Unspecified	7	<1%	9	<1%	9	<1%	3	<1%	12	<1%
Total	38,765	100%	39,962	100%	40,828	100%	41,349	100%	41,629	100%

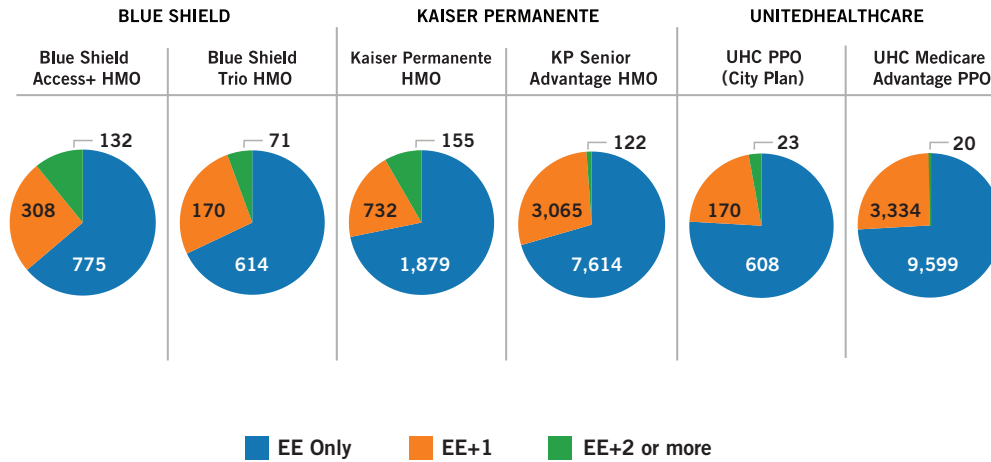
Medical Plan Enrollment: Employee Members and Dependents (All Employers)										
	2016		2017		2018		2019		2020	
Employee Members by Coverage Level: Kaiser Permanente HMO										
Employee Only	10,579	47%	11,341	48%	11,951	49%	12,513	50%	12,650	49%
Employee with Adult Dependent Only	3,180	14%	3,206	14%	3,269	13%	3,338	13%	3,445	13%
Employee with Child Dependent Only	2,517	11%	2,648	11%	2,714	11%	2,673	11%	2,765	11%
Employee with Child Dependents Only	931	4%	1,027	4%	1,086	4%	1,117	4%	1,073	4%
Employee with Adult and Child Dependents	5,091	23%	5,245	22%	5,447	22%	5,570	22%	5,743	22%
Total	22,298	100%	23,467	100%	24,467	100%	25,211	100%	25,676	100%
Employee Members by Coverage Level: Blue Shield Access+ HMO										
Employee Only	7,004	44%	6,843	44%	3,185	36%	3,576	38%	3,689	39%
Employee with Adult Dependent Only	2,434	15%	2,416	16%	1,362	16%	1,486	16%	1,440	15%
Employee with Child Dependent Only	1,909	12%	1,889	12%	1,234	14%	1,271	13%	1,233	13%
Employee with Child Dependents Only	492	3%	507	3%	363	4%	395	4%	358	4%
Employee with Adult and Child Dependents	3,907	25%	3,864	25%	2,620	30%	2,689	29%	2,718	29%
Total	15,746	100%	15,519	100%	8,764	100%	9,417	100%	9,438	100%
Employee Members by Coverage Level: Blue Shield Trio HMO										
Employee Only					3,500	53%	2,975	53%	2,801	51%
Employee with Adult Dependent Only					970	15%	800	14%	779	14%
Employee with Child Dependent Only					641	10%	562	10%	542	10%
Employee with Child Dependents Only					184	3%	170	3%	155	3%
Employee with Adult and Child Dependents					1,256	19%	1,124	20%	1,181	22%
Total					6,551	100%	5,631	100%	5,458	100%
Employee Members by Coverage Level: UHC City Plan PPO										
Employee Only	545	76%	658	67%	667	64%	695	64%	672	64%
Employee with Adult Dependent Only	82	11%	124	13%	153	15%	162	15%	167	16%
Employee with Child Dependent Only	21	3%	55	6%	57	5%	50	5%	42	4%
Employee with Child Dependents Only	3	<1%	9	1%	13	1%	13	1%	14	1%
Employee with Adult and Child Dependents	70	10%	130	13%	156	15%	170	16%	162	15%
Total	721	100%	976	100%	1,046	100%	1,090	100%	1,057	100%
Employee Members by Coverage Level: All Plans										
Employee Only	7,549	40%	18,842	47%	19,303	47%	19,759	48%	19,812	48%
Employee with Adult Dependent Only	2,516	13%	5,746	14%	5,754	14%	5,786	14%	5,831	14%
Employee with Child Dependent Only	1,930	10%	4,592	11%	4,646	11%	4,556	11%	4,582	11%
Employee with Child Dependents Only	495	3%	1,543	4%	1,646	4%	1,695	4%	1,600	4%
Employee with Adult and Child Dependents	6,326	34%	9,239	23%	9,479	23%	9,553	23%	9,804	24%
Total	18,816	100%	39,962	100%	40,828	100%	41,349	100%	41,629	100%

RETIREE MEMBERS AND DEPENDENTS

Retiree Members and Dependents (All Employers)

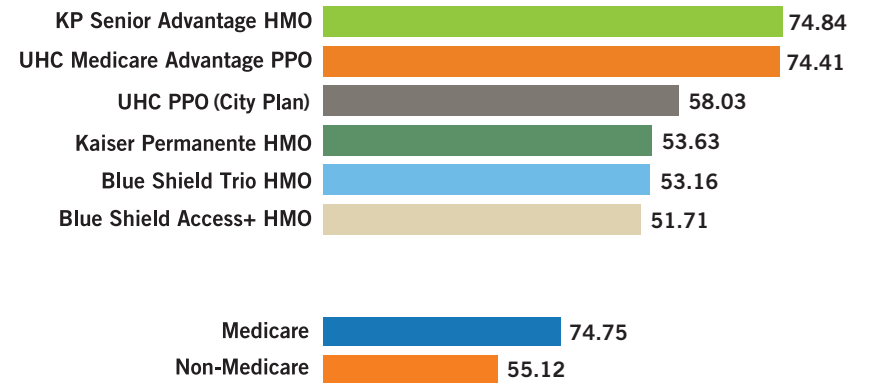
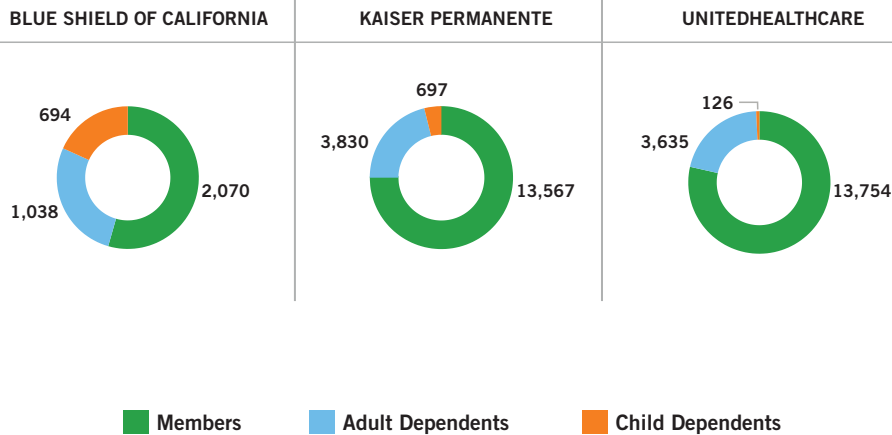
- Retiree lives continues an upward trend, increasing by another 821 lives to 39,411. Retiree members increased by 606 while retiree dependents increased by 215. Kaiser enrollments include 88 subscribers in regions outside of California; 30 in Hawaii, 33 in the Northwest and 25 in Washington.
- The proportion of retirees vs. dependents enrolled in medical has remained unchanged over the past seven years with lives consisting of 75% retiree members and 25% retiree dependents.
- Medicare retirees are split between UHC Medicare Advantage PPO with 55% and Kaiser Permanente Senior Advantage at 45%.
- The Blue Shield of California plans are only available for Non-Medicare retirees which accounts for the 9.8% of lives when taken as a percent of all retirees. When considering only Non-Medicare plans, the Blue Shield plans account for 39% of Non-Medicare retiree enrollment.
- UnitedHealthcare City Plan PPO enrollment increased to 1,219 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 74.75 and the average age of Non-Medicare retiree lives dropped by 1.02 to 55.12.
- The number of retiree members and dependents enrolled in coverage who reside outside of the United States is 42. 89 additional members live outside of the country but waive coverage.
- Retiree lives enrolled in Medicare increased to 29,757, an increase of 895. Non-Medicare retiree lives decreased by 54 to 9,652.
- 93% of retirees and dependents enrolled live in the state of California. 89% 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.
- 12,970 (36%) retiree lives reside in San Francisco.
- Enrollment in retiree dental plans increased by 1,309 lives, which outpaced enrollment increases from the previous three years. In 2020, enhanced coverage for member services from in-network providers for Delta Dental was offered, increasing from 50% plan paid co-insurance coverage to 60%.

Medical Enrollment by Coverage Level: Retirees vs. Members



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	12,970	36%
San Mateo	7,032	19%
Contra Costa	3,822	11%
Alameda	3,066	8%
Marin	2,242	6%
Sonoma	1,774	5%
Solano	1,482	4%
Sacramento	756	2%
Santa Clara	416	1%
San Joaquin	330	1%
Placer	317	1%
Riverside	221	1%
Napa	198	1%
Stanislaus	182	1%
San Diego	161	<1%
Tuolumne	151	<1%
Los Angeles	143	<1%
El Dorado	142	<1%
Orange	79	<1%
Santa Cruz	72	<1%
Lake	59	<1%
Mendocino	59	<1%
Butte	55	<1%
Yolo	54	<1%
Monterey	48	<1%
Shasta	44	<1%
Fresno	41	<1%
Humboldt	35	<1%
San Luis Obispo	35	<1%
Calaveras	30	<1%
Amador	28	<1%
Madera	26	<1%
San Bernardino	25	<1%
Merced	22	<1%
Santa Barbara	21	<1%
Tehama	20	<1%



Kern	18	<1%
Mariposa	18	<1%
Sutter	17	<1%
Ventura	14	<1%
Yuba	14	<1%
Siskiyou	12	<1%
Tulare	12	<1%
Other California Counties	44	<1%
Total	36,307	100%

Medical Plan Enrollment: Retiree Lives by State		
California	36,429	92%
Nevada	450	1%
Oregon	314	1%
Washington	273	1%
Arizona	264	1%
Texas	226	1%
Florida	192	<1%
Hawaii	105	<1%
Idaho	98	<1%
Colorado	70	<1%
Georgia	69	<1%
New York	66	<1%
North Carolina	65	<1%
New Mexico	64	<1%
Louisiana	52	<1%
Tennessee	41	<1%
Utah	36	<1%
Ohio	33	<1%
Massachusetts	31	<1%
Michigan	31	<1%
Pennsylvania	30	<1%
Alabama	27	<1%
Illinois	27	<1%
Montana	27	<1%
Virginia	27	<1%
Other States	322	1%
Outside of USA	42	<1%
Total	39,411	100%

Medical Plan Waived: Retiree Members by State		
California	2,536	85%
Oregon	57	2%
Nevada	52	2%
Texas	45	2%
Arizona	37	1%
Washington	37	1%
Florida	31	1%
Hawaii	17	1%
North Carolina	17	1%
Louisiana	12	<1%
New York	12	<1%
Georgia	10	<1%
Pennsylvania	9	<1%
Pennsylvania	8	<1%
Colorado	7	<1%
Massachusetts	7	<1%
Mississippi	7	<1%
Idaho	6	<1%
Ohio	6	<1%
Virginia	6	<1%
Other States	71	2%
Total	2,990	1

Medical Plan Waived: Retiree Members by Country		
Philippines	18	20%
Canada	11	12%
Mexico	7	8%
Israel	5	6%
Spain	4	4%
France	4	4%
United Kingdom	4	4%
Ireland	4	4%
Australia	3	3%
Germany	2	2%
Hong Kong	2	2%
India	2	2%
Peru	2	2%
Other Countries	21	24%
TOTAL WAIVED	89	100%

Medical Plan Enrollment: Retiree Members and Dependents										
	2016		2017		2018		2019		2020	
Retiree vs. Dependent Lives										
Retiree Members	27,014	75%	27,588	75%	28,148	75%	28,785	75%	29,391	75%
Dependents	9,237	25%	9,116	25%	9,534	25%	9,785	25%	10,020	25%
Total	36,251	100%	36,704	100%	37,682	100%	38,570	100%	39,411	100%
Retirees by Coverage Level										
Non-Medicare										
Retiree Only	3,753	14%	3,709	13%	3,733	13%	3,877	13%	3,876	13%
Retiree + 1	1,595	6%	1,533	6%	1,579	6%	1,422	5%	1,380	4%
Retiree + 2 or More	428	2%	412	1%	368	1%	367	1%	381	1%
Total									5,637	19%
Medicare										
Retiree Only	15,078	56%	15,544	56%	15,833	56%	16,817	58%	17,213	59%
Retiree + 1	5,937	22%	6,171	22%	6,412	23%	6,166	21%	6,399	22%
Retiree + 2 or More	223	1%	219	1%	223	1%	136	<1%	142	<1%
Total	27,014	100%	27,588	100%	28,148	100%	28,785	100%	29,391	100%
Retiree Members by Plan										
Non Medicare										
Blue Shield Access+ HMO	2,469	43%	2,238	39%	1,117	20%	1,268	22%	1,215	22%
Blue Shield Trio HMO					1,048	18%	856	15%	855	15%
Kaiser Permanente HMO	2,714	47%	2,697	48%	2,744	48%	2,754	49%	2,766	49%
UHC PPO (City Plan)	593	10%	719	13%	771	14%	788	14%	801	14%
Sub-Total	5,776	100%	5,654	100%	5,680	100%	5666	100%	5,637	100%
Medicare										
Kaiser Permanente Senior Advantage HMO	9,677	46%	10,135	46%	10,334	46%	10,597	46%	10,801	45%
UHC Medicare Advantage PPO	963	4%	11,799	54%	12,134	54%	12,522	54%	12,953	55%
Blue Shield	5,443	26%								
UHC PPO (City Plan)	5,155	24%								
Sub-Total	21,238	100%	21,934	100%	22,468	100%	23,119	100%	23,754	100%
Total Retiree Members	27,014	100%	27,588	100%	28,148	100%	28,785	100%	29,391	100%
Retiree Lives by Plan										
Non Medicare										
Blue Shield Access+ HMO	4,397	44%	3,989	42%	2,084	22%	2,389	25%	2,314	24%
Blue Shield Trio HMO					1,798	19%	1,515	16%	1,488	15%
Kaiser Permanente HMO	4,571	46%	4,583	49%	4,628	48%	4,624	48%	4,631	48%
UHC PPO (City Plan)	935	10%	885	9%	1,181	11%	1,178	12%	1,219	13%
Sub-Total	9,903	100%	9,457	100.0%	9,691	100%	9,706	100%	9,652	100%
Medicare										
Kaiser Permanente Senior Advantage HMO	12,009	45%	12,543	46%	12,808	46%	13,157	46%	13,463	45%
UHC Medicare Advantage PPO	1,233	5%	14,704	54%	15,183	54%	15,707	54%	16,296	55%
UHC PPO (City Plan)	6,289	24%								
Blue Shield	6,817	26%								
Sub-Total	26,348	100%	27,247	100%	27,991	100%	28,864	100%	29,759	100%
Total Retiree Lives	36,251	100%	36,704	100%	37,682	100%	38,570	100%	39,411	100%

Medical Plan Enrollment: Retiree Members and Dependents										
	2016		2017		2018		2019		2020	
Retiree Lives by Employer										
City and County of San Francisco (CCSF)	28,017	77%	28,409	77%	29,292	78%	30,141	78%	30,890	78%
San Francisco Unified School District (SFUSD)	6,208	17%	6,219	17%	6,219	17%	6,258	16%	6,199	16%
City College of San Francisco (SFCCD)	1,546	4%	1,587	4%	1,651	4%	1,646	4%	1,777	5%
Superior Court of San Francisco (CRT)	480	1%	489	1%	520	1%	525	1%	545	1%
Total	36,251	100%	36,704	100%	37,682	100%	38,570	100%	39,411	100%
Retiree Members by Employer										
City and County of San Francisco (CCSF)	20,396	76%	20,894	76%	21,403	76%	22,019	76%	22,556	77%
San Francisco Unified School District (SFUSD)	5,033	19%	5,050	18%	5,042	18%	5,054	18%	5,006	17%
City College of San Francisco (SFCCD)	1,196	4%	1,246	5%	1,285	5%	1,284	4%	1,385	5%
Superior Court of San Francisco (CRT)	389	1%	398	1%	418	1%	428	1%	444	1%
Total	27,014	100%	27,588	100%	28,148	100%	28,785	100%	29,391	100%
Retirees Lives Medicare Enrollment										
Medicare	26,348	73%	27,247	74%	27,991	75%	28,864	75%	29,759	76%
Non-Medicare	9,903	27%	9,457	26%	9,691	25%	9,706	25%	9,652	24%
Total	36,251	100%	36,704	100%	37,682	100%	38,570	100%	39,411	100%
Retiree Lives by Gender										
Female	20,238	56%	20,432	56%	21,033	56%	21,517	56%	22,038	56%
Medicare					15,463		15,954		16,508	41%
Non-Medicare					5,570		5,563		5,530	14%
Male	16,013	44%	16,270	44%	16,638	44%	17,044	44%	17,362	44%
Medicare					12,519		12,903		13,241	33%
Non-Medicare					4,119		4,141		4,121	10%
Unspecified			2	<1%	11	<1%	9	<1%	11	<1%
Medicare					9		7		10	<1%
Non-Medicare					2		2		1	<1%
Total	36,251	100%	36,704	100%	37,682	100%	38,570	100%	39,411	100%
Retiree Members by Gender										
Female	13,700	51%	14,054	51%	14,390	51%	14,761	51%	15,169	51%
Medicare					11,629		11,997		12,401	42%
Non-Medicare					2,761		2,764		2,768	9%
Male	13,314	49%	13,532	49%	13,747	49%	14,015	49%	14,211	48%
Medicare					10,830		11,115		11,343	38%
Non-Medicare					2,917		2,900		2,868	10%
Unspecified			2	<1%	11	<1%	9	<1%	11	<1%
Medicare					9		7		10	<1%
Non-Medicare					2		2		1	<1%
Total	27,014	100%	27,588	100%	28,148	100%	28,785	100%	29,391	100%
Surviving Spouse Enrollment										
Survivor	2,827	97%	2,882	97%	2,856	97%	2,891	97%	2,928	97%
Survivor Children	95	3%	81	3%	84	3%	86	3%	92	3%
Total	2,922	100%	2,963	100%	2,940	100%	2,977	100%	3,021	100%

Medical Plan Enrollment: Retiree Members and Dependents										
	2016		2017		2018		2019		2020	
Retiree Members by Coverage Level: Kaiser Permanente HMO										
Retiree Only	1,804	66%	1,805	67%	1,842	70%	1,869	68%	1,879	68%
Retiree with Adult Dependent Only	626	23%	610	23%	640	27%	610	22%	601	22%
Retiree with Child Dependent Only	122	4%	126	5%	121	2%	132	5%	131	5%
Retiree with Child Dependents Only	28	1%	22	1%	22	<1%	19	1%	21	1%
Retiree with Adult and Child Dependents	134	5%	134	5%	119	2%	121	4%	134	5%
Total	2,714	100%	2,697	100%	2,744	100%	2,751	100%	2,766	100%
Retiree Members by Coverage Level: KP Senior Advantage HMO										
Retiree Only	6,833	71%	7,158	71%	7,281	70%	7,475	71%	7,614	70%
Retiree with Adult Dependent Only	2,657	27%	2,771	27%	2,843	28%	2,918	28%	2,982	28%
Retiree with Child Dependent Only	85	1%	91	1%	96	1%	83	1%	83	1%
Retiree with Child Dependents Only	7	<1%	12	<1%	8	<1%	9	<1%	10	<1%
Retiree with Adult and Child Dependents	95	1%	103	1%	106	1%	105	1%	112	1%
Total	9,677	100%	10,135	100%	10,334	100%	10,590	100%	10,801	100%
Retiree Members by Coverage Level: Blue Shield Access+ HMO										
Retiree Only	5,185	66%	1,365	61%	696	62%	797	63%	775	64%
Retiree with Adult Dependent Only	2,176	28%	518	23%	214	19%	246	19%	234	19%
Retiree with Child Dependent Only	196	2%	122	5%	79	7%	85	7%	74	6%
Retiree with Child Dependents Only	21	<1%	15	1%	9	1%	14	1%	14	1%
Retiree with Adult and Child Dependents	334	4%	218	10%	119	11%	126	10%	118	10%
Total	7,912	100%	2,238	100%	1,117	100%	1,268	100%	1,215	100%
Retiree Members by Coverage Level: Blue Shield Trio HMO										
Retiree Only					752	72%	612	71%	614	72%
Retiree with Adult Dependent Only					171	16%	141	16%	140	16%
Retiree with Child Dependent Only					51	5%	46	5%	30	4%
Retiree with Child Dependents Only					6	1%	5	1%	8	1%
Retiree with Adult and Child Dependents					68	6%	62	7%	63	7%
Total					1,048	100%	866	100%	855	100%
Retiree Members by Coverage Level: UHC PPO (City Plan)										
Retiree Only	4,362	76%	539	75%	577	75%	599	76%	608	76%
Retiree with Adult Dependent Only	1,341	23%	149	21%	154	20%	156	20%	153	19%
Retiree with Child Dependent Only	17	<1%	8	1%	15	2%	13	2%	17	2%
Retiree with Child Dependents Only	2	<1%	3	<1%		<1%	3	<1%	3	<1%
Retiree with Adult and Child Dependents	26	<1%	20	3%	25	3%	17	2%	20	2%
Total	5,748	100%	719	100%	771	100%	788	100%	801	100%
All Retiree Members by Coverage Level: UHC Medicare Advantage PPO										
Retiree Only	647	67%	8,386	71%	9,073	75%	9,342	75%	9,599	74%
Retiree with Adult Dependent Only	307	32%	3,226	27%	3,003	25%	3,130	25%	3,279	25%
Retiree with Child Dependent Only	5	<1%	83	1%	33	<1%	28	<1%	33	<1%
Retiree with Child Dependents Only		<1%	2	<1%		<1%		<1%	1	<1%
Retiree with Adult and Child Dependents	4	<1%	102	1%	25	<1%	22	<1%	19	<1%
Total	963	100%	11,799	100%	12,134	100%	12,522	100%	12,931	100%

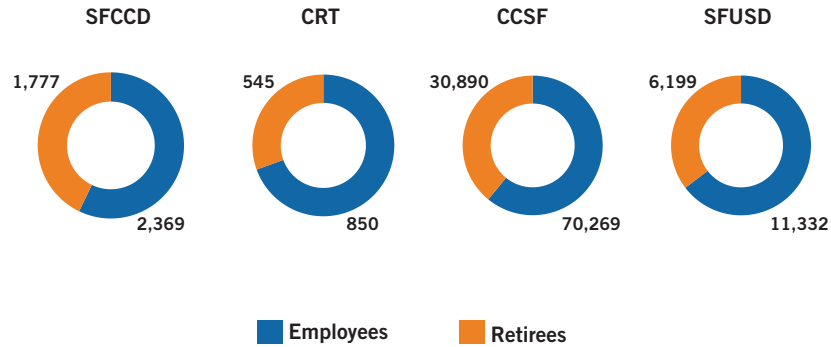
Dental and Vision Plan Enrollment: Retiree Members and Dependents										
	2016		2017		2018		2019		2020	
Total Dental Plan Enrollment Retirees vs. Dependents										
Retiree Members	19,881	70%	20,583	70%	21,276	70%	22,244	70%	23,131	70%
Dependents	8,502	30%	8,924	30%	9,145	30%	9,423	30%	9,845	30%
Total	28,383	100%	29,507	100%	30,421	100%	31,667	100%	32,976	100%
Retiree Lives by Dental Plan										
Delta Dental PPO	25,743	91%	26,849	91%	27,855	92%	29,116	92%	30,493	92%
DeltaCare USA DHMO	1,726	6%	1,642	6%	1,542	5%	1,527	5%	1,412	4%
UnitedHealthcare Dental DHMO	914	3%	1,016	3%	1,024	3%	1,024	3%	1,071	3%
Total	28,383	100%	29,507	100%	30,421	100%	31,667	100%	32,976	100%
Retiree Members by Dental Plan										
Delta Dental PPO	17,952	90%	18,620	90%	19,391	91%	20,342	91%	21,290	92%
DeltaCare USA DHMO	1,256	6%	1,194	6%	1,119	5%	1,122	5%	1,031	4%
UnitedHealthcare Dental DHMO	673	3%	769	4%	766	4%	780	4%	810	4%
Total	19,881	100%	20,583	100%	21,276	100%	22,244	100%	23,131	100%
Total VSP Vision Premier Plan Enrollment by Retiree Members										
Retiree only					2,257	63%	3,007	62%	3,525	62%
Retiree +1					1,278	35%	1,724	36%	1,988	35%
Retiree +2 or more					66	2%	103	2%	130	2%
Total					3,601	100%	4,834	100%	5,643	100%

EMPLOYERS

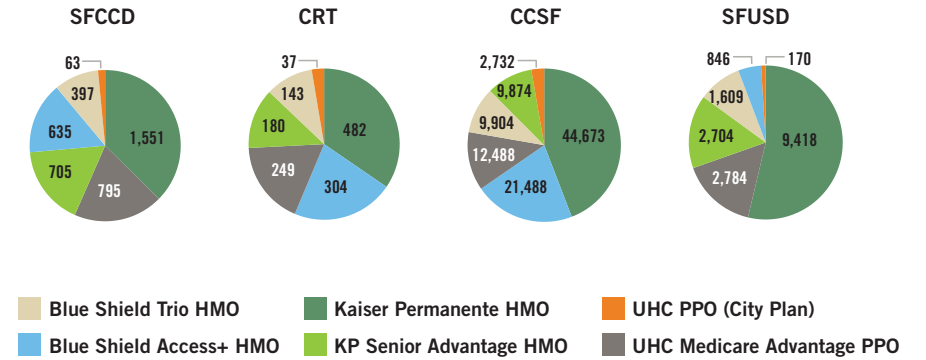
Employers

- City and County of San Francisco covers the largest proportion of active and retiree lives at 81.42%. The San Francisco Unified School District covers 14.11%; City College of San Francisco covers 3.33% and the Superior Court of San Francisco 1.1%.
- The proportion of retiree lives to their total lives by employer is: City College of San Francisco at 46.65%, Superior Court of San Francisco with 39.06%, City and County of San Francisco representing 38.96% and San Francisco Unified School District with 33.36%.
- SFUSD has the highest proportion of employee lives enrolled in Kaiser Permanente HMO, compared to other employers. 80% of SFUSD employee lives are enrolled in Kaiser, which continues an upward trend. Kaiser Permanente has the largest enrollment percentage for each individual employer.
- For all employers, the average age of lives is highest for City College of San Francisco at 55.86 years and lowest for City and County of San Francisco at 45.08 years.
- For the first time in six years, the number of Superior Court of San Francisco employee lives enrolled in dental has increased.

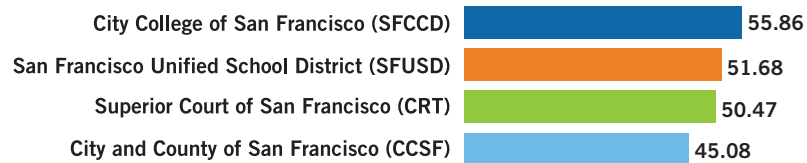
Medical Enrollment: Retiree vs. Employee Lives



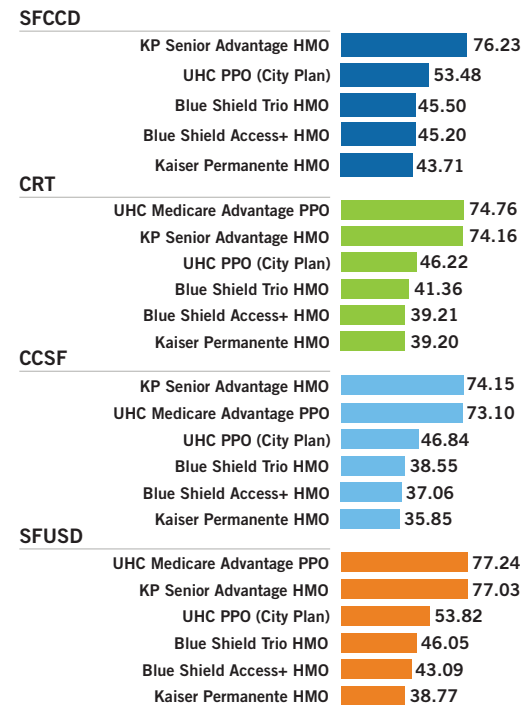
Medical Enrollment: All Lives by Employer



Average Age by Employer: All Lives



Average Age by Plan and Employer: All Lives



City and County of San Francisco (CCSF)

City and County of San Francisco: Medical Plan Enrollment Year-by-Year										
	2016		2017		2018		2019		2020	
CCSF Medical Plans All Lives										
All Employee and Retiree Lives	91,315		95,353		97,838		99,588		101,159	
CCSF Medical Plans Member vs. Dependent Lives										
All Members	50,242	54%	51,819	54%	53,151	54%	54,097	54%	54,905	54%
All Dependents	43,073	46%	43,534	46%	44,687	46%	45,491	46%	46,254	46%
Total	93,315	100%	95,353	100%	97,838	100%	99,588	100%	101,159	100%
CCSF: Employee Members by Medical Plan										
Kaiser Permanente HMO	16,142	54%	17,057	55%	17,836	56%	18,368	57%	18,658	58%
Blue Shield Access+ HMO	13,048	44%	13,009	42%	7,827	25%	8,391	26%	8,526	26%
Blue Shield Trio HMO					5,150	16%	4,356	14%	4,213	13%
UHC PPO (City Plan)	656	2%	858	3%	935	3%	963	3%	952	3%
Total	29,846	100%	30,924	100%	31,748	100%	32,078	100%	32,349	100%
CCSF: Retiree Members by Medical Plan										
Kaiser Permanente HMO	9,223	45%	9,572	46%	9,781	46%	2,375	11%	2,372	11%
Kaiser Permanente Senior Advantage HMO							7,636	35%	7,838	35%
Blue Shield Access+ HMO	6,171	30%	1,959	9%	987	5%	1,143	5%	1,082	5%
Blue Shield Trio HMO					903	4%	740	3%	739	3%
UHC PPO (City Plan)	4,291	21%	627	3%	683	3%	692	3%	704	3%
UHC Medicare Advantage PPO	711	3%	8,736	42%	9,049	42%	9,433	43%	9,821	43%
Total	20,396	100%	20,894	100%	21,403	100%	22,019	100%	22,556	100%
City and County of San Francisco: Other Plan Enrollment Year-by-Year										
CCSF Employee Members Flexible Spending Accounts										
Healthcare FSA	3,439	12%	4,313	14%	5,126	16%	5,513	17%	6,327	20%
Child Care Dependent Care FSA	1,002	3%	1,197	4%	1,331	4%	1,342	4%	1,483	5%
CCSF Employee Lives by Vision Premier Plan										
EE Only					1,986	35%	3,215	33%	4,001	30%
EE+1					1,916	33%	2,720	28%	3,307	25%
EE+2					1,789	31%	2,688	28%	3,375	25%
Waived					35	1%	1,035	11%	2,762	20%
Total					5,726	100%	9,658	100%	13,445	100%
CCSF Retiree Lives by Vision Premier Plan										
EE Only					2,259	63%	3,020	59%	2,757	55%
EE+1					1,277	35%	1,731	34%	1,667	33%
EE+2					66	2%	104	2%	120	3%
Waived					10	<1%	233	5%	463	9%
Total					3,612	100%	5,088	100%	5,007	100%

City and County of San Francisco Employees: Medical Plan Enrollment				
	2019		2020	
CCSF Employee Members vs. Dependents				
Active Employee Members	32,078	46%	32,349	46%
Adult Dependents of Employees	13,322	19%	13,620	19%
Child Dependents of Employees	24,047	35%	24,300	34%
Total	69,447	100%	70,269	100%
CCSF Employee Lives by Medical Plan				
Kaiser Permanente HMO	39,862	57%	40,652	58%
Blue Shield Access+ HMO	19,173	28%	19,379	28%
Blue Shield Trio HMO	8,754	13%	8,585	12%
UHC PPO (City Plan)	1,642	2%	1,636	2%
UHC Medicare Advantage PPO	16	<1%	17	<1%
Total	69,447	100%	70,269	100%
CCSF Employee Members by Medical Plan Enrollment Level				
Kaiser Permanente HMO EE Only	7,807	23%	7,820	23%
Kaiser Permanente HMO +1	4,789	14%	4,972	15%
Kaiser Permanente HMO +2 or More	5,772	17%	5,866	17%
Total	18,368	54%	18,658	55%
Blue Shield Access+ HMO EE Only	3,003	9%	3,156	9%
Blue Shield Access+ HMO +1	2,521	7%	2,471	7%
Blue Shield Access+ HMO +2 or More	2,867	8%	2,899	8%
Blue Shield Trio HMO EE Only	2,103	6%	1,978	6%
Blue Shield Trio HMO +1	1,122	3%	1,086	3%
Blue Shield Trio HMO +2 or More	1,131	3%	1,149	3%
Total	12,747	37%	12,739	37%
UHC PPO (City Plan) EE Only	599	2%	597	2%
UHC PPO (City Plan) +1	195	1%	188	1%
UHC PPO (City Plan) +2 or More	169	<1%	167	<1%
Total	963	3%	952	3%
Waived	1,951	6%	1,871	5%
Total	34,029	100%	34,220	100%

City and County of San Francisco Retirees: Medical Plan Enrollment				
	2019		2020	
CCSF Retiree Members vs. Dependents				
CCSF Retiree Members	21,403	73%	29,391	75%
Adult Dependents of Retirees	6,580	23%	8,503	22%
Child Dependents of Retirees	1,309	4%	1,517	3%
Total	29,292	100%	39,411	100%
CCSF Retiree Lives by Medical Plan				
Kaiser Permanente HMO	4,016	13%	4,631	12%
Kaiser Permanente Senior Advantage HMO	9,588	32%	13,463	34%
Blue Shield Access+ HMO	2,197	7%	2,314	6%
Blue Shield Trio HMO	1,342	4%	1,488	4%
UHC PPO (City Plan)	896	3%	1,219	3%
UHC Medicare Advantage PPO	12,102	40%	16,296	41%
Total	30,141	100%	39,411	100%
CCSF Retiree Members by Medical Plan and Enrollment Level				
Kaiser Permanente HMO EE Only	1,596	7%	1,879	6%
Kaiser Permanente HMO +1	646	3%	732	2%
Kaiser Permanente HMO +2 or More	133	1%	155	<1%
KP Senior Advantage HMO EE Only	5,206	21%	7,614	23%
KP Senior Advantage HMO +1	2,335	10%	3,065	9%
KP Senior Advantage HMO +2 or More	95	<1%	122	<1%
Total	10,011	41%	13,567	42%
Blue Shield Access+ HMO EE Only	707	3%	775	2%
Blue Shield Access+ HMO +1	302	1%	308	1%
Blue Shield Access+ HMO +2 or More	134	1%	132	<1%
Blue Shield Trio HMO EE	518	2%	614	2%
Blue Shield Trio HMO +1	159	1%	170	1%
Blue Shield Trio HMO +2 or More	63	<1%	71	<1%
Total	1,883	8%	2,070	6%
UHC PPO (City Plan) EE Only	521	2%	9,599	30%
UHC PPO (City Plan) +1	153	1%	3,334	10%
UHC PPO (City Plan) +2 or More	18	<1%	20	<1%
UHC Medicare Advantage PPO EE Only	6,911	29%	608	2%
UHC Medicare Advantage PPO +1	2,502	10%	170	1%
UHC Medicare Advantage PPO +2 or More	20	<1%	23	<1%
Total	10,125	42%	13,754	42%
Waived	2,223	9%	3,079	9%
Total	24,242	100%	32,470	100%

City and County of San Francisco Employees: Dental Plan Enrollment				
	2019		2020	
CCSF Employee by Dental Plan and Enrollment Level				
Dental Dental PPO EE	11,734	34%	11,766	34%
Dental Dental PPO EE1	11,182	32%	11,331	33%
Dental Dental PPO EE2	8,091	23%	8,182	24%
Total	31,007	90%	31,279	90%
DentalCare USA DHMO EE	394	1%	416	1%
DentalCare USA DHMO EE1	147	<1%	140	<1%
DentalCare USA DHMO EE2	159	<1%	148	<1%
Total	700	2%	704	2%
UnitedHealthcare Dental DHMO EE	258	1%	287	1%
UnitedHealthcare Dental DHMO EE1	109	<1%	110	<1%
UnitedHealthcare Dental DHMO EE2	102	<1%	116	<1%
Total	469	1%	513	1%
Waived	2,372	7%	2,267	7%
Total	34,548	100%	34,763	100%

City and County of San Francisco Retirees: Dental Plan Enrollment				
	2019		2020	
CCSF Retirees by Dental Plan and Enrollment Level				
Dental Dental PPO EE	9,699	38%	10,119	38%
Dental Dental PPO EE1	5,741	22%	6,045	23%
Dental Dental PPO EE2	679	3%	712	3%
Total	16,119	62%	16,876	64%
DentalCare USA DHMO EE	631	2%	588	2%
DentalCare USA DHMO EE1	266	1%	251	1%
DentalCare USA DHMO EE2	30	<1%	29	<1%
Total	927	4%	868	3%
UnitedHealthcare Dental DHMO EE	426	2%	439	2%
UnitedHealthcare Dental DHMO EE1	156	1%	165	1%
UnitedHealthcare Dental DHMO EE2	21	<1%	21	<1%
Total	603	2%	625	2%
Waived	8,190	32%	8,007	30%
Total	25,839	100%	26,376	100%

San Francisco Unified School District (SFUSD)

SFUSD: Medical / Vision Plan Enrollment Year-by-Year										
	2016		2017		2018		2019		2020	
SFUSD Medical Plans All Lives										
All Employee and Retiree Lives	16,776		16,827		16,927		17,246		17,531	
SFUSD Medical Plans Member vs. Dependent Lives										
All Members	11,947	71%	12,099	72%	12,204	72%	12,352	72%	12,501	71%
All Dependents	4,829	29%	4,728	28%	4,723	28%	4,894	28%	5,030	29%
Total	16,776	100%	16,827	100%	16,927	100%	17,246	100%	17,531	100%
SFUSD Employee Members by Medical Plan										
Kaiser Permanente HMO	5,082	73%	5,322	76%	5,552	78%	5,717	78%	5,983	80%
Blue Shield Access+ HMO	1,794	26%	1,644	23%	466	6%	514	7%	469	6%
Blue Shield Trio HMO					1,063	15%	972	13%	965	13%
UHC PPO (City Plan)	38	1%	83	1%	81	1%	95	1%	78	1%
Total	6,914	100%	7,049	100%	7,162	100%	7,298	100%	7,495	100%
SFUSD Retiree Members by Medical Plan										
Kaiser Permanente HMO	259	5%	249	5%	250	5%	268	5%	262	5%
Kaiser Permanente Senior Advantage HMO	2,191	44%	2,251	45%	2,246	44%	2,266	45%	2,241	45%
Blue Shield Access+ HMO	1,269	25%	185	4%	80	2%	73	1%	74	1%
Blue Shield Trio HMO					108	2%	88	2%	76	2%
UHC PPO (City Plan)	1,131	22%	64	1%	61	1%	63	1%	61	1%
UHC Medicare Advantage PPO	183	4%	2,301	45%	2,297	46%	2,296	46%	2,292	46%
Total	5,033	100%	5,050	100%	5,042	100%	5,054	100%	5,006	100%
SFUSD Employee Members by VSP Vision Premier Plan and Enrollment Level										
EE Only					135	24%	547	61%	700	60%
EE + 1					78	14%	185	20%	221	19%
EE +2					346	61%	136	15%	171	15%
Waived					7	1%	36	4%	73	6%
Total					566	100%	904	100%	1,165	100%
SFUSD Retiree Members by VSP Vision Premier Plan and Enrollment Level										
EE Only					362	68%	462	63%	535	63%
EE + 1					167	31%	210	29%	228	27%
EE +2					2	<1%	4	<1%	5	<1%
Waived					4	1%	57	8%	86	10%
Total					535	100%	733	100%	854	100%

SFUSD Employees: Medical Plan Enrollment				
	2019		2020	
SFUSD Employee Members vs. Dependents				
Active Employee Members	7,298	66%	7,495	66%
Adult Dependents of Employees	1,437	13%	1,474	13%
Child Dependents of Employees	2,253	21%	2,363	21%
Total	10,988	100%	11,332	100%
SFUSD Employee Lives by Medical Plan				
Kaiser Permanente HMO	8,568	78%	9,003	79%
Blue Shield Access+ HMO	847	8%	741	7%
Blue Shield Trio HMO	1,457	13%	1,489	13%
UHC PPO (City Plan)	115	1%	98	<1%
Total	10,988	100%	11,332	100%
SFUSD Employee Members by Medical Plan and Enrollment Level				
Kaiser Permanente HMO EE	4,053	49%	4,230	50%
Kaiser Permanente HMO E1	967	12%	1,007	12%
Kaiser Permanente HMO E2	697	8%	746	9%
Total	5,717	69%	5,983	71%
Blue Shield Access+ HMO EE	319	4%	312	4%
Blue Shield Access+ HMO E1	116	1%	92	1%
Blue Shield Access+ HMO E2	79	1%	65	<1%
Blue Shield Trio HMO EE	691	8%	669	8%
Blue Shield Trio HMO E1	166	2%	167	2%
Blue Shield Trio HMO E2	115	1%	129	2%
Total	1,486	18%	1,434	17%
UHC PPO (City Plan) EE	82	1%	63	1%
UHC PPO (City Plan) E1	8	<1%	11	<1%
UHC PPO (City Plan) E2	5	<1%	4	<1%
Total	95	2%	78	1%
Waived	929	11%	955	11%
Total	8,227	100%	8,450	100%

SFUSD Retirees: Medical Plan Enrollment				
	2019		2020	
SFUSD Retiree Members vs. Dependents				
Retiree Members	5,054	81%	5,006	81%
Adult Dependents of Retirees	1,109	18%	1,109	18%
Child Dependents of Retirees	95	1%	84	1%
Total	6,258	100%	6,199	100%
SFUSD Retiree Lives by Medical Plan				
Kaiser Permanente HMO	430	7%	415	7%
Kaiser Permanente Senior Advantage HMO	2,724	44%	2,704	44%
Blue Shield Access+ HMO	108	2%	105	2%
Blue Shield Trio HMO	136	2%	120	1%
UHC PPO (City Plan)	73	1%	72	1%
UHC Medicare Advantage PPO	2,787	45%	2,783	45%
Total	6,258	100%	6,199	100%
SFUSD Retiree Members by Medical Plan and Enrollment Level				
Kaiser Permanente HMO EE	188	3%	189	3%
Kaiser Permanente HMO E1	74	1%	68	1%
Kaiser Permanente HMO E2	6	<1%	5	<1%
Kaiser Permanente Senior Advantage HMO EE	1,757	32%	1,725	30%
Kaiser Permanente Senior Advantage HMO E1	495	9%	504	9%
Kaiser Permanente Senior Advantage HMO E2	14	<1%	12	<1%
Total	2,534	46%	2,503	43%
Blue Shield Access+ HMO EE	58	1%	60	1%
Blue Shield Access+ HMO E1	13	<1%	13	<1%
Blue Shield Access+ HMO E2	2	<1%	1	<1%
Blue Shield Trio HMO EE	69	1%	61	1%
Blue Shield Trio HMO E1	15	<1%	10	<1%
Blue Shield Trio HMO E2	4	<1%	5	<1%
Total	161	3%	150	3%
UHC PPO (City Plan) EE	54	1%	56	1%
UHC PPO (City Plan) E1	8	<1%	5	<1%
UHC PPO (City Plan) E2	1	<1%		
UHC Medicare Advantage PPO EE	1,819	33%	1,808	31%
UHC Medicare Advantage PPO E1	475	9%	483	8%
UHC Medicare Advantage PPO E2	2	<1%	1	<1%
Total	2,359	42%	2,353	41%
Waived	515	9%	765	13%
Total	5,569	100%	5,771	100%

City College of San Francisco (SFCCD)

SFCCD: Medical Plan Enrollment Year-by-Year										
	2016		2017		2018		2019		2020	
SFCCD Medical Plans All Lives										
All Employee and Retiree Lives	4,221		4,210		4,154		4,270		4,146	
SFCCD Medical Plans Member vs Dependent Lives										
All Members	2,744	65%	2,775	66%	2,760	66%	2,831	66%	2,774	67%
All Dependents	1,477	35%	1,435	34%	1,394	34%	1,439	34%	1,372	33%
Total	4,221	100%	4,210	100%	4,154	100%	4,270	100%	4,145	100%
SFCCD: Employee Members by Medical Plan										
Kaiser Permanente HMO	857	55%	873	57%	867	59%	924	60%	851	61%
Blue Shield Access+ HMO	683	44%	642	42%	332	23%	368	24%	318	23%
Blue Shield Trio HMO					262	18%	237	15%	208	15%
UHC PPO (City Plan)	8	1%	14	1%	14	1%	18	1%	12	<1%
Total	1,548	100%	1,529	100%	1,475	100%	1,547	100%	1,389	100%
SFCCD: Retiree Members by Medical Plan										
Kaiser Permanente HMO	68	6%	61	5%	72	6%	66	5%	88	7%
Kaiser Permanente Senior Advantage HMO	484	40%	521	42%	540	42%	550	43%	570	41%
Blue Shield Access+ HMO	350	29%	63	5%	32	2%	27	2%	32	2%
Blue Shield Trio HMO					25	2%	17	1%	29	2%
UHC PPO (City Plan)	242	20%	20	2%	19	1%	24	2%	28	2%
UHC Medicare Advantage PPO	52	4%	581	47%	597	46%	600	47%	638	46%
Total	1,196	100%	1,246	100%	1,285	100%	1,284	100%	1,385	100%
SFCCD Employee Members by VSP Vision Premier Plan and Enrollment Level										
EE Only					56	23%	163	57%	150	52%
EE +1					36	15%	67	24%	72	25%
EE +2					118	48%	46	16%	46	16%
Waived					35	14%	8	3%	19	7%
Total					245	100%	284	100%	268	100%
SFCCD Retiree Members by VSP Vision Premier Plan and Enrollment Level										
EE Only					105	69%	134	67%	173	63%
EE +1					46	30%	54	27%	69	25%
EE +2					2	1%	2	1%	4	1%
Waived					0	<1%	11	5%	27	10%
Total					153	100%	201	100%	273	100%

SFCCD Employees: Medical Plan Enrollment				
	2019		2020	
SFCCD Employee Members vs. Dependents				
Active Employee Members	1,547	59%	1,389	59%
Adult Dependents of Employees	465	18%	414	17%
Child Dependents of Employees	612	23%	566	24%
Total	2,624	100%	2,369	100%
SFCCD Employee Lives by Medical Plan				
Kaiser Permanente HMO	1,521	58%	1,415	60%
Blue Shield Access+ HMO	670	26%	573	24%
Blue Shield Trio HMO	395	15%	360	15%
UHC PPO (City Plan)	37	1%	20	<1%
UHC Medicare Advantage PPO	1	<1%	1	<1%
Total	2,624	100%	2,389	100%
SFCCD Employee Members by Medical Plan and Enrollment Level				
Kaiser Permanente HMO EE	571	35%	517	35%
Kaiser Permanente HMO E1	205	13%	196	13%
Kaiser Permanente HMO E2	148	9%	138	9%
Total	924	57%	851	57%
Blue Shield Access+ HMO EE	205	13%	178	12%
Blue Shield Access+ HMO E1	86	5%	75	5%
Blue Shield Access+ HMO E2	77	5%	65	4%
Blue Shield Trio HMO EE	139	9%	119	8%
Blue Shield Trio HMO E1	60	4%	51	3%
Blue Shield Trio HMO E2	38	2%	38	3%
Total	605	37%	526	36%
UHC PPO (City Plan) EE	7	<1%	6	<1%
UHC PPO (City Plan) E1	6	<1%	4	<1%
UHC PPO (City Plan) E2	5	<1%	2	<1%
Total - UHC	18	1%	12	1%
Waived	87	5%	86	6%
Total	1,634	100%	1,475	100%

SFCCD Retirees: Medical Plan Enrollment				
	2019		2020	
SFCCD Retiree Members vs. Dependents				
Retiree Members	1,284	78%	1,385	78%
Adult Dependents of Retirees	336	20%	357	20%
Child Dependents of Retirees	26	2%	35	2%
Total	1,646	100%	1,777	100%
SFCCD Retiree Lives by Medical Plan				
Kaiser Permanente HMO	119	7%	136	8%
Kaiser Permanente Senior Advantage HMO	673	41%	705	40%
Blue Shield Access+ HMO	49	3%	62	3%
Blue Shield Trio HMO	26	2%	37	2%
UHC PPO (City Plan)	34	2%	43	2%
UHC Medicare Advantage PPO	745	45%	794	45%
Total	1,646	100%	1,777	100%
SFCCD Retiree Members by Medical Plan and Enrollment Level				
Kaiser Permanente HMO EE	49	3%	68	4%
Kaiser Permanente HMO E1	17	1%	17	1%
Kaiser Permanente HMO E2		<1%	3	<1%
Kaiser Permanente Senior Advantage HMO EE	397	28%	415	27%
Kaiser Permanente Senior Advantage HMO E1	149	10%	152	10%
Kaiser Permanente Senior Advantage HMO E2	4	<1%	3	<1%
Total	616	43%	658	43%
Blue Shield Access+ HMO EE	18	1%	20	1%
Blue Shield Access+ HMO E1	7	<1%	9	1%
Blue Shield Access+ HMO E2	2	<1%	3	<1%
Blue Shield Trio HMO EE	15	1%	28	2%
Blue Shield Trio HMO E1	2	<1%	1	<1%
Blue Shield Trio HMO E2		<1%		
Total	44	3%	61	4%
UHC PPO (City Plan) EE	16	1%	19	1%
UHC PPO (City Plan) E1	7	<1%	8	1%
UHC PPO (City Plan) E2	1	<1%	1	<1%
UHC Medicare Advantage PPO EE	457	32%	484	31%
UHC Medicare Advantage PPO E1	143	10%	153	10%
UHC Medicare Advantage PPO E2		<1%	1	<1%
Total	624	44%	666	43%
Waived	148	10%	155	10%
Total	1,432	100%	1,540	100%

Superior Court of San Francisco (CRT)

Superior Court of San Francisco: Medical Plan Enrollment Year-by-Year										
	2016		2017		2018		2019		2020	
Superior Court: Medical Plan Enrollment All Lives										
All Employee and Retiree Lives	1,451		1,463		1,464		1,443		1,395	
Superior Court: Medical Plans Member and Dependent Lives										
All Members	845	58%	857	59%	861	59%	854	59%	840	60%
All Dependents	606	42%	606	41%	603	41%	589	41%	555	40%
Total	1,451	100%	1,463	100%	1,464	100%	1,443	100%	1,395	100%
Superior Court: Employee Lives by Medical Plan										
Kaiser Permanente HMO	472	49%	459	47%	461	49%	447	49%	447	49%
Blue Shield Access+ HMO	465	48%	473	49%	319	34%	336	37%	336	36%
Blue Shield Trio HMO					130	14%	105	11%	105	11%
UHC PPO (City Plan)	34	3%	42	4%	32	3%	29	3%	29	3%
UHC Medicare Advantage PPO									1	<1%
Total	971	100%	974	100%	942	100%	917	100%	918	100%
Superior Court: Retiree Lives by Medical Plan										
Kaiser Permanente HMO	62	13%	63	13%	232	45%	59	11%	59	11%
Kaiser Permanente Senior Advantage HMO	147	31%	158	32%			172	33%	180	33%
Blue Shield Access+ HMO	155	32%	43	9%	28	5%	39	7%	38	7%
Blue Shield Trio HMO					19	3%	12	2%	12	2%
UHC PPO (City Plan)	94	19%	8	2%	9	2%	10	2%	8	1%
UHC Medicare Advantage PPO	22	5%	217	44%	232	45%	233	45%	248	46%
Total	480	100%	489	100%	520	100%	525	100%	545	100%

Superior Court of San Francisco Employees: Medical Plan Enrollment				
	2019		2020	
Superior Court: Employee Members vs. Dependents				
Active Employee Members	426	46%	396	46%
Adult Dependents of Employees	186	20%	175	32%
Child Dependents of Employees	306	33%	279	32%
Total	918	100%	850	100%
Superior Court: Employee Lives by Medical Plan				
Kaiser Permanente HMO	477	48%	423	49%
Blue Shield Access+ HMO	366	36%	266	31%
Blue Shield Trio HMO	105	11%	131	15%
UHC PPO (City Plan)	29	3%	29	3%
UHC Medicare Advantage PPO	1	<1%	1	<1%
Total	918	100%	850	100%
Superior Court: Employee Members by Medical Plan and Enrollment Level				
Kaiser Permanente HMO EE	82	16%	83	18%
Kaiser Permanente HMO E1	50	10%	43	9%
Kaiser Permanente HMO E2	70	14%	68	14%
Total	202	40%	194	41%
Blue Shield Access+ HMO EE	42	8%	43	9%
Blue Shield Access+ HMO E1	14	3%	32	7%
Blue Shield Access+ HMO E2	10	2%	46	10%
Total	66	13%	121	26%
Blue Shield Trio HMO EE	49	10%	35	7%
Blue Shield Trio HMO E1	34	7%	13	3%
Blue Shield Trio HMO E2	61	12%	19	4%
Total	144	29%	67	14%
UHC PPO (City Plan) EE	7	1%	6	1%
UHC PPO (City Plan) E1	3	1%	5	1%
UHC PPO (City Plan) E2	4	1%	3	1%
Total	14	3%	14	3%
Waived	74	15%	74	16%
Total	500	100%	470	100%

Superior Court of San Francisco Retirees: Medical Plan Enrollment				
	2019		2020	
Superior Court: Retiree Members vs. Dependents				
Retiree Members	428	81%	444	81%
Adult Dependents of Retirees	85	16%	92	16%
Child Dependents of Retirees	12	2%	9	1%
Total	525	100%	545	100%
Superior Court: Retiree Lives by Medical Plan				
Kaiser Permanente HMO	59	11%	59	10%
Kaiser Permanente Senior Advantage HMO	172	32%	180	33%
Blue Shield Access+ HMO	39	7%	38	6%
Blue Shield Trio HMO	12	2%	12	2%
UHC PPO (City Plan)	10	1%	8	1%
UHC Medicare Advantage PPO	233	44%	248	45%
Total	525	100%	545	100%
Superior Court: Retiree Members by Medical Plan and Enrollment Level				
Kaiser Permanente HMO EE	36	7%	33	6%
Kaiser Permanente HMO E1	8	2%	11	2%
Total	45	9%	44	8%
Kaiser Permanente Senior Advantage HMO EE	115	22%	121	23%
Kaiser Permanente Senior Advantage HMO E1	29	6%	30	6%
Kaiser Permanente Senior Advantage HMO E2	1	<1%	1	<1%
Total	145	28%	152	28%
Blue Shield Access+ HMO EE	14	3%	18	3%
Blue Shield Access+ HMO E1	9	2%	8	1%
Blue Shield Access+ HMO E2	2	<1%	1	<1%
Total	25	5%	27	5%
Blue Shield Trio HMO EE	10	2%	10	2%
Blue Shield Trio HMO E1	1	<1%	1	<1%
Total	11	2%	11	2%
UHC PPO (City Plan) EE	8	2%	8	1%
UHC PPO (City Plan) E1	1	<1%		
Total	9	2%	8	1%
UHC Medicare Advantage PPO EE	155	30%	160	30%
UHC Medicare Advantage PPO E1	38	7%	42	8%
Total	193	37%	202	38%
Waived	89	17%	93	17%
Total	517	100%	537	100%

Superior Court of San Francisco: Dental/Other Plan Enrollment: Employee Members				
	2019		2020	
Superior Court: Employees Members by Dental Plan and Enrollment Level				
Delta Dental PPO				
EE Only	171	36%	161	36%
EE +1	101	21%	93	21%
EE +2 or more	146	31%	138	31%
Sub-Total	418	88%	392	88%
Deltacare USA				
EE Only	5	1%	5	1%
EE +1	3	1%	2	<1%
EE +2 or more	2	<1%	3	1%
Sub-Total	10	2%	10	2%
UnitedHealthcare Dental				
EE Only	2	<1%	1	<1%
EE +1	4	1%	2	<1%
EE +2 or more	1	<1%		<1%
Sub-Total	7	2%	3	1%
Waived	38	8%	40	9%
Total	473	100%	445	100%
Superior Court: Employees Members Flexible Spending Accounts % of Eligible Members				
Healthcare FSA	97	23%	90	23%
Child Care Dependent Care FSA	20	5%	18	5%
Total	149		108	
Superior Court: Employee Members by VSP Vision Premier Plan and Enrollment Level				
EE Only	58	34%	63	29%
EE + 1	42	24%	45	21%
EE +2	49	28%	53	25%
Waived	24	14%	55	25%
Total	173	100%	216	100%

Superior Court of San Francisco: Dental/Other Plan Enrollment: Retiree Members				
	2019		2020	
Superior Court: Retirees Members by Dental Plan and Enrollment Level				
Delta Dental PPO				
EE Only	244	50%	255	51%
EE +1	73	15%	79	16%
EE +2 or more	11	2%	9	2%
Sub-Total	328	67%	343	69%
Deltacare USA				
EE Only	8	2%	10	2%
EE +1	7	1%	7	1%
Sub-Total	15	3%	17	3%
UnitedHealthcare Dental				
EE Only	7	1%	6	1%
EE +1	3	1%	4	1%
Sub-Total	10	2%	10	2%
Waived	134	28%	134	27%
Total	487	100%	504	100%
Superior Court: Retiree Members by VSP Vision Premier Plan and Enrollment Level				
EE Only	55	68%	60	63%
EE + 1	18	22%	24	25%
EE +2	2	3%	1	1%
Waived	6	7%	11	11%
Total	81	100%	96	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 (SFHSS):
 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)**