

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

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City & County of San Francisco

Annual Report
1/1/2015 – 12/31/2015

August 11, 2016

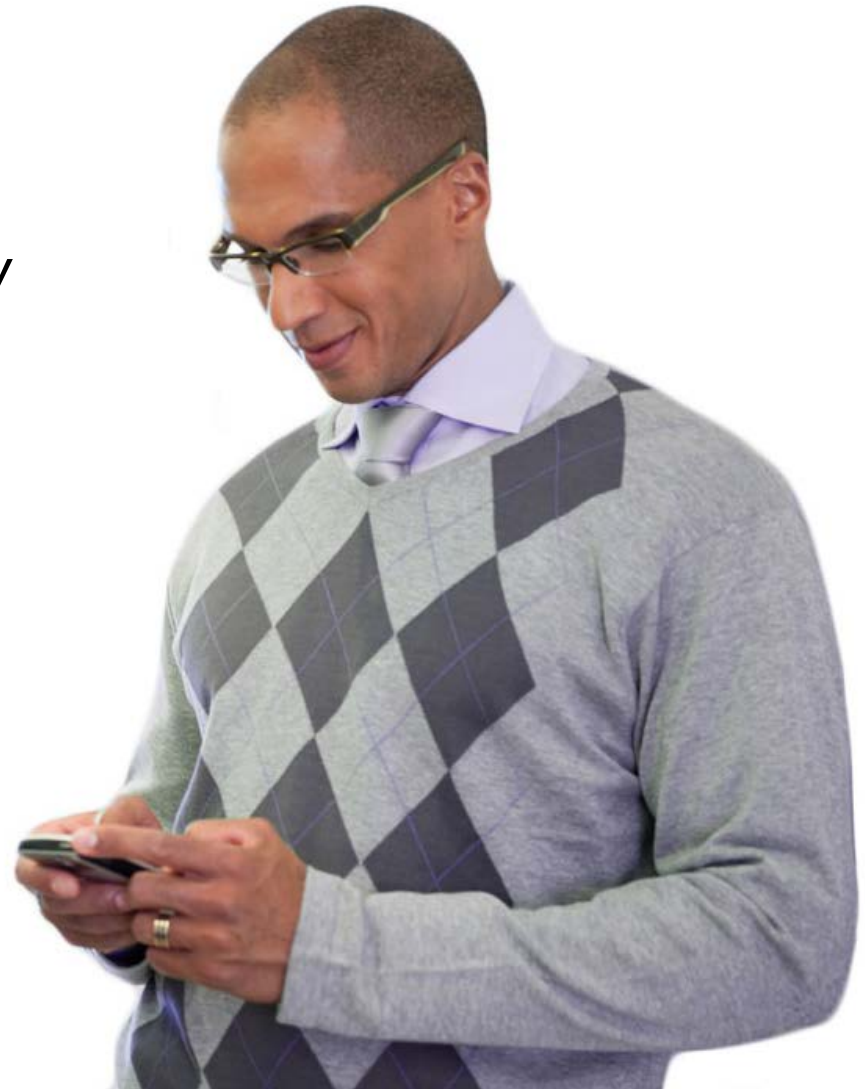


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Agenda

- *Long Term Disability Review*
- *Life Review*
- *Value Added Services*



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Long-Term Disability



Who's Covered

The Long Term Disability plan covers a total of 23,131 employees in the following unions:

Plan: 60% to \$5,000 per month with a 180-day elimination period:

City & County of San Francisco:

Auto Machinists Local 1414
Brick Layers Local 3/Hodcarriers Local 36
Building Inspectors Classes 6331, 6333 and 6334
Carpenters Local 22
Carpet, Linoleum and Soft Tile Local 12
Cement Masons Local 580
Electrical Workers Local 6
Glaziers Local 718
Iron Workers Local 377
Laborers Local 261
Operating Engineers Local 3
Physicians and Dentists Unit 8CC 17, 18*
Pile Drivers Local 24
Plasterers Local 66
Plumbers and Pipefitters Local 38
Roofers Local 40
San Francisco City Workers United (Painters)
SEIU Local 1021 Miscellaneous
SEIU Local 1021 Staff Nurses
Sheet Metal Workers Local 104
Stationary Engineers Local 39
Supervising Registered Nurses Local 856
Teamsters Local 853
Teamsters Local 856
Theatrical Stage Employees Local 16
TWU Local 200
TWU Local 250A
Unrepresented Employees

San Francisco Superior Court:

Superior Court Reporters
Superior Court Local 1021
Superior Court Unrepresented Clerical Workers

Plan: 66 2/3% to \$7,500 per month with a 90-day elimination period:

City & County of San Francisco:

Management-Unrepresented, Municipal Attorney's Association, Municipal Executives' Association, IFTPE Local 21

San Francisco Superior Court:

Superior Court Attorneys Classification 311C, 312C, 316C
Superior Court Local 21
Superior Court Unrepresented Professionals





Disability Key Findings

- We will review in slides below the outcomes for claim activity, diagnosis and average duration days, closed claim activity, claim distribution by top 8 diagnosis, and claim resolution distribution.
- The majority of appeals were upheld.
- CCSF had a higher percentage of claims than Aetna Peer and Aetna Book of Business in the following categories: Musculoskeletal [7%], Neoplasms [9%], and Injury/Poisoning [7%]. CCSF had a lower percentage of claims than Aetna Peer and Aetna Book of Business for Mental Disorders [17%].
- The highest percent of claims was in the age range 50-59, and 62.20% of the claims were for females.
- Claims satisfaction survey results show 80% were Excellent, Very Good or Good.

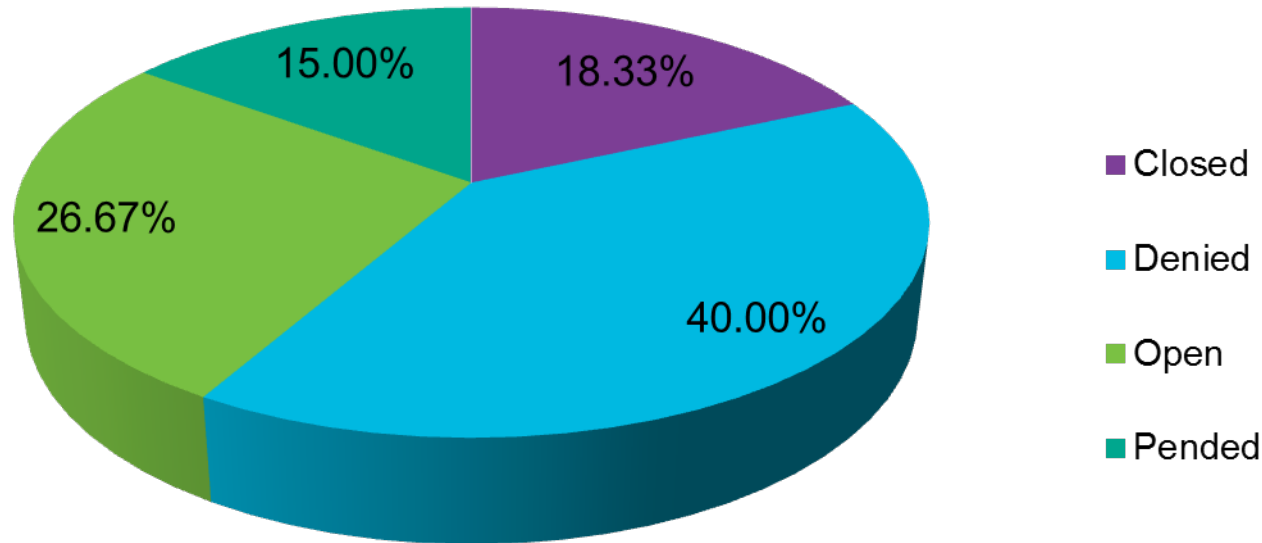


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LTD Activity

Open, Closed, Denied and Pended

10/1/2014 – 12/31/2015



- For this period, there were 37 open, closed, denied and pended claims compared to 113 claims with dates of disability in 2013 and 106 in 2014. You can anticipate the 2015 number to increase as lag claims are received in 2016 with dates of disability in 2015.
- The most common reason for denial is for Noncompliance, which generally means that we have not receive requested information required in order to complete our review of a claim. Once the requested information is received we will continue with our review of the claim.

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LTD Activity

Top Diagnosis & Average Duration Days

1/1/2015 – 12/31/2015

ICDMAJOR	Total Days Approved	Average Days Approved
MUSCULOSKELETAL DISORDERS	35,703	476.04
INJURY/POISONING	3,638	57.75
ONCOLOGIC DISORDERS	15,872	396.8
NEUROLOGIC DISORDERS	11,489	574.45
MENTAL HEALTH DISORDERS	5,029	279.39
RHEUMATOLOGIC DISORDERS	8,187	545.8

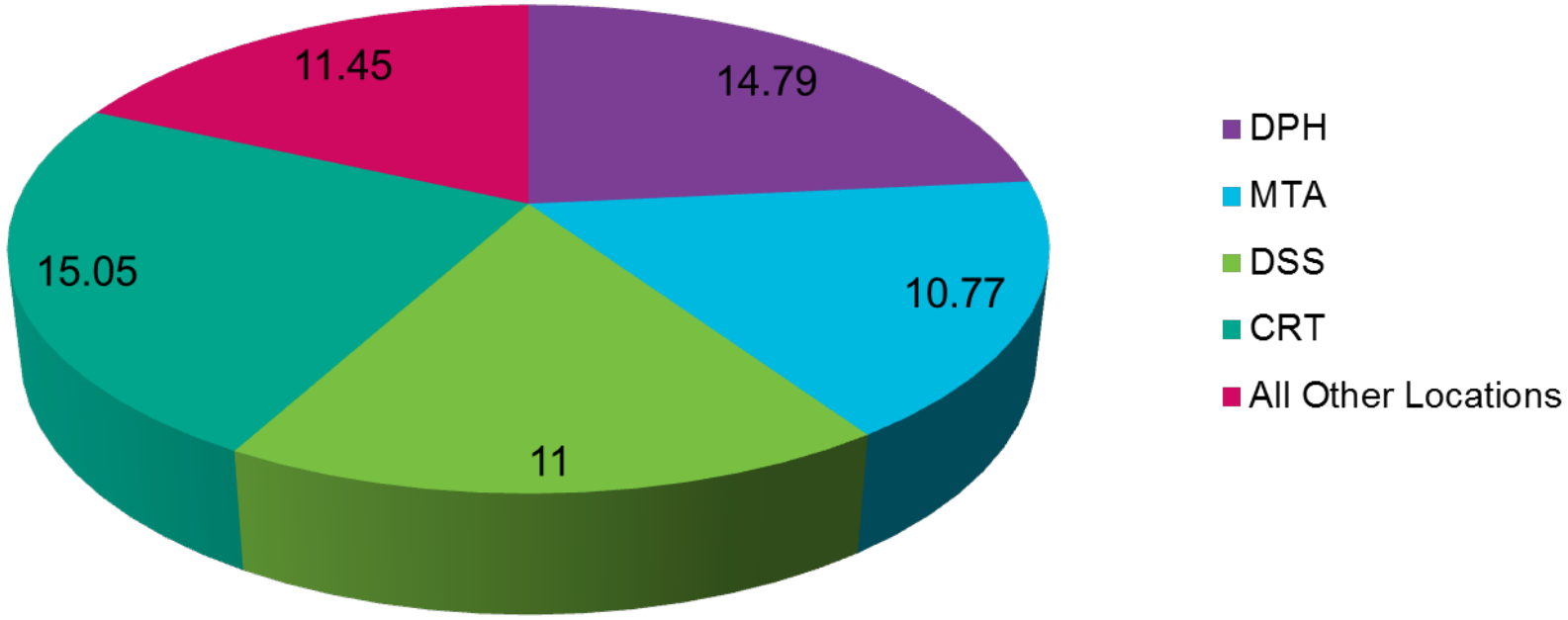
For average duration days Musculoskeletal Disorders had the highest total days approved at 35,703 while Neurologic Disorders had the highest *average days approved*.



LTD Activity

Average Duration Months by Locations

10/1/2014 – 12/31/2015



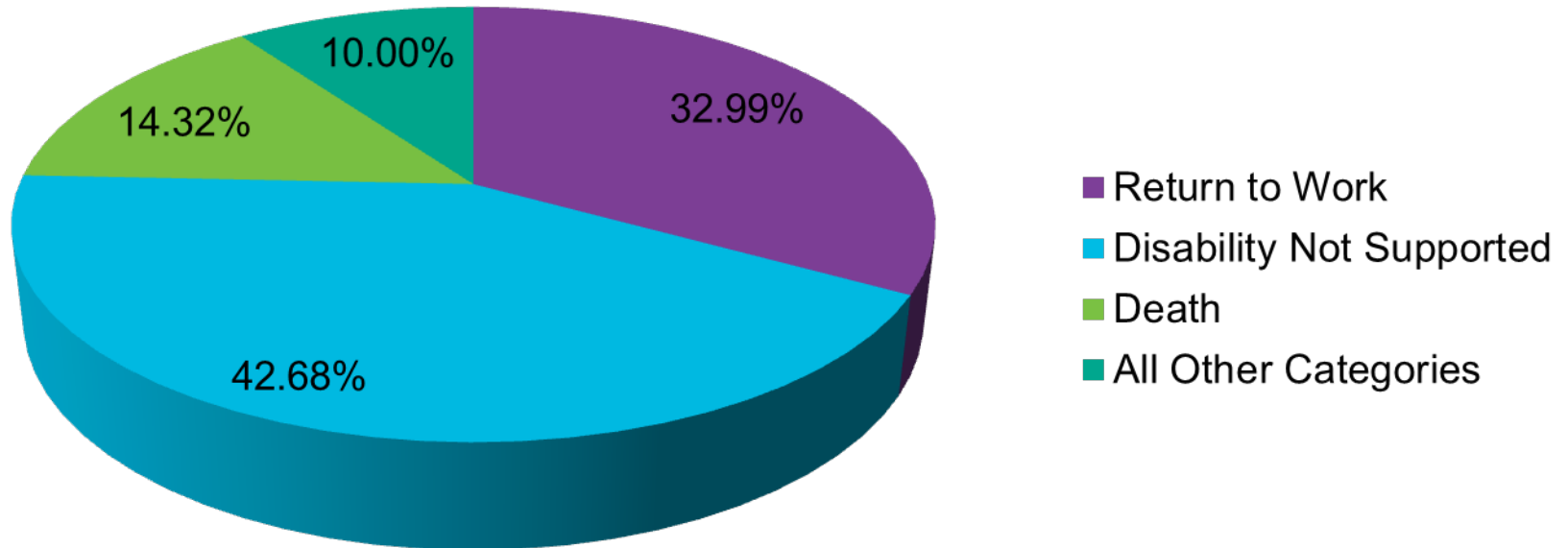
Average Duration Months for 2014 was 8.5 compared to 11.8 in 2015. Longest duration in CRT division.



LTD Activity

Closed Claims by Top 5 Reasons

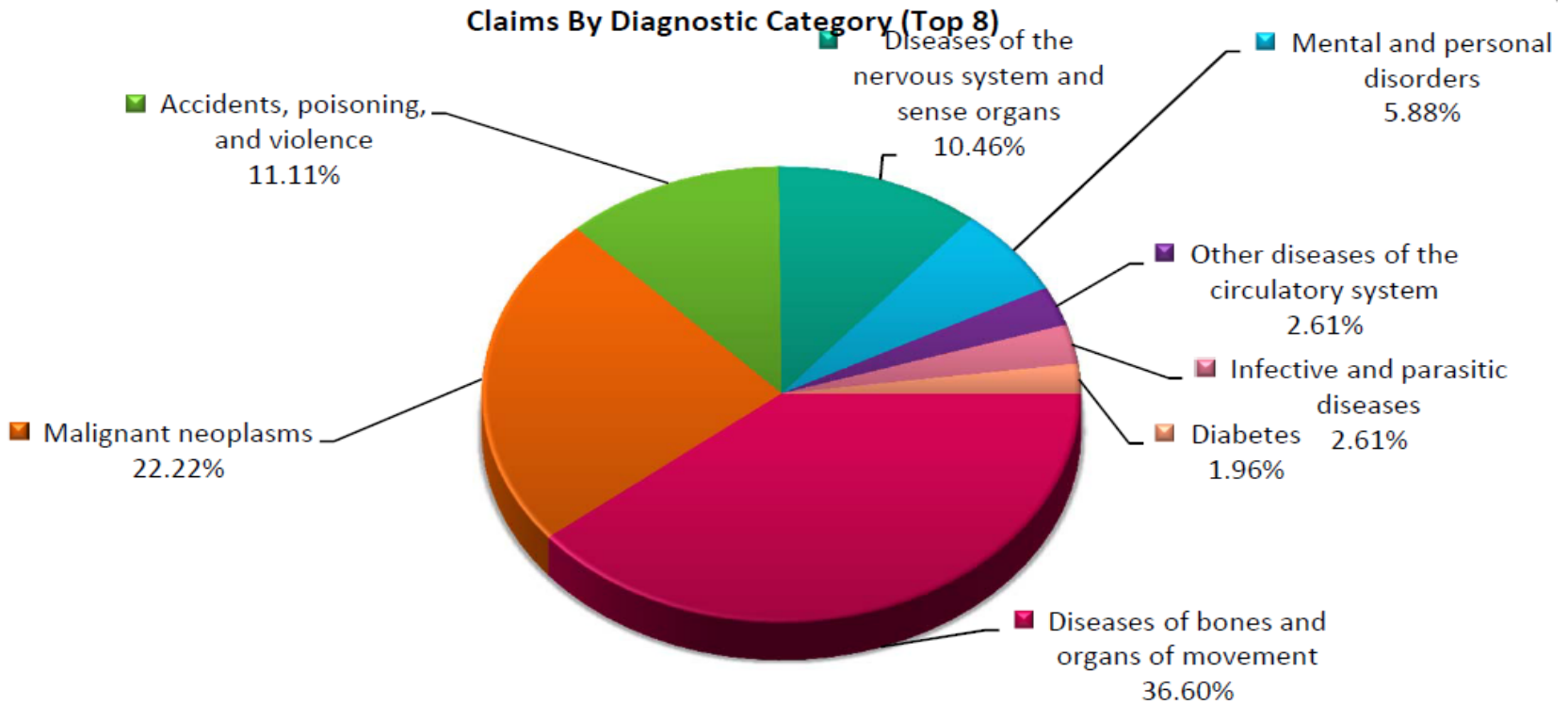
10/1/2014 – 12/31/2015



The second highest closure reason is return to work at 32.99% of closed claims. For disability not supported, most often the claimant did not meet the elimination period or they did not meet the definition of disability.



Claim Distribution by Top 8 Diagnostic Categories (All Claims) 1/1/2013 – 12/31/2015

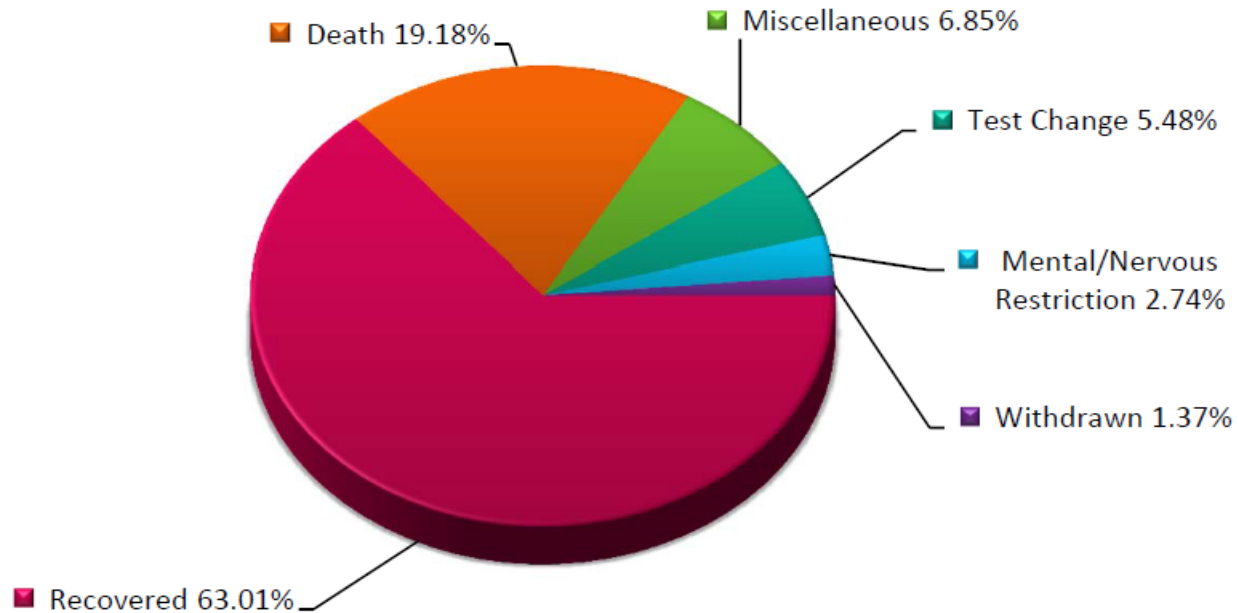


GenRe diagnostic categories since inception of the plan show Disease of Bones; Malignant Neoplasms; and Accidents, Poisoning and Violence highest percentage of claims.



Claim Resolution Distribution 1/1/2013 – 12/31/2015

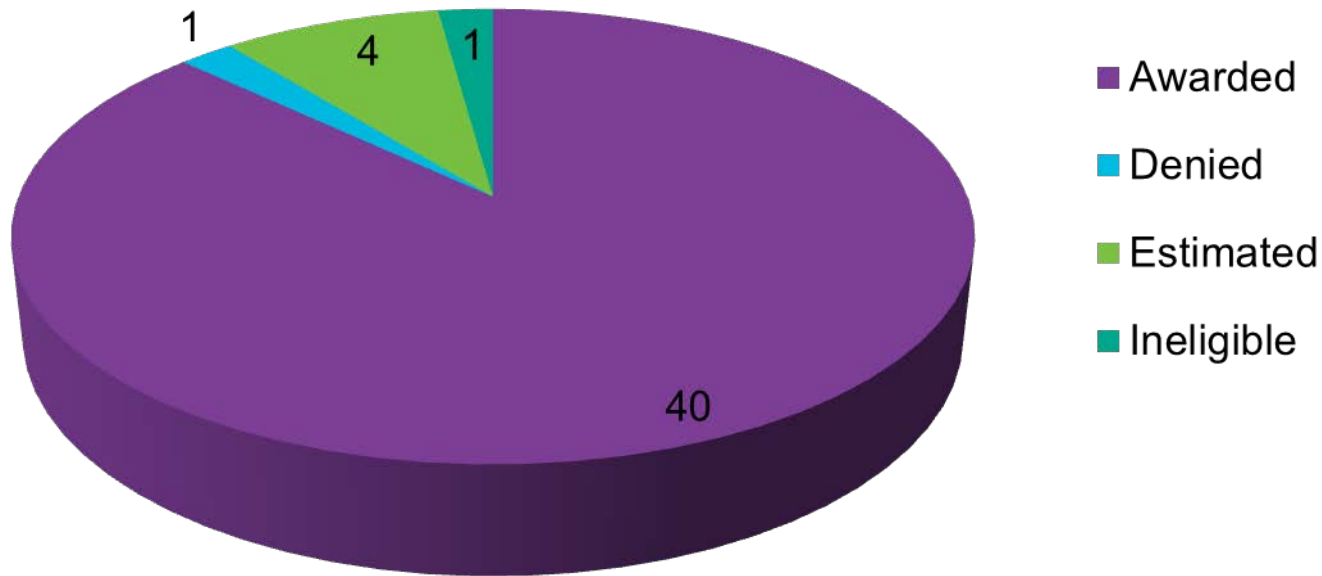
Resolution Reason Distribution



Resolution Distribution shows 63.01% of claimants recovered.



LTD SSDI Absence Detail Status Awarded, Denied, Estimated & Ineligible 1/1/2013 – 12/31/2015



Of the 89 Open and Pending claims, there are 8 greater than 2 years in duration.



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Life & AD&D Insurance



Who's Covered

There are currently 18,826 employees covered under the life plan in the following unions:

City & County of San Francisco	Life Insurance Coverage*
Municipal Attorneys Association	\$150,000
.....	
IFPTE Local 21	
TWU Local 200 SEAM	
Municipal Executives Association	\$50,000
SEIU Local 1021	
Teamsters Local 856 Multi-Unit	
.....	

San Francisco Superior Court	Life Insurance Coverage*
Superior Court Attorneys: Classification 311C, 312C, 316C	\$125,000
.....	
Superior Court Reporters	
Superior Court Local 21	\$50,000
Municipal Executives Association	
Unrepresented Professionals	
.....	
Superior Court SEIU	\$25,000
.....	



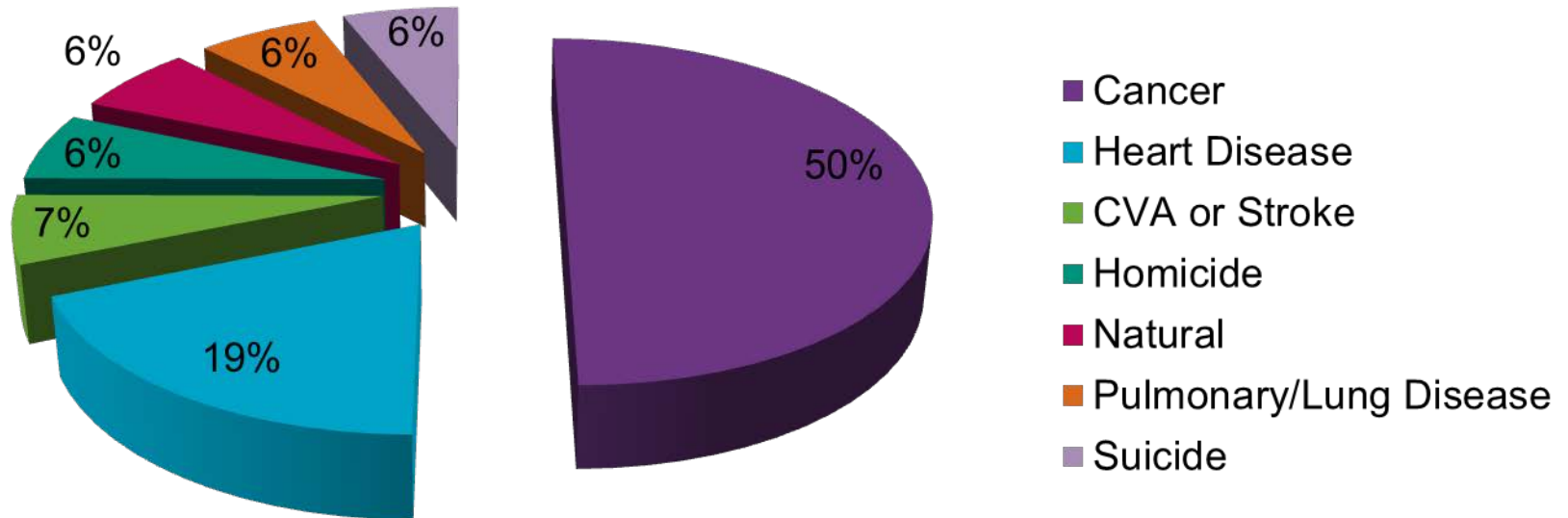
Key Findings Life Insurance



- Top causes of death were cancer at 50% and heart disease at 19%.
- Of the total claims, 25% of the claims were for males with Cancer, and 19% of total claims were for females with Cancer.
- Of the total claims, 6% were for males with Heart Disease and 13% were for females with Heart Disease.

CCSF Number and Percent of Claims by Cause of Death

1/01/2015 - 12/31/2015



Aetna Book of Business has 25% of claims for Cancer and 28% for Heart Disease.

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Value Added

Home

Financial & Legal Services

Emotional & Support Services

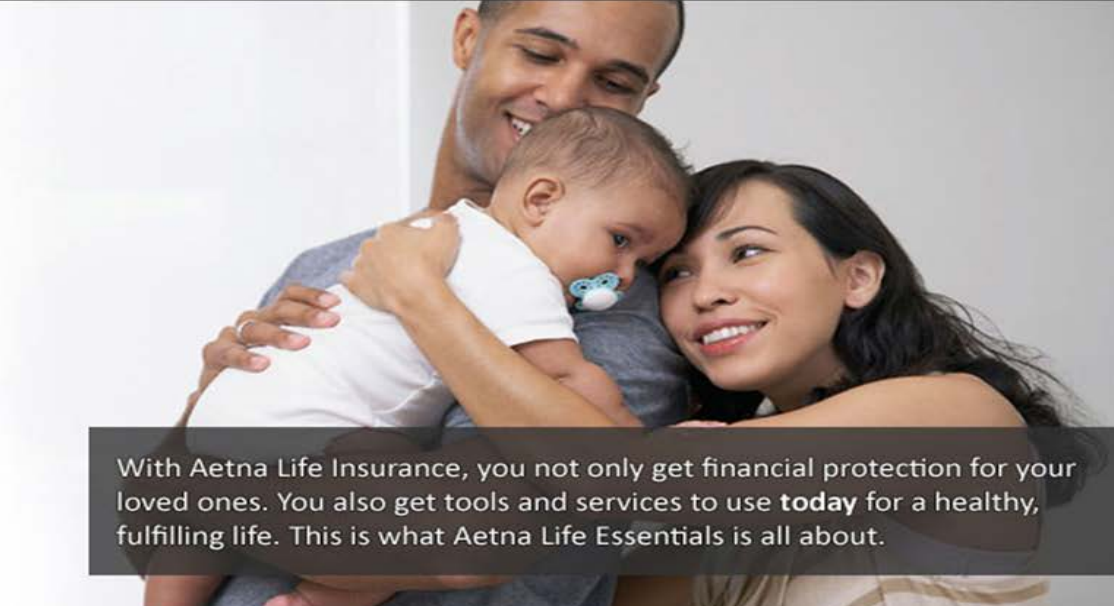
Wellness Products & Discounts

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Aetna Life EssentialsSM

More than life insurance. It's your essentials for every stage of life.

- Expert financial advice and access to legal services
- Support to help you and your family during difficult times
- Discounts on wellness products and services to help keep you healthy



With Aetna Life Insurance, you not only get financial protection for your loved ones. You also get tools and services to use **today** for a healthy, fulfilling life. This is what Aetna Life Essentials is all about.



Funeral Planning

Through Everest, you get both pre-planning and immediate, at need support to help you make informed decisions about all funeral-related issues.

[Read more](#)



Care Advocacy Program

Our Master's level social workers may be able to provide assistance if you are dealing with a disability or are terminally ill.

[Read more](#)



Legal and Estate Services

Have financial planning and legal services available when you really need them.

[Read more](#)

Aetna Life Essentials - <http://www.aetna.com/aetnalifeessentials/index.html>

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We put people at the center of everything we do

“Listen carefully, our customers are speaking.”

– Mark Bertolini
Chairman and CEO, Aetna

You spoke. We listened...
and developed an approach
to empower your employees
throughout their life journey.



Questions?

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