

2022 DEMOGRAPHICS REPORT



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OVERVIEW

The San Francisco Health Service System (SFHSS) administers non-pension benefits (including health, dental and vision, employer paid life and LTD) and other voluntary benefits. Our membership is 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, 2022.

Medical Enrollment

Plan Year 2022 introduced two new medical plans to SFHSS members: Health Net CanopyCare HMO and Blue Shield of California PPO-Accolade, which replaced UnitedHealthcare PPO (City Plan). Health Net features five major medical groups with a large network of physicians, contracted hospitals/medical centers, and urgent care centers across nine Bay Area counties. Blue Shield PPO-Accolade allows you to see any doctor you choose and pay less for most services by network providers, self-refer to specialists and access an Accolade Health Assistant and nurse for personalized support of your health needs.

All Lives–Medical	2021	2022	Change	% of Change
Blue Shield Access+ HMO	22,819	22,209	610	-3%
UHC PPO / Blue Shield PPO-Accolade (eff. 2022)	2,843	2,798	45	-2%
Blue Shield Trio HMO	11,599	11,073	526	-5%
Health Net CanopyCare HMO		322	322	New
Kaiser Permanente HMO	55,172	53,680	1,492	-3%
KP Senior Advantage HMO	14,544	14,627	83	1%
UHC Companion Plan PPO		114	2,729	New
UHC Medicare Advantage PPO	17,092	17,427	335	2%
Waived	11,905	12,392	487	4%
Total Lives	135,974	134,642	1,332	-1%

Employee Lives–Medical	2021	2022	Change	% of Change
Blue Shield Access+ HMO	20,527	19,915	612	-3%
UHC PPO / Blue Shield PPO-Accolade (eff. 2022)	1,766	1,696	70	-4%
Blue Shield Trio HMO	10,164	9,707	457	-4%
Health Net CanopyCare HMO		315	315	New
Kaiser Permanente HMO	51,324	49,898	1,456	-3%
UHC Medicare Advantage PPO	<26	<26	1	-4%
UHC Companion Plan PPO		<26		New
Waived	6,833	6,934	101	1%
Total Lives	90,637	88,466	2,171	-2%

Non-Medicare Retiree Lives–Medical	2021	2022	Change	% of Change
Blue Shield Access+ HMO	2,292	2,294	2	<1%
UHC PPO / Blue Shield PPO-Accolade (eff. 2022)	1,077	1,102	25	2%
Blue Shield Trio HMO	1,435	1,366	69	-5%
Health Net CanopyCare HMO		<26		New
Kaiser Permanente HMO	3,848	3,812	36	-1%
UHC Companion Plan PPO		105		New
Waived	2,384	2,676	292	12%
Total Lives	11,036	11,362	326	3%

Medicare Retiree Lives–Medical	2021	2022	Change	% of Change
KP Senior Advantage HMO	14,544	15,452	908	6%
UHC Medicare Advantage PPO	17,069	17,432	363	2%
Waived	2,688	2,782	94	3%
Total Lives	34,301	35,666	1,365	4%

All Enrolled Lives–Medical	2021	2022	Change	% of Change
Members	53,264	52,025	(1,239)	-2%
Dependents	70,805	70,225	(580)	-1%
Total Lives	124,069	122,250	(1,819)	-1%

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 plan premiums are paid 100% by the retiree. In 2022, the overall count of enrolled lives decreased by 847 lives.

All Lives by Group - Dental	2021	2022	Change	% of Change
Employees	76,181	74,519	(1,662)	-2%
Retirees	45,361	46,176	815	2%
Total Lives	121,542	120,695	(847)	-1%

All Lives by Plan - Dental	2021	2022	Change	% of Change
Delta Dental PPO	103,454	102,949	(505)	0%
DeltaCare USA DHMO	2,618	2,491	(127)	-5%
UnitedHealthcare Dental DHMO	2,018	2,014	(4)	0%
Waived	13,452	13,241	(211)	-2%
Total Lives	121,542	120,695	(847)	-1%

Flexible Spending Accounts

Flexible Spending Accounts are IRS-approved, tax-favored accounts that allow employees to reduce out-of-pocket costs for qualified medical, child care and dependent care expenses. The significant increase in enrollment was aided in part by IRS approved 2021 mid-year IRS dependent care changes and targeted outreach performed by SFHSS.

FSAs	2021	2022	Change	% of Change
Healthcare FSA	6,005	6,628	623	10%
Dependent Care Assistance FSA	893	1,291	398	45%
Total FSA	6,898	7,919	1,021	15%

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 discounted group rates.

Voluntary benefits premiums are 100% paid for by the employee and deducted from employee’s pay checks.

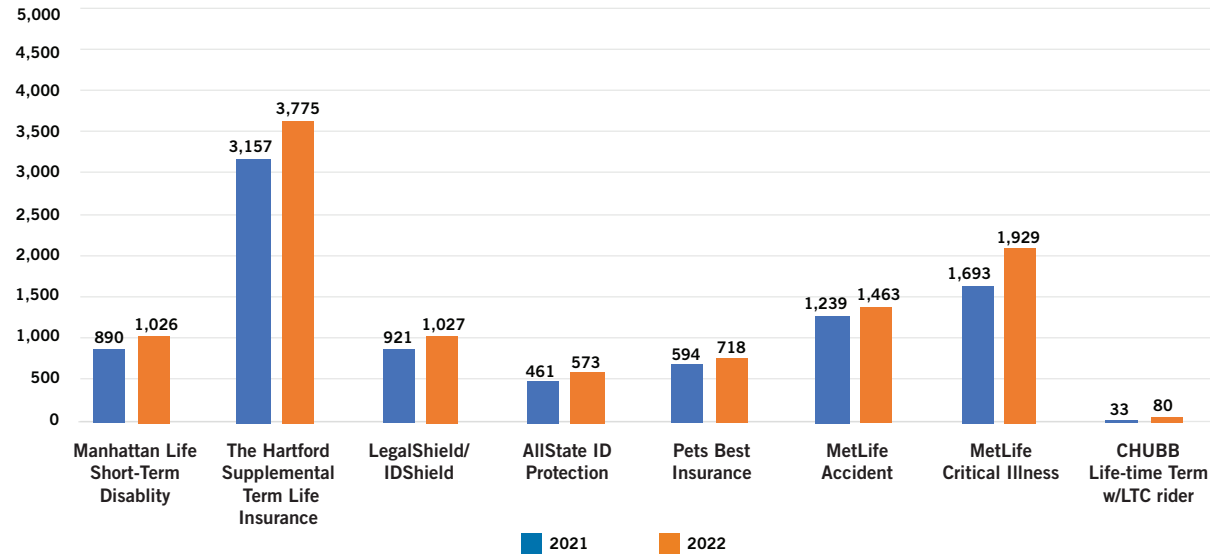
The Hartford Supplemental Term Life Insurance is the benefit with the largest number of members at 3,775 and saw an increase of 618 enrollments from last year.

The following Voluntary Benefits are available to employees:

- Manhattan Life Supplemental Short-Term Disability Insurance
- The Hartford Group Term Life Insurance
- Pets Best Pet Insurance
- MetLife Accident Insurance
- MetLife Critical Illness Insurance
- LegalShield Legal Plan
- AllState Identity Protection
- Chubb Lifetime Benefit Term Insurance with Accelerated Death Benefit for Long Term Care

Vision Premier continues to be a popular benefit with 29,650 enrollments, up by 1,652 from last year.

Voluntary Benefits Enrollment



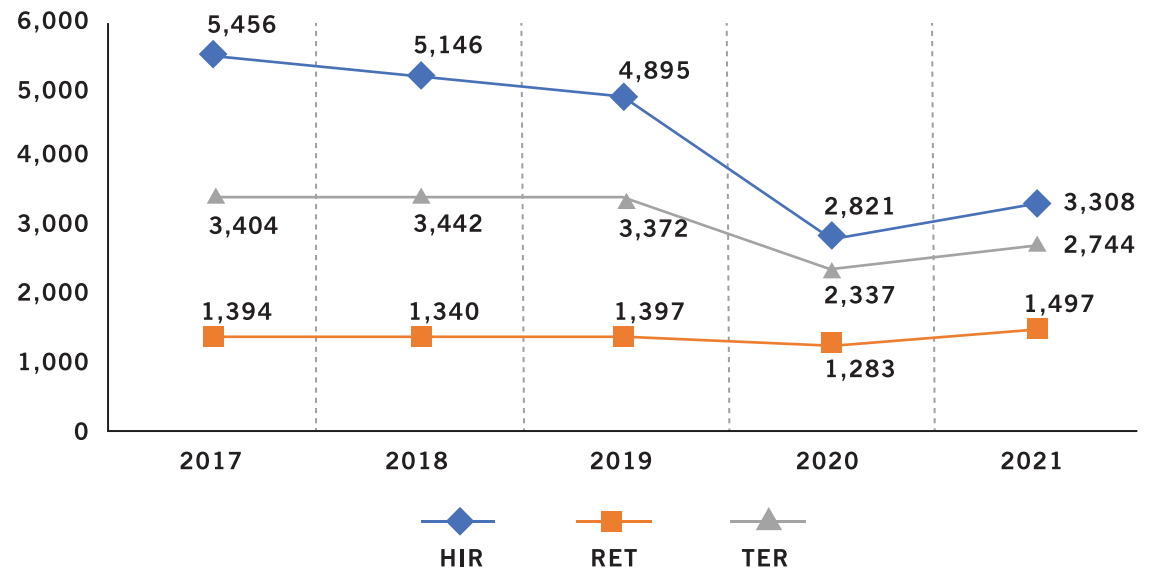
Vision Premier Enrollment: All Lives				
	2021	%	2022	%
Vision Premier Plan				
Employees	27,998	23%	29,650	24%
Retirees	8,669	7%	9,508	8%
Total	36,667	30%	39,158	32%
Vision Basic Plan				
Employees	56,822	46%	51,882	42%
Retirees	30,580	25%	31,210	26%
Total	87,402	70%	83,092	68%
Grand Total	124,069	100%	122,250	100%

ENROLLED LIVES

All Employee and Retiree Members and Dependents

- Enrollment in medical coverage decreased for the second year in a row from 124,069 lives to 122,250, a decrease of 1,819 lives.
- 37% of the lives (45,695) 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 among the largest Bay Area counties included San Mateo with 19% (23,547) of members, Contra Costa at 12% (14,672), followed by Alameda with 11% (13,092) and Solano (4,589) and Marin (4,583) counties tied for the fifth largest counties with 4% of SFHSS membership respectively.
- The proportion of employee to retiree lives enrolled in medical coverage remained the same as last year with employees representing 67% and retirees representing 33% of total lives.
- SFHSS has 6,934 employee members and 5,458 retiree members who elected to waive medical coverage for plan year 2022.
- In 2020, there was a steep decline in hires which was greater than the terminations. In 2021 the new hires/rehires increased but are still considerably lower than 2019 levels which is a contributing factor in the overall decrease of lives.

5 Year Trend Hires, Retirements, and Terminations



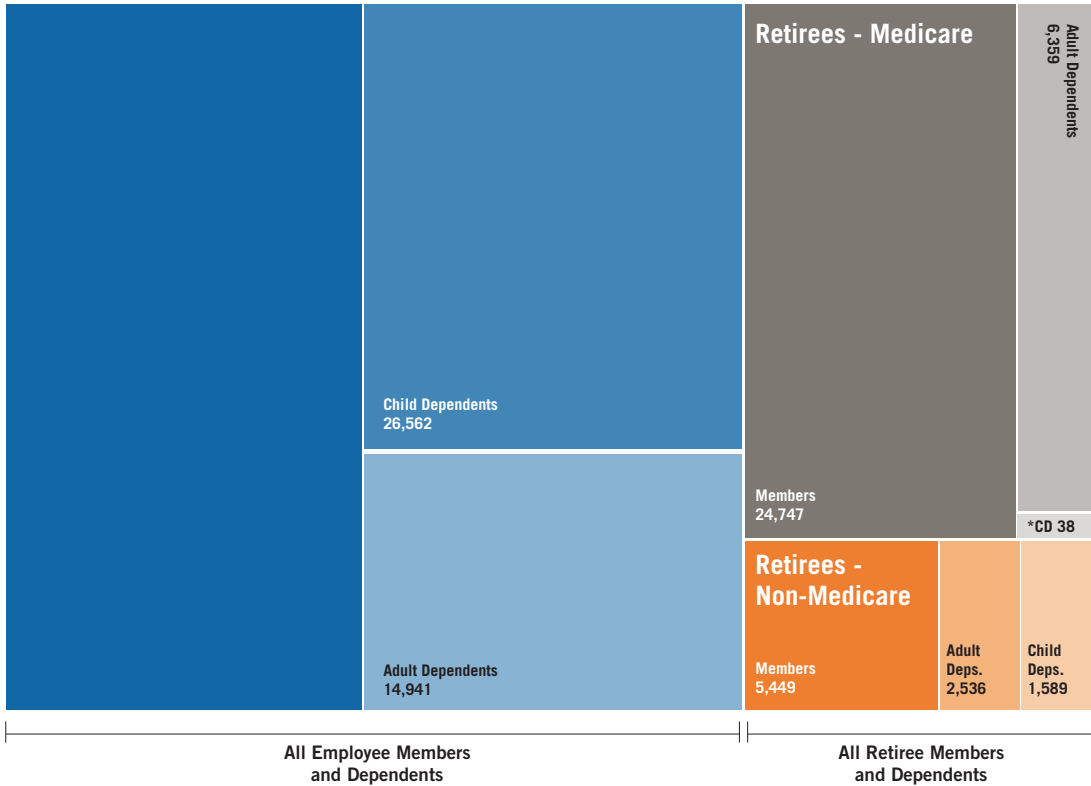
**ALL LIVES COVERED BY SFHSS MEDICAL PLANS:
122,250**

Employees:

- Employee members represent 81,532 of total lives, which includes 40,029 members and 41,503 dependents, of which 26,562 are children and 14,941 are adults.
- The total number of employee members enrolled in dental coverage decreased slightly from 31,870 to 31,740 or 130 lives. The total number of employee lives, which includes dependents, enrolled in dental coverage is 72,343, down from 73,898 last year.
- The number of employee members that waived dental coverage in 2022 increased to 1,730 from 1,718 last year.

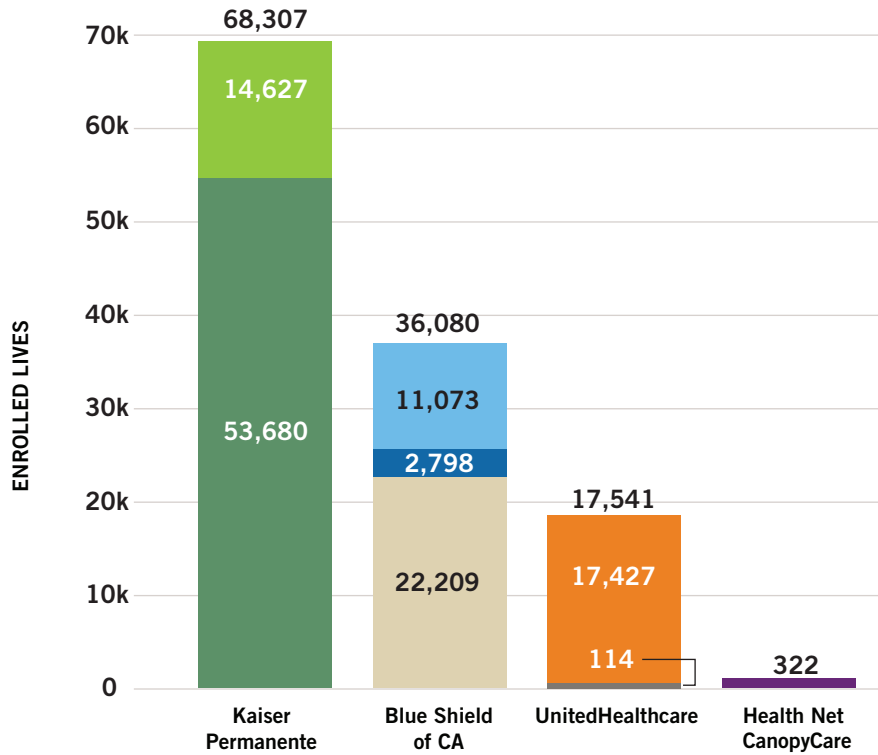
Retirees:

- The total number of retiree members enrolled in dental coverage increased from 23,274 to 24,515 or 1,241 lives. The total number of retiree lives, including dependents, enrolled in dental coverage is 35,111, an increase from 33,548, or 1,563 lives from last year.
- The number of retiree members that waived dental coverage in 2022 decreased to 9,148 from 9,182 last year.



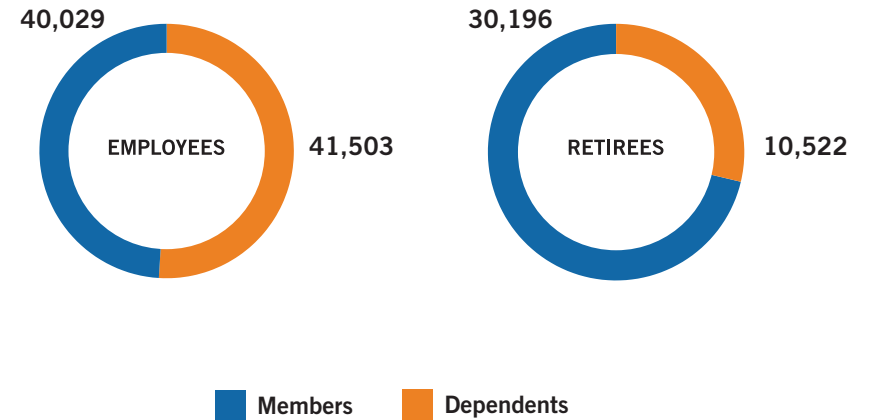
*CD = Child Dependents

Medical Enrollment: All Covered Lives

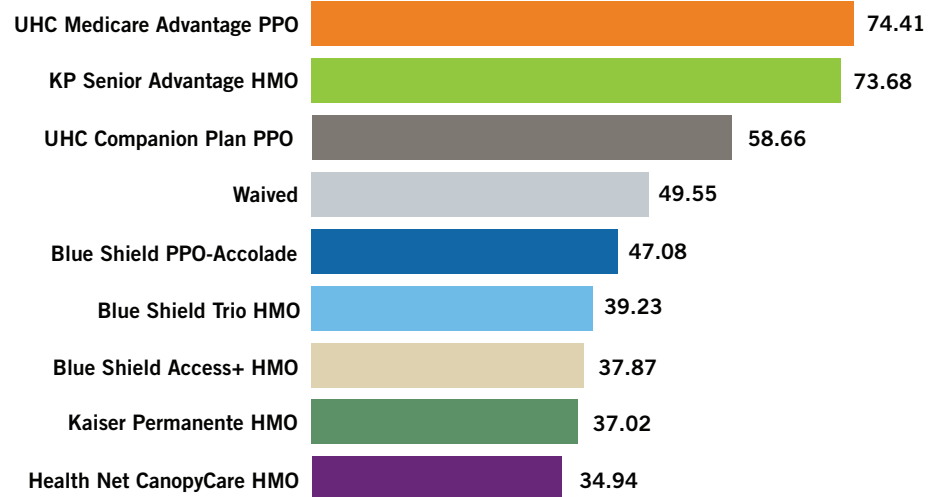


- Kaiser Permanente HMO
- KP Senior Advantage HMO
- Blue Shield Access+ HMO
- Blue Shield Trio HMO
- Blue Shield PPO-Accolade
- UHC Medicare Advantage PPO
- UHC Companion Plan PPO
- Health Net CanopyCare HMO

Medical Enrollment: All Members vs. Dependents Lives



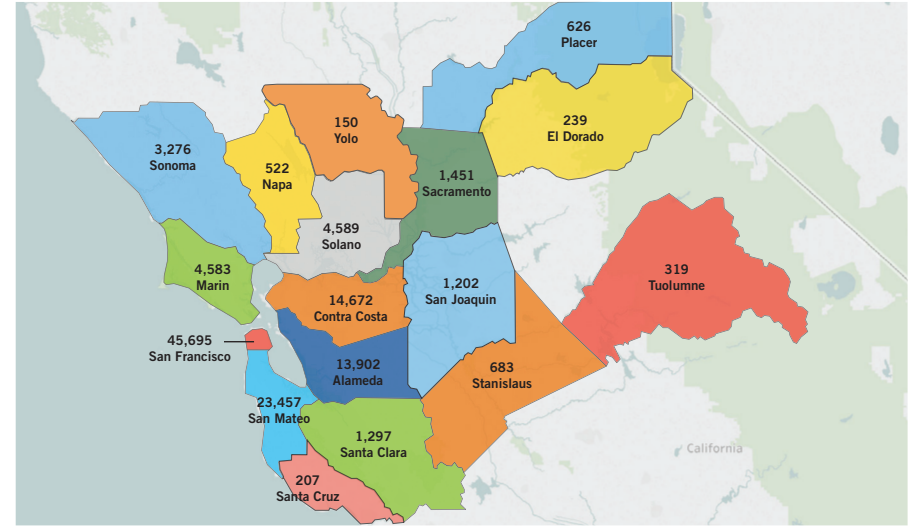
Average Age by Plan: All Covered Lives



Medical Plan Enrollment: All Lives By County

San Francisco	45,695	37%
San Mateo	23,547	19%
Contra Costa	14,672	12%
Alameda	13,902	11%
Solano	4,589	4%
Marin	4,583	4%
Sonoma	3,276	3%
Sacramento	1,451	1%
Santa Clara	1,297	1%
San Joaquin	1,202	1%
Stanislaus	683	1%
Placer	626	1%
Napa	522	<1%
Tuolumne	319	<1%
Riverside	259	<1%
El Dorado	239	<1%
San Diego	232	<1%
Los Angeles	218	<1%
Santa Cruz	207	<1%
Yolo	150	<1%
Other California Counties	1,094	1%
Outside California	3,487	3%
Total	122,250	100%

All Lives By County



Employee and Retiree Members in Hetch-Hetchy are in Tuolumne County

Employees	
Non-Medicare	154
Retirees	
Medicare	129
Non-Medicare	36
Total	319

Medical Plan Enrollment: All Lives										
	2018		2019		2020		2021		2022	
Member Lives vs. Dependent Lives										
Employee and Retiree Members	68,976	57%	70,134	57%	71,020	57%	70,805	57%	70,225	57%
Dependents	51,407	43%	52,413	43%	53,211	43%	53,264	43%	52,025	43%
Total	120,383	100%	122,547	100%	124,231	100%	124,069	100%	122,250	100%
Employee Lives vs. Retiree Lives										
Employees	82,701	69%	83,977	69%	84,820	68%	83,804	67%	81,532	67%
Retirees: Medicare	27,991	23%	28,864	24%	29,759	24%	30,716	25%	31,144	25%
Retirees: Non-Medicare	9,691	8%	9,706	8%	9,652	8%	9,549	8%	9,574	8%
Total	120,383	100%	122,547	100%	124,231	100%	124,069	100%	122,250	100%
Lives by Medical Plan										
Kaiser Permanente HMO	53,500	44%	54,996	45%	56,124	45%	55,172	44%	53,680	44%
Blue Shield Access+ HMO	21,882	18%	23,419	19%	22,273	19%	22,819	18%	22,209	18%
UHC Medicare Advantage PPO	15,379	13%	15,886	13%	16,316	13%	17,092	13%	17,427	14%
Kaiser Permanente Senior Advantage HMO	12,835	11%	13,183	11%	13,463	11%	14,544	11%	14,627	12%
Blue Shield Trio HMO	14,068	12%	12,227	10%	12,053	10%	11,599	9%	11,073	9%
UHC PPO / Blue Shield PPO-Accolade (eff. 2022)*	2,719	2%	2,836	2%	3,002	2%	2,843	2%	2,798	2%
Health Net CanopyCare HMO									322	<1%
UHC Companion Plan PPO									114	<1%
Total	120,383	100%	122,547	100%	124,231	100%	124,069	100%	122,250	100%
Lives by Employer										
City and County of San Francisco (CCSF)	97,838	81%	99,588	81%	101,159	82%	101,235	81%	100,101	82%
San Francisco Unified School District (SFUSD)	16,927	14%	17,246	14%	17,531	14%	17,382	14%	16,955	14%
City College of San Francisco (SFCCD)	4,154	3%	4,270	3%	4,146	3%	4,060	3%	3,815	3%
Superior Court of San Francisco (CRT)	1,464	1%	1,443	1%	1,395	1%	1,392	1%	1,379	1%
Total	120,383	100%	122,547	100%	124,231	100%	124,069	100%	122,250	100%
Lives by Gender										
Female	63,257	53%	64,285	52%	65,251	52%	65,321	52%	64,536	53%
Male	57,106	47%	58,250	48%	58,957	47%	58,698	47%	57,567	47%
Unspecified	20	<1%	12	<1%	23	<1%	50	<1%	57	<1%
Total	117,853	100%	120,383	100%	122,547	100%	124,069	100%	122,250	100%

*Beginning in the 2022 plan year SFHSS switched administration of the PPO plan from UHC to Blue Shield.

2022 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)	673	3,139	9,173	9,970	6,799	12,399	13,314	10,240	2,020	130	4	67,861
San Francisco Unified School District (SFUSD)	71	294	836	1,047	1,863	2,035	2,182	1,859	567	60	5	10,819
City College of San Francisco (SFCCD)	6	38	273	92	262	471	163	527	189	32		2,053
Superior Court of San Francisco (CRT)	8	31	102	122	67	117	180	147	24	1		799
Total	758	3,502	10,274	11,412	8,821	14,813	16,147	12,773	2,800	223	9	81,532

2022 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				1	17	14	38	584	16,268	10,426	3,796	31,144
Non-Medicare	1	14	242	1,152	180	112	879	6,767	135	37	55	9,574
Total	1	14	242	1,153	197	126	917	7,351	16,403	10,463	3,851	40,718

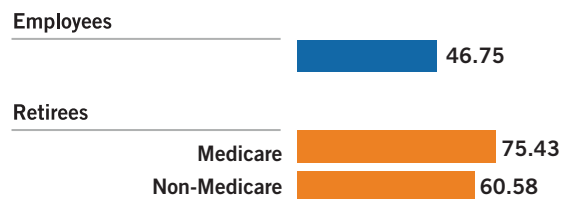
2022 Medical Plan Waived: Employees vs Retirees Lives		
	2022	
Employees	6,934	56%
Retirees	5,458	44%
Total	12,392	100%

EMPLOYEE AND RETIREE MEMBERS

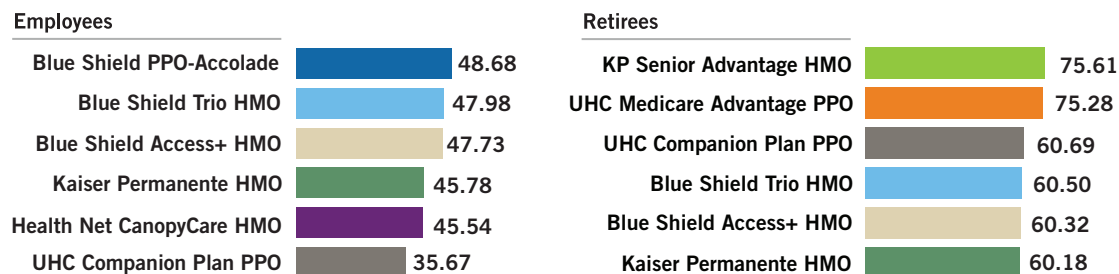
Employee and Retiree Members For All City Employers

- As of January 2022, a total of 70,225 members were enrolled, a decrease of 580 enrollees. SFHSS active employee members decreased for the second year in a row by 858 to 40,029 and retirees increased enrollment by 278 to 30,196 members.
- The number of active and retiree members enrolled in Kaiser Permanente HMO plans decreased for a second year in a row by 510 members but remains the carrier with the largest portion, 51%, of all member enrollment.
- In 2022, Blue Shield of California PPO-Accolade replaced UnitedHealthcare PPO (City Plan) as SFHSS' PPO plan administrator and has 1,850 members. There is no Medicare option in the Blue Shield PPO. Therefore, SFHSS members who have Medicare dependents can enroll in the UHC Companion plan PPO / UHC Medicare Advantage PPO. This plan is only available to split Medicare families.
- UnitedHealthcare Medicare Advantage PPO saw an increase of 217 members to 13,573.
- 25,489 members have a spouse and 1,497 members have a domestic partner enrolled in medical benefits.
- 58% of employee and retiree members are enrolled in member-only coverage (40,405), 26% are enrolled in member plus one dependent (18,033), and 17% enrolling in member plus two or more dependents (11,787).

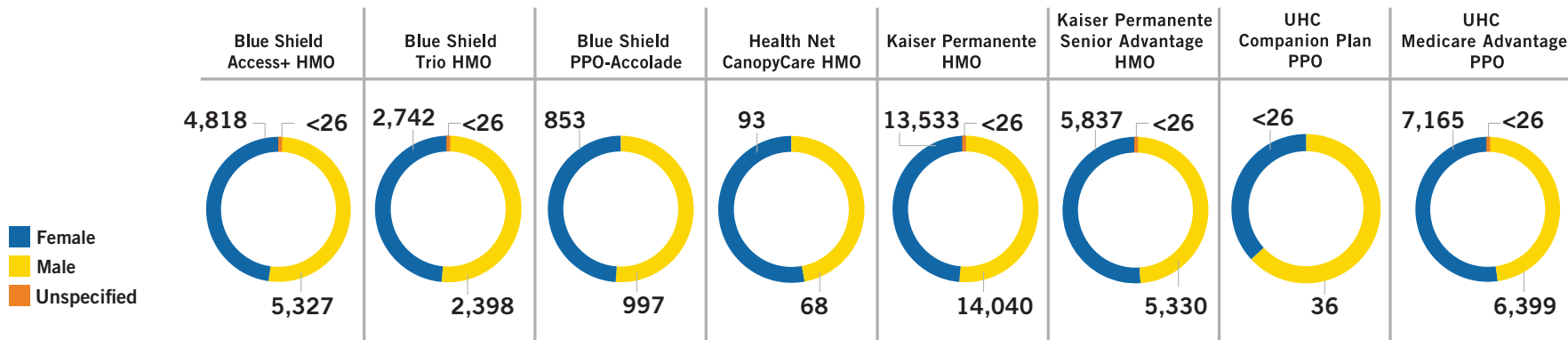
Medical Enrollment: Employee vs. Retiree Members



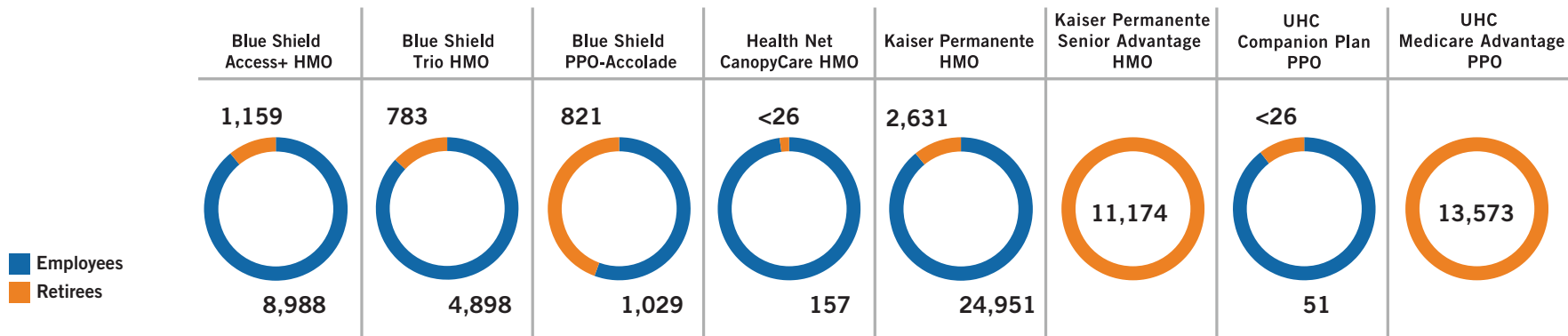
Average Age by Medical Plan: Employee and Retiree Members



Medical Enrollment by Gender: Employee and Retiree Members



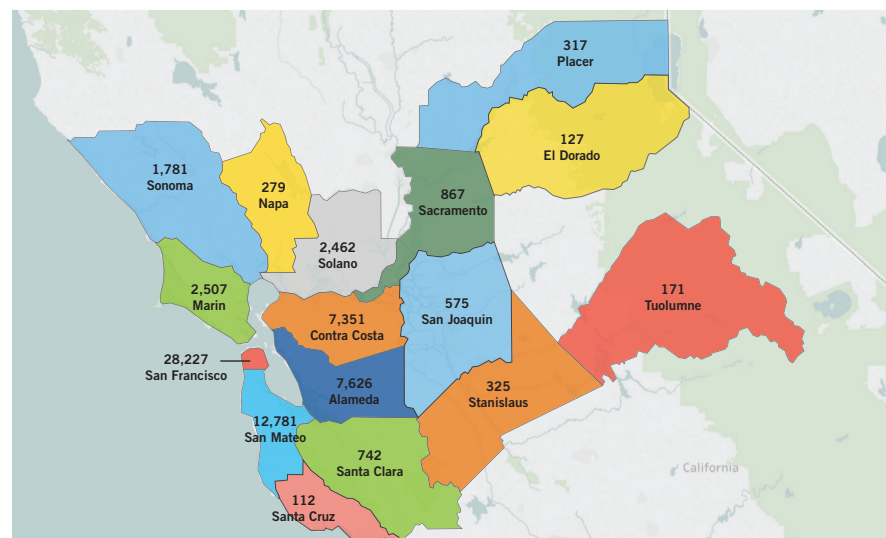
Medical Enrollment: Employees vs. Retirees Within Each Plan



Medical Plan Enrollment: Employee and Retiree Members By County

San Francisco	28,227	40%
San Mateo	12,781	18%
Alameda	7,626	11%
Contra Costa	7,351	10%
Marin	2,507	4%
Solano	2,462	4%
Sonoma	1,781	3%
Sacramento	867	1%
Santa Clara	742	1%
San Joaquin	575	1%
Stanislaus	325	<1%
Placer	317	<1%
Napa	279	<1%
Riverside	178	<1%
Tuolumne	171	<1%
Los Angeles	168	<1%
San Diego	150	<1%
El Dorado	127	<1%
Santa Cruz	112	<1%
Other California Counties	849	1%
Outside California	2,630	4%
Total	70,225	100%

Employee and Retiree Members By County



Employee and Retiree Members in Hetch-Hetchy are in Tuolumne County

Employees	
Non-Medicare	60
Retirees	
Medicare	94
Non-Medicare	17
Total	171

Enrolled Members by California County

Employee and Retiree Members

Medical Plan Enrollment: Employee and Non-Medicare Members by County								
	Kaiser Permanent HMO	Blue Shield Access+ HMO	Blue Shield Trio HMO	Blue Shield PPO-Accolade	Health Net CanopyCare HMO	UHC Companion Plan PPO	Total	Percent
San Francisco	11,735	4,000	3,316	540	75	<26	19,674	44%
San Mateo	4,771	2,512	912	215	26	<26	8,438	19%
Alameda	4,000	1,194	380	159	<26	<26	5,753	13%
Contra Costa	3,363	970	665	114	29	<26	5,143	11%
Solano	1,147	364	22	<26	<26	<26	1,559	3%
Marin	628	297	210	55	<26	<26	1,202	3%
Sonoma	471	287		26	<26	<26	787	2%
Santa Clara	315	134	38	27	<26		515	1%
San Joaquin	267	64	39	<26			373	1%
Sacramento	245	70	31	<26			359	1%
Stanislaus	156	50	<26	<26			221	<1%
Napa	122	<26	<26	<26			155	<1%
Placer	68	41	<26	<26			123	<1%
Tuolumne	<26	<26		64		<26	77	<1%
Santa Cruz	<26	30	<26	<26			71	<1%
Los Angeles	42	<26	<26	<26			67	<1%
El Dorado	31	<26	<26	<26			56	<1%
San Diego	33	<26	<26	<26			54	<1%
Riverside	<26	<26	<26	<26		<26	48	<1%
Yolo	<26	<26	<26	<26			45	<1%
Other California Counties	55	44	<26	74		<26	193	<1%
Members Total	27,523	10,144	5,678	1,374	161	33	44,913	100%

Medical Enrollment: Medicare Retiree Members by County				
	KP Senior Advantage HMO	UHC Medicare Advantage PPO	Total	Percent
San Francisco	4,777	3,776	8,553	38%
San Mateo	2,274	2,069	4,343	19%
Contra Costa	931	1,277	2,208	10%
Alameda	796	1,077	1,873	8%
Marin	702	603	1,305	6%
Sonoma	440	554	994	4%
Solano	326	577	903	4%
Sacramento	183	325	508	2%
Santa Clara	86	141	227	1%
San Joaquin	70	132	202	1%
Placer	71	123	194	1%
Riverside	82	48	130	1%
Napa	44	80	124	1%
Stanislaus	45	59	104	<1%
Los Angeles	54	47	101	<1%
San Diego	44	52	96	<1%
Tuolumne	94		94	<1%
El Dorado	38	33	71	<1%
Nevada	62	<26	63	<1%
Orange	<26	26	47	<1%
Other California Counties	449	91	540	2%
Members Total	11,589	11,091	22,680	100%

Medical Plan Enrollment: Employee and Retiree Members										
	2018		2019		2020		2021		2022	
Employee Members vs. Retiree Members										
Employee Members	40,828	59%	41,349	59%	41,629	59%	40,887	57%	40,029	57%
Retiree Members	28,148	41%	28,785	41%	29,391	41%	29,918	42%	30,196	43%
Total	68,976	100%	70,134	100%	71,020	100%	70,805	100%	70,225	100%
Employee and Retiree Members by Medical Plan										
Kaiser Permanente HMO	27,211	39%	27,965	40%	28,452	40%	28,168	39%	27,582	36%
UHC Medicare Advantage PPO	12,134	18%	12,522	18%	12,953	18%	13,356	18%	13,573	18%
Kaiser Permanente Senior Advantage HMO	10,334	15%	10,597	15%	10,801	15%	11,098	15%	11,174	15%
Blue Shield Access+ HMO	9,881	14%	10,685	15%	10,649	15%	10,386	14%	10,147	13%
Blue Shield Trio HMO	7,599	11%	6,487	9%	6,308	9%	5,930	8%	5,681	7%
UHC PPO / Blue Shield PPO-Accolade (eff. 2022)	1,817	3%	1,878	3%	1,857	3%	1,867	2%	1,850	2%
Health Net CanopyCare HMO									161	<1%
UHC Companion Plan PPO									57	<1%
Total	68,976	100%	70,134	100%	71,020	100%	70,805	100%	70,225	100%
Employee and Retiree Members by Employer										
City and County of San Francisco (CCSF)	53,151	77%	54,097	77%	54,905	77%	54,853	77%	54,624	78%
San Francisco Unified School District (SFUSD)	12,204	18%	12,352	18%	12,501	18%	12,415	17%	12,200	17%
City College of San Francisco (SFCCD)	2,760	4%	2,831	4%	2,774	4%	2,703	3%	2,566	4%
Superior Court of San Francisco (CRT)	861	1%	854	1%	840	1%	834	1%	835	1%
Total	68,976	100%	70,134	100%	71,020	100%	70,805	100%	70,225	100%
Employee and Retiree Members by Gender										
Female	33,913	49%	34,627	49%	35,190	49%	35,196	49%	35,062	50%
Male	35,043	51%	35,495	51%	35,807	50%	35,581	50%	35,135	50%
Unspecified	20	<1%	12	<1%	23	<1%	28	<1%	28	<1%
Total	68,976	100%	70,134	100%	71,020	100%	70,805	100%	70,225	100%
Employee and Retiree Members with Enrolled Domestic Partner										
Employee Domestic Partner	1,083	75%	1,039	75%	1,044	74%	1,027	73%	996	73%
Retiree Domestic Partner	355	25%	351	25%	368	26%	366	26%	374	27%
Total	1,438	100%	1,390	100%	1,412	100%	1,393	100%	1,370	100%
Employee and Retiree Members with Married Spouse										
Employee with Spouse	14,173	66%	14,331	64%	14,611	64%	14,516	63%	15,465	61%
Retiree with Spouse	7,205	34%	7,930	36%	8,127	36%	8,379	36%	10,024	39%
Total	21,378	100%	22,261	100%	22,738	100%	22,895	100%	25,489	100%
Employee and Retiree Members with Split Coverage										
Employee Members	26	4%	24	2%	23	3%	23	2%	22	3%
Retiree Members	682	96%	706	97%	733	97%	807	97%	796	97%
Total	708	100%	730	100%	756	100%	830	100%	818	100%

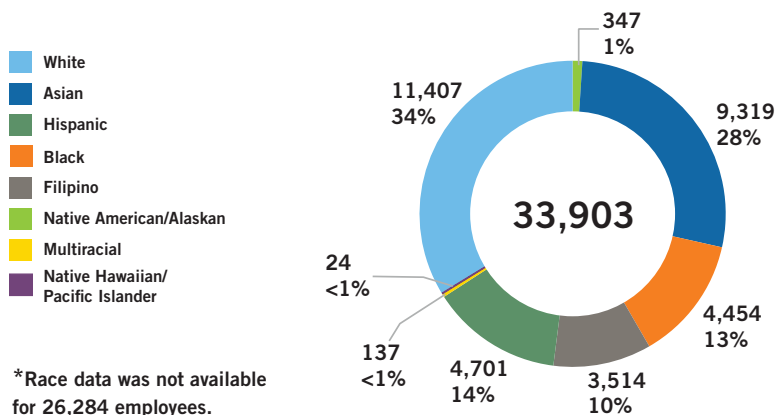
Medical Plan Enrollment: Employee and Retiree Members										
	2018		2019		2020		2021		2022	
Employee and Retiree Members by Coverage Level										
Member Only	39,524	57%	40,453	57%	40,901	57%	40,643	57%	40,405	58%
Member Plus One Dependent	17,820	26%	17,930	26%	18,192	26%	18,147	26%	18,033	26%
Member Plus Two or More Dependents	11,632	17%	11,751	17%	11,927	17%	12,015	17%	11,787	17%
Total	68,976	100%	70,134	100%	71,020	100%	70,805	100%	70,225	100%
Employee Members by Type of Dependents										
Employee Only	19,281	47%	19,759	48%	19,812	48%	19,312	47%	18,971	47%
Employee with Adult Dependent Only	5,776	14%	5,786	14%	5,831	14%	5,671	14%	5,348	13%
Employee with Child Dependent Only	4,646	11%	4,523	11%	4,582	11%	4,474	11%	4,301	11%
Employee with Child Dependents Only	1,646	4%	1,687	4%	1,600	3%	1,581	4%	1,851	5%
Employee with Adult and Child Dependents	9,479	23%	9,547	23%	9,804	24%	9,849	24%	9,558	24%
Total	40,828	100%	41,349	100%	41,629	100%	40,887	100%	40,029	100%
Retiree Members by Type of Dependents										
Retiree Only	19,566	70%	20,694	72%	20,398	69%	21,331	71%	21,434	71%
Retiree with Adult Dependent Only	7,542	27%	7,201	25%	7,932	27%	7,652	26%	7,800	26%
Retiree with Child Dependent Only	449	2%	386	1%	434	1%	350	1%	377	1%
Retiree with Child Dependents Only	54	<1%	50	<1%	57	<1%	61	<1%	63	0%
Retiree with Adult and Child Dependents	537	2%	453	2%	570	2%	524	2%	522	2%
Total	28,148	100%	28,784	100%	29,391	100%	29,918	100%	30,196	100%
Employee Members by Dental Plans										
Delta Dental PPO	31,157	96%	31,425	96%	31,671	96%	30,652	96%	30,449	96%
DeltaCare USA DHMO	732	2%	710	2%	714	2%	719	2%	750	2%
UnitedHealthcare Dental DHMO	409	1%	476	1%	516	2%	499	2%	541	2%
Total	32,298	100%	32,611	100%	32,901	100%	31,870	100%	31,740	100%
Retiree Members by Dental Plans										
Delta Dental PPO	19,391	91%	20,342	91%	21,290	92%	21,521	92%	22,830	93%
DeltaCare USA DHMO	1,119	5%	1,122	5%	1,031	4%	942	4%	904	4%
UnitedHealthcare Dental DHMO	766	4%	780	4%	810	4%	811	3%	781	3%
Total	21,276	100%	22,244	100%	23,131	100%	23,274	100%	24,515	100%
Employee Members by Vision Plans										
VSP Premier	6,557	16%	9,916	24%	12,204	29%	12,952	32%	13,826	35%
VSP Basic	34,271	84%	31,433	76%	29,425	71%	27,935	68%	26,203	65%
Total	40,828	100%	41,349	100%	41,629	100%	40,887	100%	40,029	100%
Retiree Members by Vision Plans										
VSP Premier	3,602	13%	4,856	17%	5,643	19%	6,112	20%	6,709	22%
VSP Basic	24,546	87%	23,929	83%	23,748	81%	23,806	80%	23,487	78%
Total	28,148	100%	28,785	100%	29,391	100%	29,918	100%	30,196	100%

EMPLOYEE MEMBERS AND DEPENDENTS

Employees and Dependents (All Employers)

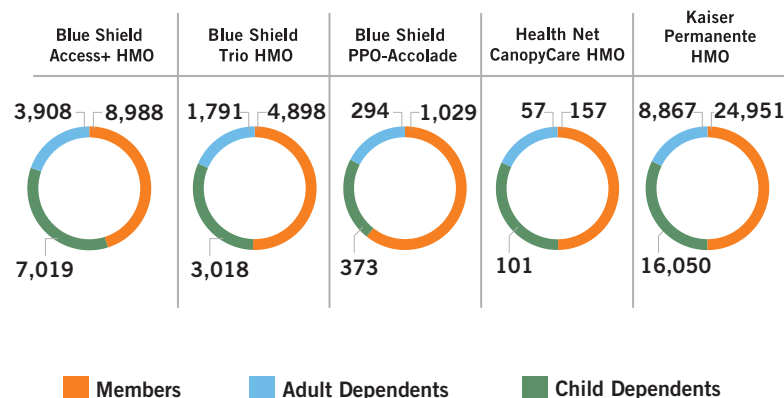
- The number of employee lives covered by SFHSS medical plans decreased from last year with 81,532 (from 83,804), a difference of 2,272.
- The proportion of employees vs. dependents enrolled in medical coverage has remained the same since 2017, with 51% employee members and 49% employee dependents.
- Kaiser Permanente's proportional share of all employee lives has remained at 61% for the past three years.
- Employees and dependents enrolled in Blue Shield of California's Trio HMO and Access+ HMO plans account for 12% and 24% of employee lives respectively. The new Blue Shield PPO-Accolade plan, which replaces UnitedHealthcare PPO (City Plan) represents 2% or 1,696 employee lives.
- Enrollment in the new Health Net CanopyCare HMO debuted at 315 lives or <1% of total employee lives enrolled in medical plans.
- 25% of employee members (10,145) have one dependent enrolled in coverage and 28% (11,430) have two or more dependents enrolled.
- 40% of employee members, with or without dependents, live in San Francisco County, which is the same as last year followed by San Mateo County with 20%.
- The most significant change in distribution of benefit eligible employees by race/ethnicity from 2021 was a decrease of the percentage of Hispanic employees from 14.39% to 13.86%. The percentage of Black employees decreased from 13.2% to 13.13%, White employees increased from 33.2% to 33.6%, Asian employees changed from 27.4% to 27.5% and percent distribution of Filipino employees was unchanged. Race/Ethnicity data is not available for all employees. In the graph the percentages are represented in whole numbers for readability.

Employees by Race/Ethnicity*

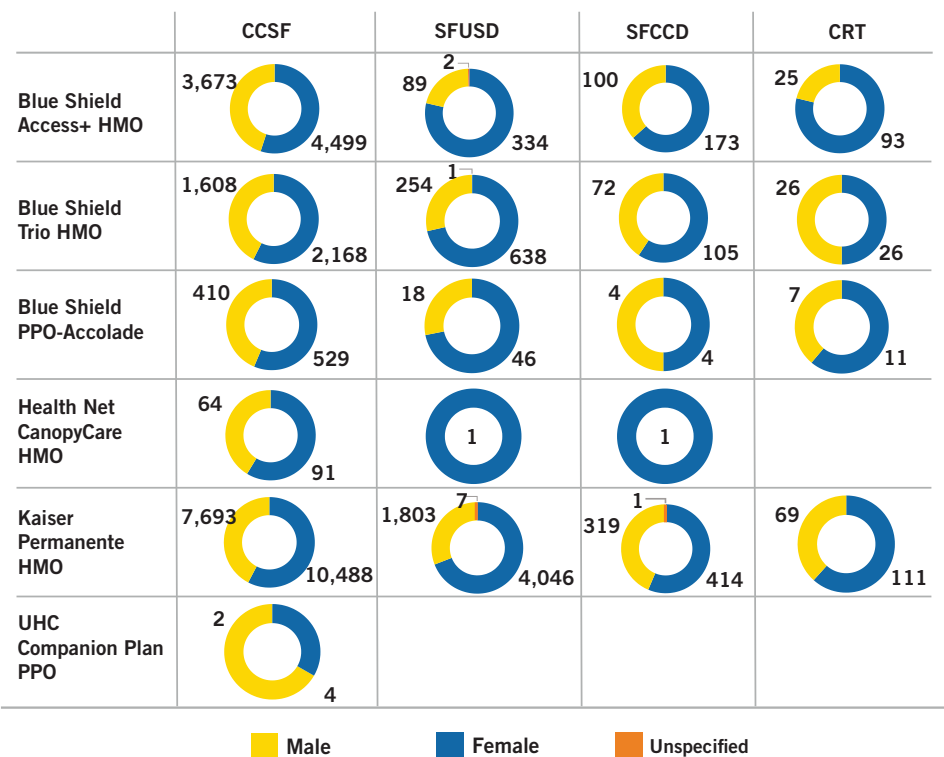


*Race data was not available for 26,284 employees.

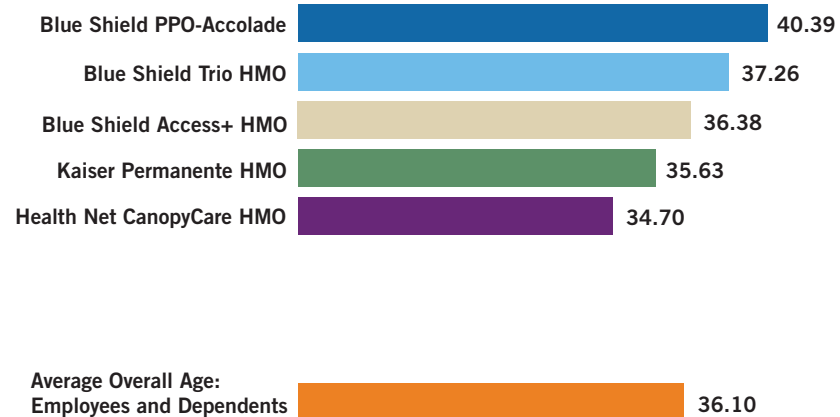
Medical Enrollment: Employees vs. Dependents



Medical Enrollment by Gender: Employees and Dependents



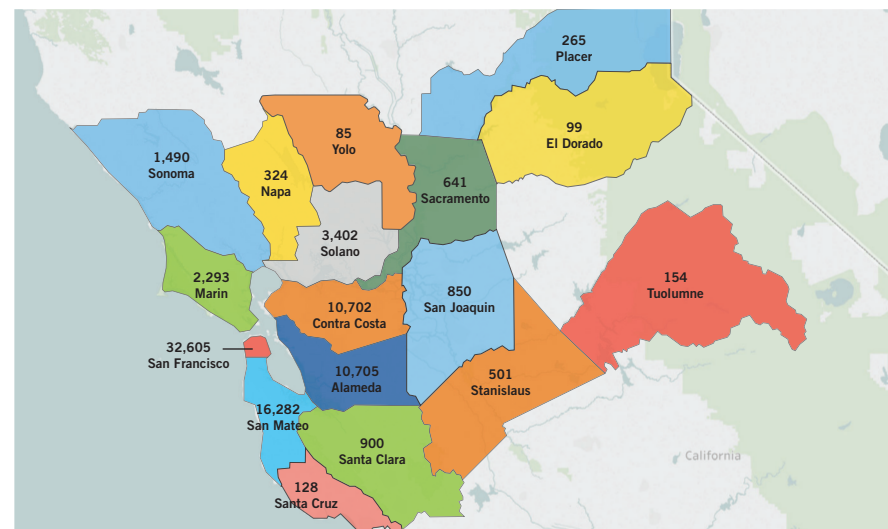
Average Age by Medical Plan: Employees and Dependents



Medical Plan Enrollment: Employee Members and Dependents By County

	Members	Child Deps	Adult Deps	Total	Percent
San Francisco	18,155	9,121	5,345	32,605	40%
San Mateo	7,504	5,575	3,203	16,282	20%
Alameda	5,247	3,455	2,003	10,705	13%
Contra Costa	4,475	4,116	2,111	10,702	13%
Solano	1,294	1,184	564	3,042	4%
Marin	957	864	472	2,293	3%
Sonoma	562	599	329	1,490	2%
Santa Clara	455	260	185	900	1%
San Joaquin	317	359	174	850	1%
Sacramento	257	254	130	641	1%
Stanislaus	197	191	113	501	1%
Napa	130	121	73	324	<1%
Placer	82	122	61	265	<1%
Tuolumne	60	59	35	154	<1%
Santa Cruz	55	54	19	128	<1%
El Dorado	34	39	26	99	<1%
Yolo	35	35	15	85	<1%
Los Angeles	40	14	6	60	<1%
San Diego	20	21	8	49	<1%
Fresno	17	10	7	34	<1%
Other California Counties	94	67	37	198	<1%
Outside California	32	42	25	115	<1%
Total	40,019	26,562	14,941	81,522	100%

Employee Members and Dependent Lives By County



Medical Plan Enrollment: Employee Members and Dependents (All Employers)										
	2018		2019		2020		2021		2022	
Employee vs. Dependents										
Employees	40,828	49%	41,349	49%	41,629	49%	42,917	51%	41,503	51%
Dependents of Employees	41,873	51%	42,628	51%	43,191	51%	40,887	49%	40,029	49%
Total	82,701	100%	83,977	100%	84,820	100%	83,804	100%	81,532	100%
Employees by Coverage Level										
Employee Only	19,281	47%	19,759	48%	19,812	48%	19,312	47%	18,971	47%
Employee + 1	10,422	26%	10,342	25%	10,413	25%	10,145	25%	9,856	25%
Employee + 2 or more	11,125	27%	11,248	27%	11,404	27%	11,430	28%	11,202	28%
Total	40,828	100%	41,349	100%	41,629	100%	40,887	100%	40,029	100%
Employee Lives by Plan										
Kaiser Permanente HMO	48,899	59%	50,398	60%	51,493	61%	51,324	61%	49,868	61%
Blue Shield Access+ HMO	19,796	24%	21,026	25%	20,959	24%	20,527	24%	19,915	24%
Blue Shield Trio HMO	12,267	15%	10,711	13%	10,565	12%	10,164	12%	9,707	12%
UHC PPO / Blue Shield PPO-Accolade (eff. 2022)	1,716	2%	1,823	2%	1,783	2%	1,766	2%		
Health Net CanopyCare									315	<1%
UHC Medicare Advantage PPO					<26	<1%	<26	<1%	<26	<1%
UHC Companion Plan PPO									<26	
Total	82,701	100%	83,977	100%	84,800	100%	83,781	100%	81,501	100%
Employee Members by Plan										
Kaiser Permanente HMO	24,467	60%	25,211	61%	25,686	62%	25,501	62%	25,951	62%
Blue Shield Access+ HMO	8,764	21%	9,417	23%	9,434	23%	9,210	22%	8,988	22%
Blue Shield Trio HMO	6,551	16%	5,631	14%	5,453	13%	5,119	12%	4,898	12%
UHC PPO / Blue Shield PPO-Accolade (eff. 2022)	1,046	3%	1,090	3%	1,056	2%	1,057	2%	1,029	3%
Health Net CanopyCare HMO									157	<1%
UHC Companion Plan PPO									<26	
Total	40,828	100%	41,349	100%	41,629	100%	40,887	100%	40,023	100%
Employee Dependents by Plan										
Kaiser Permanente HMO	24,432	58%	25,187	59%	25,807	60%	25,823	60%	24,917	60%
Blue Shield Access+ HMO	11,032	26%	11,609	27%	11,525	27%	11,317	26%	10,927	26%
Blue Shield Trio HMO	5,716	14%	5,080	12%	5,112	11%	5,045	11%	4,809	12%
UHC PPO / Blue Shield PPO-Accolade (eff. 2022)	670	2%	733	2%	727	1%	709	1.65%	667	2%
Health Net CanopyCare HMO									158	<1%
UHC Medicare Advantage PPO	<26	<1%	<26	<1%	<26	<1%	<26	<1%	<26	<1%
UHC Companion Plan PPO									<26	<1%
Total	41,873	100%	42,604	100%	43,168	100%	42,894	100%	41,478	100%

Medical Plan Enrollment: Employee Members and Dependents (All Employers)										
	2018		2019		2020		2021		2022	
Employee Members by Coverage Level: Kaiser Permanente HMO										
Employee Only	11,951	49%	12,513	50%	12,650	49%	12,493	49%	12,251	49%
Employee with Adult Dependent Only	3,269	13%	3,338	13%	3,445	13%	3,386	13%	3,204	13%
Employee with Child Dependent Only	2,714	11%	2,673	11%	2,765	11%	2,759	11%	2,636	11%
Employee with Child Dependents Only	1,086	4%	1,117	4%	1,073	4%	1,033	4%	987	4%
Employee with Adult and Child Dependents	5,447	22%	5,570	22%	5,743	22%	5,830	23%	5,873	24%
Total	24,467	100%	25,211	100%	25,676	100%	25,501	100%	24,951	100%
Employee Members by Coverage Level: Blue Shield Access+ HMO										
Employee Only	3,185	36%	3,576	38%	3,689	39%	3,586	39%	3,518	39%
Employee with Adult Dependent Only	1,362	16%	1,486	16%	1,440	15%	1,410	15%	1,312	15%
Employee with Child Dependent Only	1,234	14%	1,271	13%	1,233	13%	1,178	13%	1,143	13%
Employee with Child Dependents Only	363	4%	395	4%	358	4%	362	4%	361	4%
Employee with Adult and Child Dependents	2,620	30%	2,689	29%	2,718	29%	2,674	29%	2,654	30%
Total	8,764	100%	9,417	100%	9,438	100%	9,210	100%	8,988	100%
Employee Members by Coverage Level: Blue Shield Trio HMO										
Employee Only	3,500	53%	2,975	53%	2,801	51%	2,547	50%	2,446	50%
Employee with Adult Dependent Only	970	15%	800	14%	779	14%	718	14%	659	13%
Employee with Child Dependent Only	641	10%	562	10%	542	10%	495	10%	471	10%
Employee with Child Dependents Only	184	3%	170	3%	155	3%	167	3%	160	3%
Employee with Adult and Child Dependents	1,256	19%	1,124	20%	1,181	22%	1,192	23%	1,162	24%
Total	6,551	100%	5,631	100%	5,458	100%	5,119	100%	4,898	100%
Employee Members by Coverage Level: Blue Shield PPO-Accolade										
Employee Only	667	64%	695	64%	672	64%	686	65%	680	66%
Employee with Adult Dependent Only	153	15%	162	15%	167	16%	158	15%	144	14%
Employee with Child Dependent Only	57	5%	50	5%	42	4%	41	4%	34	3%
Employee with Child Dependents Only	<23	1%	<26	1%	<26	1%	<26	1%	<26	1%
Employee with Adult and Child Dependents	156	15%	170	16%	162	15%	159	15%	159	15%
Total	1,033	100%	1,077	100%	1,043	100%	1,044	100%	1,017	100%
Employee Members by Coverage Level: Health Net CanopyCare										
Employee Only									73	46%
Employee with Adult Dependent Only									<26	
Employee with Child Dependent Only									<26	
Employee with Child Dependents Only									<26	
Employee with Adult and Child Dependents									33	21%
Total									157	100%
Employee Members by Coverage Level: UHC Companion Plan PPO										
Total									<26	100%

Dental Plan Enrollment: Employee Members and Dependents (All Employers)										
	2018		2019		2020		2021		2022	
Employee Lives by Dental Plan										
Delta Dental PPO	71,485	97%	72,012	97%	68,212	97%	71,660	96%	70,100	97%
DeltaCare USA DHMO	1,360	2%	1,316	2%	1,220	2%	1,326	2%	1,287	1%
UnitedHealthcare Dental DHMO	762	1%	894	1%	882	1%	912	1%	956	1%
Total	73,607	100%	74,222	100%	70,314	100%	73,898	100%	72,343	100%
Employee Lives by Gender										
Female	42,224	51%	42,768	51%	43,213	50%	42,773	51%	41,761	51%
Male	40,468	49%	41,206	49%	41,595	49%	40,998	49%	39,735	49%
Unspecified	9	<1%	3	<1%	12	<1%	33	<1%	36	<1%
Total	82,701	100%	83,977	100%	84,820	100%	83,804	100%	81,532	100%
Employee Members by Gender										
Female	19,523	48%	19,866	48%	20,021	48%	19,736	48%	19,479	49%
Male	21,296	52%	21,480	52%	21,596	51%	21,138	51%	20,539	51%
Unspecified	9	<1%	3	<1%	12	<1%	13	<1%	11	<1%
Total	40,828	100%	41,349	100%	41,629	100%	40,887	100%	40,029	100%

RETIREE MEMBERS AND DEPENDENTS

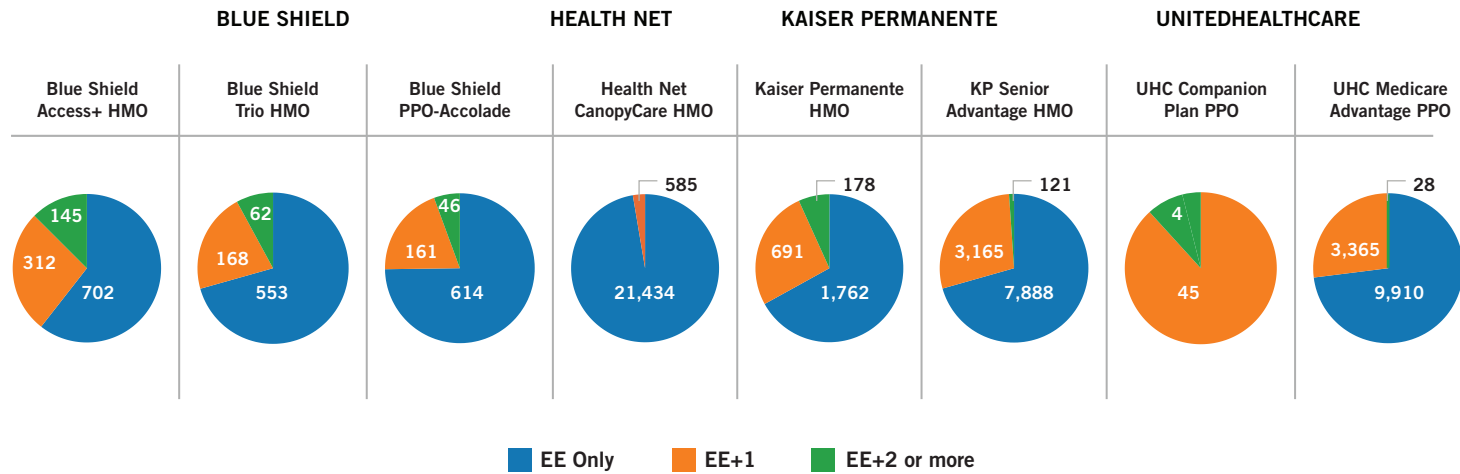
Retiree Members and Dependents (All Employers)

- Total medically enrolled Retiree lives increased by 453 lives to 40,718 from 40,265. Retiree members increased by 278 and retiree dependents increased by 148.
- The percentage of retirees vs. dependents enrolled in medical remained the same as last year with 74% retiree members and 26% retiree dependents.
- 13,573 Medicare-eligible retirees enrolled in UHC Medicare Advantage PPO and 11,174 retirees enrolled in Kaiser Permanente Senior Advantage.
- 60 eligible non-Medicare retiree lives transitioned into UnitedHealthcare PPO Companion Plan and 1,101 moved to the new Blue Shield of California PPO-Accolade plan.
- The average age of Medicare retiree lives enrolled in medical coverage is 74.93 and the average age of Non-Medicare retiree lives is 53.15.
- The number of retiree members and dependents enrolled in coverage who reside outside of the United States is 53. 90 members living outside of the United States have waived coverage.
- California continues to have the highest number of retirees and dependents enrolled at 92% (37,356). 13,090, or 35% of retirees live in San Francisco.

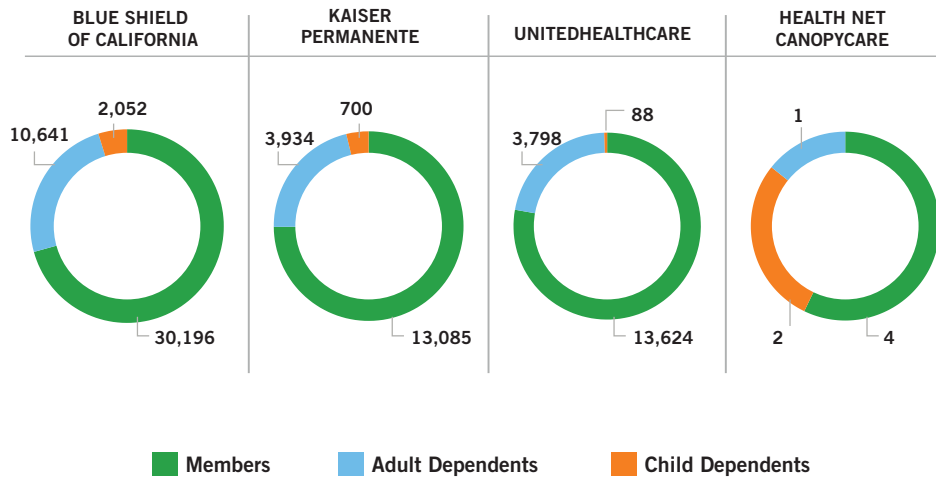
Medical Enrollment: Kaiser Permanente Regions Outside California	
Retiree Lives	
Region	Count
Hawaii	60
Oregon	57
Washington	65
Grand Total	182

Medical Enrollment: Kaiser Permanente Regions Outside California	
Retiree Members	
Region	Count
Hawaii	43
Oregon	40
Washington	52
Grand Total	135

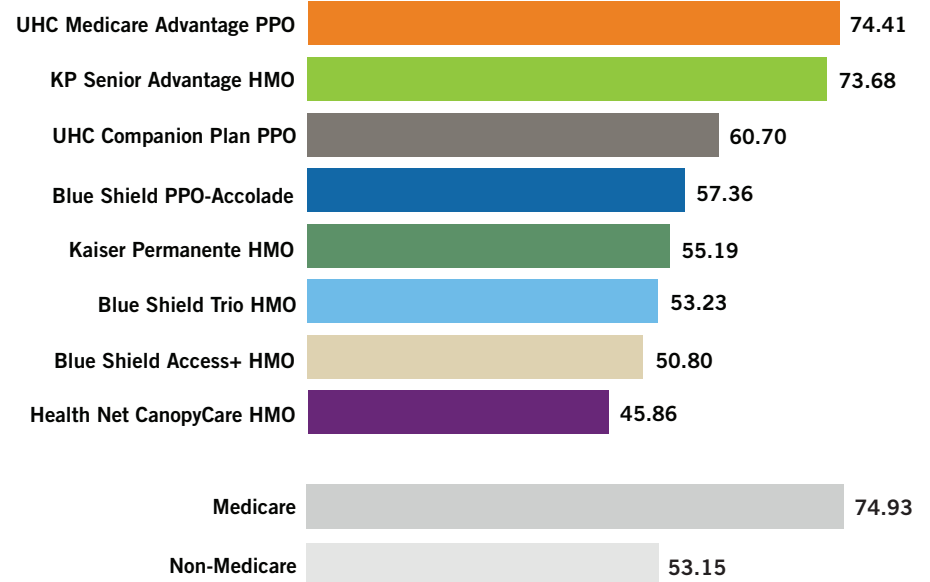
Medical Enrollment by Coverage Level: Retirees vs. Members



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	13,090	35%
San Mateo	7,265	19%
Contra Costa	3,970	11%
Alameda	3,197	9%
Marin	2,290	6%
Sonoma	1,786	5%
Solano	1,547	4%
Sacramento	810	2%
Santa Clara	397	1%
Placer	361	1%
San Joaquin	352	<1%
Riverside	232	<1%
Napa	198	<1%
San Diego	183	<1%
Stanislaus	182	<1%
Tuolumne	165	<1%
Los Angeles	158	<1%
El Dorado	140	<1%
Nevada	107	<1%
Orange	89	<1%
Santa Cruz	79	<1%
Yolo	65	<1%
Mendocino	64	<1%
Other CA Counties	56	<1%
Monterey	50	<1%
Butte	45	<1%
Fresno	44	<1%
Shasta	39	<1%
San Luis Obispo	38	<1%
Humboldt	36	<1%
Amador	32	<1%
Calaveras	30	<1%
San Bernardino	30	<1%
Madera	23	<1%
Santa Barbara	23	<1%
Merced	22	<1%
Kern	21	<1%

Tehama	20	<1%
Sutter	16	<1%
Ventura	16	<1%
Tulare	15	<1%
Yuba	14	<1%
Mariposa	13	<1%
Siskiyou	11	<1%
Other CA Counties	35	<1%
Total	37,356	100%



Medical Plan Enrollment: Retiree Lives by State		
California	37,356	92%
Nevada	513	1%
Oregon	336	1%
Washington	293	1%
Arizona	277	1%
Texas	273	1%
Florida	237	1%
Hawaii	127	<1%
Idaho	108	<1%
Georgia	82	<1%
North Carolina	78	<1%
Colorado	74	<1%
New York	73	<1%
New Mexico	70	<1%
Tennessee	56	<1%
Louisiana	53	<1%
Utah	39	<1%
Virginia	38	<1%
Montana	35	<1%
Illinois	34	<1%
Ohio	34	<1%
Oklahoma	32	<1%
South Carolina	30	<1%
Massachusetts	29	<1%
Pennsylvania	28	<1%
Maine	27	<1%
Michigan	27	<1%
Alabama	26	<1%
Connecticut	24	<1%
Missouri	22	<1%
Other States	234	1%
Outside USA	53	<1%
Total	40,718	100%

Medical Plan Waived: Retiree Members by State		
California	2,846	84%
Nevada	68	2%
Oregon	59	2%
Texas	57	2%
Arizona	46	1%
Washington	43	1%
Florida	35	1%
Hawaii	19	1%
North Carolina	18	1%
New York	16	<1%
Colorado	12	<1%
Louisiana	11	<1%
Georgia	10	<1%
Pennsylvania	10	<1%
Massachusetts	9	<1%
Idaho	8	<1%
New Mexico	8	<1%
Ohio	8	<1%
Mississippi	7	<1%
Montana	6	<1%
New Jersey	6	<1%
Tennessee	6	<1%
Virginia	6	<1%
Illinois	5	<1%
Maryland	5	<1%
Wisconsin	5	<1%
Alaska	4	<1%
Missouri	4	<1%
Alabama	3	<1%
Arkansas	3	<1%
Other States	32	1%
Total Waived	3,375	100%

Medical Plan Enrolled and Waived: Retirees Lives by Country			
	Enrolled	Waived	Total
Philippines	14	21	35
Canada	5	12	17
Spain	3	6	9
Mexico	3	5	8
France	2	5	7
Ireland	3	4	7
Italy	5	1	6
United Kingdom	3	3	6
Australia	2	3	5
Israel		5	5
Thailand	4		4
Germany		3	3
Chile	2	1	3
Taiwan	1	1	2
HongKong		2	2
Czech Republic		2	2
Belgium		2	2
India		2	2
Costa Rica	1	1	2
Colombia		2	2
Peru		2	2
Japan		1	1
New Zealand		1	1
Switzerland		1	1
Greece		1	1
Scotland		1	1
Republic of Serbia		1	1
Brazil	1		1
Nicaragua	1		1
Panama	1		1
Guatemala		1	1
Puerto Rico		1	1
Netherlands	1		1
South Africa	1		1
Swaziland		1	1
Saudi Arabia		1	1
Total	53	93	146

Medical Plan Enrollment: Retiree Members and Dependents										
	2018		2019		2020		2021		2022	
Retiree vs. Dependent Lives										
Retiree Members	28,148	75%	28,785	75%	29,391	75%	29,918	74%	30,196	74%
Dependents	9,534	25%	9,785	25%	10,020	25%	10,347	26%	10,522	26%
Total	37,682	100%	38,570	100%	39,411	100%	40,265	100%	40,718	100%
Retirees by Coverage Level										
Non-Medicare	5,680	20%	5,666	20%	5,637	19%	5,463	18%	5,449	18%
Retiree Only	3,733	13%	3,877	13%	3,876	13%	3,674	12%	3,636	12%
Retiree + 1	1,579	6%	1,422	5%	1,380	4%	1,356	5%	1,377	5%
Retiree + 2 or More	368	1%	367	1%	381	1%	433	1%	436	1%
Medicare	22,468	80%	23,119	80%	23,754	81%	24,455	81%	24,747	82%
Retiree Only	15,833	56%	16,817	58%	17,213	59%	17,657	59%	17,798	59%
Retiree + 1	6,412	23%	6,166	21%	6,399	22%	6,646	22%	6,800	23%
Retiree + 2 or More	223	1%	136	<1%	142	<1%	152	<1%	149	<1%
Total	28,148	100%	28,785	100%	29,391	100%	29,918	100%	30,196	100%
Retiree Members by Plan										
Non-Medicare	5,680	100%	5,666	100%	5,637	100%	5,463	100%	5,445	18%
Kaiser Permanente HMO	2,744	48%	2,754	49%	2,766	49%	2,667	49%	2,631	9%
Blue Shield Access+ HMO	1,117	20%	1,268	22%	1,215	22%	1,176	22%	1,159	4%
UHC PPO / Blue Shield PPO-Accolade (eff. 2022)	771	14%	788	14%	801	14%	809	15%	821	3%
Blue Shield Trio HMO	1,048	18%	856	15%	855	15%	811	15%	783	3%
UHC Companion Plan PPO									51	<1%
Health Net CanopyCare HMO									<26	<1%
Medicare	22,468	100%	23,119	100%	23,754	100%	24,455	100%	24,747	100%
UHC Medicare Advantage PPO	12,134	54%	12,522	54%	12,953	55%	13,356	54%	13,573	45%
Kaiser Permanente Senior Advantage HMO	10,334	46%	10,597	46%	10,801	45%	11,098	45%	11,174	37%
Total Retirees Members	28,168	100%	28,785	100%	29,391	100%	29,918	100%	30,192	100%
Retiree Lives by Plan										
Non-Medicare	9,691	100%	9,706	100%	9,652	100%	8,450	100%	9,574	100%
Kaiser Permanente HMO	4,628	48%	4,624	48%	4,631	48%	3,689	43%	4,478	47%
Blue Shield Access+ HMO	2,084	22%	2,389	25%	2,314	24%	2,289	27%	2,293	25%
Blue Shield Trio HMO	1,798	19%	1,515	16%	1,488	15%	1,434	16%	1,366	14%
Blue Shield PPO-Accolade									1,101	3%
UHC Companion Plan PPO	1,181	11%	1,178	12%	1,219	13%	1,038	12%	329	<1%
Health Net CanopyCare HMO									<26	<1%
Medicare	27,991	100%	28,864	100%	29,759	100%	30,514	100%	31,144	76%
UHC Medicare Advantage PPO	15,183	54%	15,707	54%	16,296	55%	16,826	55%	183	55%
Kaiser Permanente Senior Advantage HMO	12,808	46%	13,157	46%	13,463	45%	13,688	44%	13,802	44%
Kaiser Permanente HMO									159	<1%
Total Retiree Lives	37,682	100%	38,570	100%	39,411	100%	38,964	100%	40,718	100%
Medicare Split Carrier Enrollment										
UHC MA PPO Members with BSC Dependents	538		554		570		538		519	
BSC Members with UHC MA PPO Dependents	157		154		163		159		161	
Total	695		708		733		697		680	

Medical Plan Enrollment: Retiree Members and Dependents										
	2018		2019		2020		2021		2022	
Retiree Lives by Employer										
City and County of San Francisco (CCSF)	29,292	78%	30,141	78%	30,890	78%	31,731	78%	32,240	79%
San Francisco Unified School District (SFUSD)	6,219	17%	6,258	16%	6,199	16%	6,194	15%	6,136	15%
City College of San Francisco (SFCCD)	1,651	4%	1,646	4%	1,777	5%	1,766	4%	1,762	4%
Superior Court of San Francisco (CRT)	520	1%	525	1%	545	1%	574	1%	580	1%
Total	37,682	100%	38,570	100%	39,411	100%	40,265	100%	40,718	100%
Retiree Members by Employer										
City and County of San Francisco (CCSF)	21,403	76%	22,019	76%	22,556	77%	23,075	77%	23,395	77%
San Francisco Unified School District (SFUSD)	5,042	18%	5,054	18%	5,006	17%	5,007	17%	4,961	16%
City College of San Francisco (SFCCD)	1,285	5%	1,284	4%	1,385	5%	1,374	5%	1,373	5%
Superior Court of San Francisco (CRT)	418	1%	428	1%	444	1%	462	1%	467	2%
Total	28,148	100%	28,785	100%	29,391	100%	29,918	100%	30,196	100%
Retiree Lives by Medicare Enrollment and Gender										
Medicare	27,991	74%	28,864	75%	29,759	76%	30,716	76%	31,144	76%
Female	15,463	55%	15,954	55%	16,508	55%	17,103	56%	17,349	56%
Male	12,519	45%	12,903	45%	13,241	44%	13,598	44%	13,777	44%
Unspecified	9	<1%	7	<1%	10	<1%	15	<1%	18	<1%
Non-Medicare	9,691	26%	9,706	25%	9,652	24%	9,549	24%	9,574	24%
Female	5,570	57%	5,563	57%	5,530	57%	5,445	57%	5,426	57%
Male	4,119	43%	4,141	43%	4,121	43%	4,102	43%	4,145	43%
Unspecified	2	<1%	2	<1%	1	<1%	2	<1%	3	<1%
Total	37,682	100%	38,570	100%	39,411	100%	40,265	100%	40,718	100%
Retiree Members by Medicare Enrollment and Gender										
Medicare	22,468	80%	23,119	80%	23,754	81%	24,455	82%	24,747	82%
Female	11,629	52%	11,997	52%	12,401	52%	12,831	52%	13,002	53%
Male	10,830	48%	11,115	48%	11,343	48%	11,610	47%	11,729	47%
Unspecified	9	<1%	7	<1%	10	<1%	14	<1%	16	<1%
Non-Medicare	5,680	20%	5,666	20%	5,637	19%	5,463	18%	5,449	18%
Female	2,761	49%	2,764	49%	2,768	49%	2,629	48%	2,581	47%
Male	2,917	51%	2,900	51%	2,868	51%	2,833	52%	2,867	53%
Unspecified	2	<1%	2	<1%	1	<1%	1	<1%	1	<1%
Total	28,148	100%	28,785	100%	29,391	100%	29,918	100%	30,196	100%
Surviving Spouse Enrollment										
Survivor	2,856	97%	2,891	97%	2,928	97%	2,966	97%	2,956	97%
Survivor Children	84	3%	86	3%	92	3%	98	3%	98	3%
Total	2,940	100%	2,977	100%	3,021	100%	3,064	100%	3,054	100%

Medical Plan Enrollment: Non-Medicare Retiree Members and Dependents										
	2018		2019		2020		2021		2022	
Retiree Members by Coverage Level: Kaiser Permanente HMO										
Retiree Only	1,842	70%	1,869	68%	1,879	68%	1,787	67%	1,762	67%
Retiree with Adult Dependent Only	640	27%	610	22%	601	22%	578	22%	578	22%
Retiree with Child Dependent Only	121	2%	132	5%	131	5%	117	4%	113	4%
Retiree with Child Dependents Only	<26	<1%	<26	1%	<26	1%	28	1%	29	1%
Retiree with Adult and Child Dependents	119	2%	121	4%	134	5%	157	6%	149	6%
Total	2,722	100%	2,732	100%	2,745	100%	2,667	100%	2,631	100%
Retiree Members by Coverage Level: Blue Shield Access+ HMO										
Retiree Only	696	62%	797	63%	775	64%	719	61%	702	61%
Retiree with Adult Dependent Only	214	19%	246	19%	234	19%	236	20%	232	20%
Retiree with Child Dependent Only	79	7%	85	7%	74	6%	76	6%	80	7%
Retiree with Child Dependents Only	<26	1%	<26	1%	<26	1%	<26	1%	<26	1%
Retiree with Adult and Child Dependents	119	11%	126	10%	118	10%	128	11%	132	11%
Total	1,108	100%	1,254	100%	1,201	100%	1,519	100%	1,146	100%
Retiree Members by Coverage Level: Blue Shield Trio HMO										
Retiree Only	752	72%	612	71%	614	72%	570	70%	553	71%
Retiree with Adult Dependent Only	171	16%	141	16%	140	16%	144	18%	131	17%
Retiree with Child Dependent Only	51	5%	46	5%	30	4%	28	3%	37	5%
Retiree with Child Dependents Only	<26	1%	<26	1%	<26	1%	<26	1%	<26	1%
Retiree with Adult and Child Dependents	68	6%	62	7%	63	7%	61	8%	57	7%
Total	1,042	100%	861	100%	847	100%	808	100%	778	100%
Retiree Members by Coverage Level: Blue Shield PPO-Accolade										
Retiree Only	577	75%	599	76%	608	76%	599	74%	616	75%
Retiree with Adult Dependent Only	154	20%	156	20%	153	19%	159	20%	140	17%
Retiree with Child Dependent Only	<26	2%	<26	2%	<26	2%	<26	2%	<26	3%
Retiree with Child Dependents Only			<26	<1%	<26	<1%	<26	<1%	<26	1%
Retiree with Adult and Child Dependents	<26	3%	<26	2%	<26	2%	30	4%	40	5%
Total	731	100%	755	100%	761	100%	788	100%	796	100%
Retiree Members by Coverage Level: UHC Companion Plan PPO										
Retiree with Adult Dependent Only									43	87%
Retiree with Child Dependent Only									<26	4%
Retiree with Child Dependents Only									<26	4%
Retiree with Adult and Child Dependents									<26	4%
Total									43	100%
All Retiree Members by Coverage Level: Health Net CanopyCare HMO										
Total									<26	100%

Medical Plan Enrollment: Medicare Retiree Members and Dependents										
	2018		2019		2020		2021		2022	
Retiree Members by Coverage Level: KP Senior Advantage HMO										
Retiree Only	7,281	70%	7,475	71%	7,614	70%	7,842	71%	7,888	71%
Retiree with Adult Dependent Only	2,843	28%	2,918	28%	2,982	28%	3,057	28%	3,088	28%
Retiree with Child Dependent Only	96	1%	83	1%	83	1%	73	1%	77	1%
Retiree with Child Dependents Only	<26	<1%	<26	<1%	<26	<1%	<26	<1%	<26	<1%
Retiree with Adult and Child Dependents	106	1%	105	1%	112	1%	120	1%	114	1%
Total	10,326	100%	10,581	100%	10,791	100%	11,092	100%	11,167	100%
All Retiree Members by Coverage Level: UHC Medicare Advantage PPO										
Retiree Only	9,073	75%	9,342	75%	9,599	74%	9,814	73%	9,910	73%
Retiree with Adult Dependent Only	3,003	25%	3,130	25%	3,279	25%	3,478	26%	3,584	26%
Retiree with Child Dependent Only	33	<1%	28	<1%	33	<1%	38	<1%	51	<1%
Retiree with Child Dependents Only		<1%		<1%	<26	<1%	<26	<1%	<26	<1%
Retiree with Adult and Child Dependents	<26	<1%	<26	<1%	<26	<1%	<26	<1%	27	<1%
Total	12,109	100%	12,500	100%	12,911	100%	13,330	100%	13,572	100%

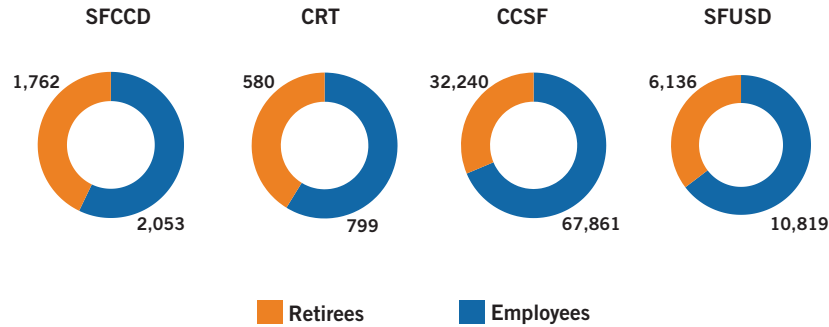
Dental and Vision Plan Enrollment: Retiree Members and Dependents										
	2018		2019		2020		2021		2022	
Total Dental Plan Enrollment Retirees vs. Dependents										
Retiree Members	21,276	70%	22,244	70%	23,131	70%	23,274	69%	24,515	70%
Dependents	9,145	30%	9,423	30%	9,845	30%	10,274	30%	10,596	30%
Total	30,421	100%	31,667	100%	32,976	100%	33,548	100%	35,111	100%
Retiree Lives by Dental Plan										
Delta Dental PPO	27,855	66%	29,116	67%	30,493	69%	31,175	70%	27,332	68%
DeltaCare USA DHMO	1,542	4%	1,527	4%	1,412	3%	1,274	3%	1,046	3%
UnitedHealthcare Dental DHMO	1,024	2%	1,024	2%	1,071	2%	1,099	2%	855	2%
WAIVED	11,917	28%	11,677	27%	11,415	26%	11,168	25%	11,065	27%
Total	42,338	100%	43,344	100%	44,391	100%	44,716	100%	40,298	100%
Retiree Members by Dental Plan										
Delta Dental PPO	19,391	63%	20,342	64%	21,290	66%	21,521	66%	18,596	64%
DeltaCare USA DHMO	1,119	4%	1,122	4%	1,031	3%	942	3%	773	3%
UnitedHealthcare Dental DHMO	766	2%	780	2%	810	2%	811	2%	624	2%
WAIVED	9,651	31%	9,486	30%	9,339	29%	9,182	28%	9,148	31%
Total	30,927	100%	31,730	100%	32,470	100%	32,456	100%	29,141	100%
Total VSP Vision Premier Plan Enrollment by Retiree Members										
Retiree only	2,257	63%	3,019	62%	3,525	62%	3,812	62%	4,213	63%
Retiree +1	1,278	35%	1,731	36%	1,988	35%	2,137	34%	2,314	34%
Retiree +2 or more	66	2%	106	2%	130	2%	163	2%	194	3%
Total	3,601	100%	4,856	100%	5,643	100%	6,112	100%	6,721	100%

EMPLOYERS

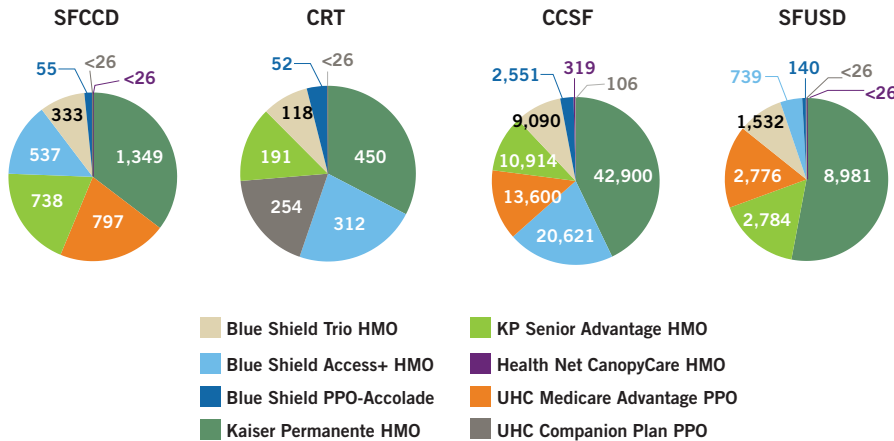
Employers

- Of 122,250 total lives, the City and County of San Francisco has the largest percentage of active and retiree lives at 81.9%. The San Francisco Unified School District has 13.9% followed by City College of San Francisco at 3.1% and the Superior Court of San Francisco with 1.1%.
- Of the total number of lives by employer, the proportion of retiree lives to active employees is: 46.19% for City College of San Francisco, 42.1% for Superior Court of San Francisco, 32.2% for City and County of San Francisco, and San Francisco Unified School District with 36.1%.
- SFUSD has the highest proportion of employee lives enrolled in Kaiser Permanente HMO, compared to other employers. 72% of SFUSD, a steady 58% for City and County of San Francisco, and slightly lower enrollments for Superior Court employees at 46%, and 56% of City College of San Francisco employee lives.
- For all employers, the average age of lives is highest for City College of San Francisco at 57.48 years and lowest for City and County of San Francisco at 46.03 years. The average age for the San Francisco Unified School District is 52.46 and the Superior Court of San Francisco is 50.94.
- City and County of San Francisco decreased total number of lives enrolled in medical plans from 101,235 in 2021 to 101,101 in 2022.
- Across the board, enrollment coverage of families decreased from 2021. All categories of dependent coverage experienced a 2-4% decrease: spouse or domestic partner only, children only, or spouse/domestic partner and children. This decrease was observed both in employee members and retiree members.

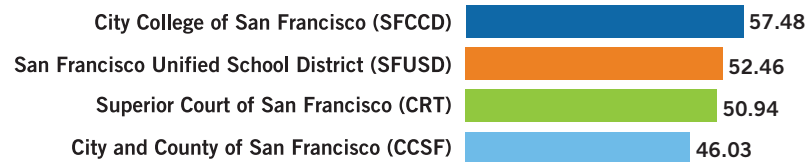
Medical Enrollment: Retiree vs. Employee Lives



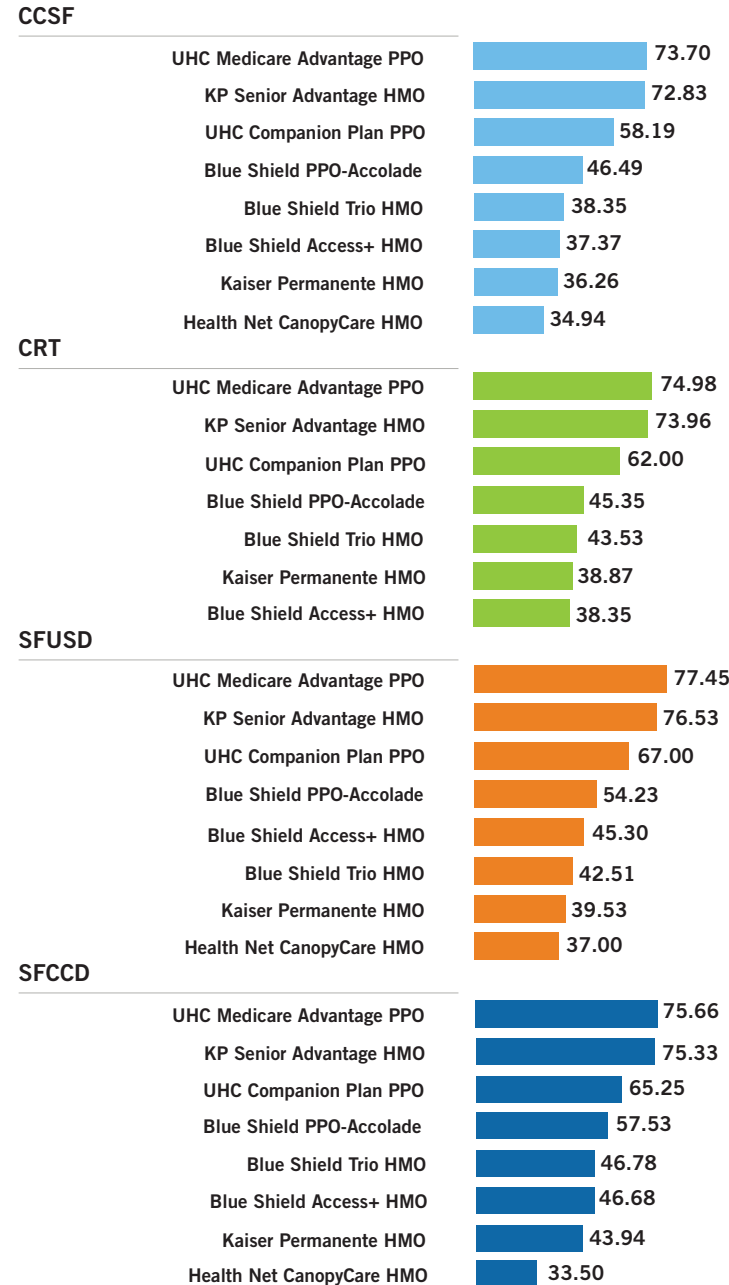
Medical Enrollment: All Lives by Employer



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										
	2018		2019		2010		2021		2022	
CCSF Medical Plans All Lives										
All Employee and Retiree Lives	97,838		99,588		101,159		101,235		100,101	
CCSF Medical Plans Member vs. Dependent Lives										
All Members	53,151	54%	54,097	54%	54,905	54%	54,853	54%	54,624	55%
All Dependents	44,687	46%	45,491	46%	46,254	46%	46,382	46%	45,477	45%
Total	97,838	100%	99,588	100%	101,159	100%	101,235	100%	100,101	100%
CCSF: Employee Members by Medical Plan										
Kaiser Permanente HMO	17,836	56%	18,368	57%	18,658	58%	18,511	58%	18,181	58%
Blue Shield Access+ HMO	7,827	25%	8,391	26%	8,526	26%	8,352	26%	8,172	26%
Blue Shield Trio HMO	5,150	16%	4,356	14%	4,213	13%	3,956	12%	3,776	12%
UHC PPO / Blue Shield PPO-Accolade (eff. 2022)	935	3%	963	3%	952	3%	959	3%	939	3%
Health Net CanopyCare HMO									155	<1%
UHC Companion Plan PPO										<1%
Total	31,748	100%	32,078	100%	32,349	100%	31,778	100%	31,223	100%
CCSF: Retiree Members by Medical Plan										
UHC Medicare Advantage PPO	9,049	42%	9,433	43%	9,821	43%	10,216	44%	10,457	45%
Kaiser Permanente Senior Advantage HMO			7,636	35%	7,838	35%	8,097	35%	8,188	35%
Kaiser Permanente HMO	9,781	46%	2,375	11%	2,372	11%	2,308	10%	2,268	10%
Blue Shield Access+ HMO	987	5%	1,143	5%	1,082	5%	1,048	5%	1,042	4%
UHC PPO / Blue Shield PPO-Accolade (eff. 2022)	683	3%	692	3%	704	3%	714	3%	728	3%
Blue Shield Trio HMO	903	4%	740	3%	739	3%	692	3%	661	3%
UHC Companion Plan PPO									47	<1%
Health Net CanopyCare HMO									<26	<1%
Total	21,403	100%	22,019	100%	22,556	100%	23,075	100%	23,991	100%
City and County of San Francisco: Other Plan Enrollment Year-by-Year										
CCSF Employee Members Flexible Spending Accounts										
Healthcare FSA	5,126	16%	5,513	17%	6,327	20%	5,927	19%	6,548	21%
Child Care Dependent Care FSA	1,331	4%	1,342	4%	1,483	5%	887	3%	1,278	4%
CCSF Employee Lives by Vision Premier Plan										
EE Only	1,986	35%	3,215	33%	4,001	30%	4,258	38%	4,628	38%
EE+1	1,916	33%	2,720	28%	3,307	25%	3,452	30%	3,658	30%
EE+2	1,789	31%	2,688	28%	3,375	25%	3,625	32%	3,859	32%
Total	5,726	100%	9,658	100%	13,445	100%	11,335	100%	12,145	100%
CCSF Retiree Lives by Vision Premier Plan										
EE Only	2,259	63%	3,020	59%	2,757	55%	3,011	61%	3,317	61%
EE+1	1,277	35%	1,731	34%	1,667	33%	1,799	36%	1,979	36%
EE+2	66	2%	104	2%	120	3%	154	3%	179	3%
Total	3,612	100%	5,088	100%	5,007	100%	4,964	100%	5,475	100%

City and County of San Francisco Employees: Medical Plan Enrollment				
	2021		2022	
CCSF Employee Members vs. Dependents				
Active Employee Members	31,778	45%	31,229	46%
Adult Dependents of Employees	13,504	19%	13,047	19%
Child Dependents of Employees	24,222	34%	23,585	35%
Total	69,504	100%	67,861	100%
CCSF Employee Lives by Medical Plan				
Kaiser Permanente HMO	40,545	58%	39,547	58%
Blue Shield Access+ HMO	19,031	27%	18,504	27%
Blue Shield Trio HMO	8,282	12%	7,904	12%
UHC PPO / Blue Shield PPO-Accolade (eff. 2022)	<26	1%	1,566	2%
Health Net CanopyCare HMO			312	<1%
UHC Medicare Advantage PPO				<1%
UHC Companion Plan PPO	1,626	2%		<1%
Total	69,484	100%	67,833	100%
CCSF Employee Members by Medical Plan Enrollment Level				
Kaiser Permanente HMO EE Only	7,692	24%	7,584	24%
Kaiser Permanente HMO +1	4,885	15%	4,753	15%
Kaiser Permanente HMO +2 or More	5,934	19%	5,844	19%
Total	18,511	58%	18,181	58%
Blue Shield Access+ HMO EE Only	3,081	10%	3,030	10%
Blue Shield Access+ HMO +1	2,406	8%	2,341	7%
Blue Shield Access+ HMO +2 or More	2,865	9%	2,801	9%
Blue Shield PPO-Accolade EE Only	619	2%	621	2%
Blue Shield PPO-Accolade EE +1	175	1%	161	1%
Blue Shield PPO-Accolade EE +2 or More	165	1%	157	1%
Blue Shield Trio HMO EE Only	1,792	6%	1,707	5%
Blue Shield Trio HMO +1	987	3%	937	3%
Blue Shield Trio HMO +2 or More	1,177	4%	1,132	4%
Total	12,308	39%	12,887	41%
UHC Companion Plan PPO EE +1			<26	<1%
UHC Companion Plan PPO +2 or More				
Total	959	3%	<26	<1%
Health Net CanopyCare HMO EE Only			72	<1%
Health Net CanopyCare HMO EE +1			39	<1%
Health Net CanopyCare HMO EE +2 or More			44	<1%
Total			155	<1%
Waived	1,786	5%	1,812	5%
Total	33,564	100%	33,035	100%

City and County of San Francisco Retirees: Medical Plan Enrollment				
	2021		2022	
CCSF Retiree Members vs. Dependents				
CCSF Retiree Members	23,075	72%	23,395	73%
Adult Dependents of Retirees	7,190	22%	7,360	23%
Child Dependents of Retirees	1,466	4%	1,485	5%
Total	31,731	100%	32,240	100%
CCSF Retiree Lives by Medical Plan				
UHC Medicare Advantage PPO	13,217	41%	13,581	42%
Kaiser Permanente Senior Advantage HMO	10,815	34%	10,914	34%
Kaiser Permanente HMO	3,393	10%	3,353	10%
Blue Shield Access+ HMO	2,092	6%	2,117	7%
Blue Shield Trio HMO	1,258	4%	1,186	4%
UHC PPO / Blue Shield PPO-Accolade (eff. 2022)	956	3%	985	3%
UHC Companion Plan PPO			97	<1%
Health Net CanopyCare HMO				<1%
Total	31,731	100%	32,233	100%
CCSF Retiree Members by Medical Plan and Enrollment Level				
Kaiser Permanente HMO EE Only	1,512	7%	5,601	24%
Kaiser Permanente HMO +1	620	3%	2,488	11%
Kaiser Permanente HMO +2 or More	176	1%	99	<1%
KP Senior Advantage HMO EE Only	5,540	24%	1,484	6%
KP Senior Advantage HMO +1	2,450	11%	616	3%
KP Senior Advantage HMO +2 or More	107	<1%	168	1%
Total	10,405	45%	10,456	44%
Blue Shield Access+ HMO EE Only	625	3%	611	3%
Blue Shield Access+ HMO +1	284	1%	289	1%
Blue Shield Access+ HMO +2 or More	139	1%	142	1%
UHC PPO / Blue Shield PPO-Accolade (eff. 2022) EE Only	619	2%	545	2%
UHC PPO / Blue Shield PPO-Accolade (eff. 2022) +1	175	1%	141	1%
UHC PPO / Blue Shield PPO-Accolade (eff. 2022) +2 or More	165	1%	44	<1%
Blue Shield Trio HMO EE Only	476	2%	452	2%
Blue Shield Trio HMO +1	152	1%	154	1%
Blue Shield Trio HMO +2 or More	64	<1%	55	<1%
Total	1,740	8%	2,433	10%
UHC Companion Plan PPO +1	157	1%	41	<1%
UHC Companion Plan PPO +2 or More	32	<1%	<26	<1%
UHC Medicare Advantage PPO EE Only	7,359	32%	7,467	32%
UHC Medicare Advantage PPO +1	2,834	12%	2,966	13%
UHC Medicare Advantage PPO +2 or More	<26	<1%	<26	<1%
Total	10,907	47%	10,474	45%
Health Net CanopyCare HMO EE Only			72	<1%
Health Net CanopyCare HMO EE +1			39	<1%
Health Net CanopyCare HMO EE +2 or More			44	<1%
Total	0	0%	155	1%
Waived	4,000	15%	2,640	10%
Total	27,075	100%	26,186	100%

City and County of San Francisco Employees: Dental Plan Enrollment				
	2021		2022	
CCSF Employee by Dental Plan and Enrollment Level				
Delta Dental PPO EE	11,428	37%	11,204	36%
Delta Dental PPO EE1	7,933	25%	7,705	25%
Delta Dental PPO EE2	11,280	36%	11,177	36%
Total	30,641	100%	30,086	96%
DentalCare USA DHMO EE	421	58%	462	1%
DentalCare USA DHMO EE1	147	20%	135	<1%
DentalCare USA DHMO EE2	155	21%	144	<1%
Total	723	100%	741	2%
UnitedHealthcare Dental DHMO EE	304	59%	314	1%
UnitedHealthcare Dental DHMO EE1	102	20%	110	<1%
UnitedHealthcare Dental DHMO EE2	103	20%	112	<1%
Total	509	100%	536	2%
Waived	1,718	100%	1,730	100%
Total	32,151	100%	32,939	100%

City and County of San Francisco Retirees: Dental Plan Enrollment				
	2021		2022	
CCSF Retirees by Dental Plan and Enrollment Level				
Delta Dental PPO EE	10,515	59%	10,803	55%
Delta Dental PPO EE1	6,326	35%	6,652	34%
Delta Dental PPO EE2	778	4%	772	4%
Total	17,619	100%	18,227	93%
DentalCare USA DHMO EE	555	69%	529	3%
DentalCare USA DHMO EE1	224	27%	208	1%
DentalCare USA DHMO EE2	<26	3%	<26	<1%
Total	804	100%	760	4%
UnitedHealthcare Dental DHMO EE	440	68%	425	2%
UnitedHealthcare Dental DHMO EE1	175	27%	169	1%
UnitedHealthcare Dental DHMO EE2	<26	3%	<26	<1%
Total	615	100%	594	3%
Waived	9,182	100%	9,148	100%
Total	26,914	100%	25,962	100%

San Francisco Unified School District (SFUSD)

SFUSD: Medical / Vision Plan Enrollment Year-by-Year										
	2018		2019		2020		2021		2022	
SFUSD Medical Plans All Lives										
All Employee and Retiree Lives	16,927		17,246		17,531		17,382		16,955	
SFUSD Medical Plans Member vs. Dependent Lives										
All Members	12,204	72%	12,352	72%	12,501	71%	12,415	57%	12,200	72%
All Dependents	4,723	28%	4,894	28%	5,030	29%	4,967	43%	4,755	28%
Total	16,927	100%	17,246	100%	17,531	100%	17,382	100%	16,955	100%
SFUSD Employee Members by Medical Plan										
Kaiser Permanente HMO	5,552	78%	5,717	78%	5,983	80%	5,990	81%	5,856	81%
Blue Shield Trio HMO	1,063	15%	972	13%	965	13%	909	12%	893	12%
Blue Shield Access+ HMO	466	6%	514	7%	469	6%	440	6%	425	6%
UHC PPO / Blue Shield PPO-Accolade (eff. 2022)	81	1%	95	1%	78	1%	69	1%	64	1%
Health Net CanopyCare HMO									<26	<1%
Total	7,162	100%	7,298	100%	7,495	100%	7,408	100%	7,238	100%
SFUSD Retiree Members by Medical Plan										
UHC Medicare Advantage PPO	2,297	46%	2,296	46%	2,292	46%	2,818	45%	2,268	46%
Kaiser Permanente Senior Advantage HMO	2,246	44%	2,266	45%	2,241	45%	2,799	45%	2,257	45%
Kaiser Permanente HMO	250	5%	268	5%	262	5%	297	5%	242	5%
Blue Shield Trio HMO	108	2%	88	2%	76	2%	125	2%	82	2%
Blue Shield Access+ HMO	80	2%	73	1%	74	1%	88	2%	59	1%
UHC PPO / Blue Shield PPO-Accolade (eff. 2022)	61	1%	63	1%	61	1%	67	1%	52	1%
UHC Companion Plan PPO									<26	<1%
Total	5,042	100%	5,054	100%	5,006	100%	6,194	100%	4,960	100%
SFUSD Employee Members by VSP Vision Premier Plan and Enrollment Level										
EE Only	135	24%	547	61%	700	60%	759	64%	776	62%
EE + 1	78	14%	185	20%	221	19%	254	21%	279	22%
EE +2	346	61%	136	15%	171	15%	175	15%	194	16%
Total	566	100%	904	100%	1,165	100%	1,188	100%	1,249	100%
SFUSD Retiree Members by VSP Vision Premier Plan and Enrollment Level										
EE Only	362	68%	462	63%	535	63%	565	70%	627	73%
EE + 1	167	31%	210	29%	228	27%	236	29%	229	27%
EE +2	<26	<1%	<26	<1%	<26	<1%	<26	1%	<26	1%
Total	533	100%	729	100%	849	100%	801	100%	856	100%

SFUSD Employees: Medical Plan Enrollment				
	2021		2022	
SFUSD Employee Members vs. Dependents				
Active Employee Members	7,408	66%	7,239	67%
Adult Dependents of Employees	1,462	13%	1,377	13%
Child Dependents of Employees	2,318	20%	2,203	20%
Total	11,188	100%	10,819	100%
SFUSD Employee Lives by Medical Plan				
Kaiser Permanente HMO	8,987	80%	8,669	80%
Blue Shield Trio HMO	1,429	12%	1,407	13%
Blue Shield Access+ HMO	685	6%	659	6%
Blue Shield PPO-Accolade			82	1%
Health Net CanopyCare HMO			1	<1%
UHC Companion Plan PPO	86	<1%		
UHC Medicare Advantage PPO	1	<1%	1	<1%
Total	11,188	100%	10,819	100%
SFUSD Employee Members by Medical Plan and Enrollment Level				
Kaiser Permanente HMO EE	4,239	57%	4,164	58%
Kaiser Permanente HMO E1	1,029	14%	1,007	14%
Kaiser Permanente HMO E2	722	10%	685	9%
Total	5,990	81%	5,856	81%
Blue Shield Access+ HMO EE	298	4%	291	4%
Blue Shield Access+ HMO E1	85	1%	73	1%
Blue Shield Access+ HMO E2	57	1%	61	1%
Blue Shield PPO-Accolade EE	55	1%	48	1%
Blue Shield PPO-Accolade EE1	<26	1%	<26	<1%
Blue Shield PPO-Accolade EE2	<26	1%	<26	<1%
Blue Shield Trio HMO EE	615	8%	611	8%
Blue Shield Trio HMO E1	163	2%	150	2%
Blue Shield Trio HMO E2	131	2%	132	2%
Total	1,404	19%	1,366	19%
Health Net CanopyCare HMO EE			<26	<1%
Total		0%	<26	<1%
Waived	888	11%	950	12%
Total	8,296	100%	8,189	100%

SFUSD Retirees: Medical Plan Enrollment				
	2021		2022	
SFUSD Retiree Members vs. Dependents				
Retiree Members	5,007	81%	4,961	81%
Adult Dependents of Retirees	1,109	18%	1,090	18%
Child Dependents of Retirees	78	1%	85	1%
Total	6,194	100%	6,136	100%
SFUSD Retiree Lives by Medical Plan				
Kaiser Permanente Senior Advantage HMO	2,799	45%	2,784	45%
UHC Medicare Advantage PPO	2,818	45%	2,775	45%
Kaiser Permanente HMO	297	4%	312	5%
Blue Shield Trio HMO	125	2%	125	2%
Blue Shield Access+ HMO	88	1%	80	1%
UHC PPO / Blue Shield PPO-Accolade (eff. 2022)	67	1%	58	1%
UHC Companion Plan PPO			<26	<1%
Total	6,194	100%	6,134	100%
SFUSD Retiree Members by Medical Plan and Enrollment Level				
Kaiser Permanente HMO EE	173	3%	181	4%
Kaiser Permanente HMO E1	54	1%	54	1%
Kaiser Permanente HMO E2	<26	<1%	<26	<1%
Kaiser Permanente Senior Advantage HMO EE	1,759	30%	1,748	35%
Kaiser Permanente Senior Advantage HMO E1	496	9%	493	10%
Kaiser Permanente Senior Advantage HMO E2	<26	<1%	<26	<1%
Total	2,482	43%	2,476	50%
Blue Shield Access+ HMO EE	51	1%	51	1%
Blue Shield Access+ HMO E1	<26	<1%	<26	<1%
Blue Shield Access+ HMO E2	<26	<1%	<26	<1%
Blue Shield PPO-Accolade EE	48	1%	46	1%
Blue Shield PPO-Accolade E1			<26	<1%
Blue Shield Trio HMO EE	60	1%	67	1%
Blue Shield Trio HMO E1	<26	<1%	<26	<1%
Blue Shield Trio HMO E2	<26	<1%	<26	<1%
Total	111	2%	164	4%
UHC Companion Plan PPO E1	<26	<1%		
UHC Companion Plan PPO E2	<26	<1%		
UHC Medicare Advantage PPO EE	1,812	31%	1,784	36%
UHC Medicare Advantage PPO E1	491	9%	480	10%
UHC Medicare Advantage PPO E2	<26	<1%	<26	<1%
Total	2,303	39%	2,265	46%
Waived	761	13%	597	11%
Total	5,768	100%	5,558	100%

City College of San Francisco (SFCCD)

SFCCD: Medical Plan Enrollment Year-by-Year										
	2018		2019		2020		2021		2022	
SFCCD Medical Plans All Lives										
All Employee and Retiree Lives	4,154		4,270		4,146		4,060		3,815	
SFCCD Medical Plans Member vs Dependent Lives										
All Members	2,760	66%	2,831	66%	2,774	67%	2,703	66%	2,566	67%
All Dependents	1,394	34%	1,439	34%	1,372	33%	1,357	33%	1,249	33%
Total	4,154	100%	4,270	100%	4,145	100%	4,060	100%	3,815	100%
SFCCD: Employee Members by Medical Plan										
Kaiser Permanente HMO	867	59%	924	60%	851	61%	1,395	61%	734	62%
Blue Shield Access+ HMO	332	23%	368	24%	318	23%	531	23%	273	23%
Blue Shield Trio HMO	262	18%	237	15%	208	15%	343	15%	177	15%
UHC PPO / Blue Shield PPO-Accolade (eff. 2022)	<26	1%	<26	1%	<26	1%	<26	1%	<26	1%
Health Net CanopyCare HMO									<26	<1%
Total	1,461	100%	1,529	100%	1,377	100%	2,269	100%	1,184	100%
SFCCD: Retiree Members by Medical Plan										
UHC Medicare Advantage PPO	597	46%	600	47%	638	46%	786	44%	642	47%
Kaiser Permanente Senior Advantage HMO	540	42%	550	43%	570	41%	738	44%	571	42%
Kaiser Permanente HMO	72	6%	66	5%	88	7%	102	6%	77	6%
Blue Shield PPO-Accolade	<26	1%	<26	1%	28	2%	39	2%	29	2%
Blue Shield Access+ HMO	32	2%	27	2%	32	2%	66	4%	28	2%
Blue Shield Trio HMO	<26	2%	<26	1%	29	2%	35	2%	<26	2%
UHC Companion Plan PPO									<26	<1%
Total	1,241	100%	1,243	100%	1,385	100%	1,766	100%	1,347	100%
SFCCD Employee Members by VSP Vision Premier Plan and Enrollment Level										
EE Only	56	23%	163	57%	150	52%	146	54%	139	53%
EE +1	36	15%	67	24%	72	25%	78	29%	78	30%
EE +2	118	48%	46	16%	46	16%	45	17%	44	17%
Total	245	100%	284	100%	268	100%	269	100%	261	100%
SFCCD Retiree Members by VSP Vision Premier Plan and Enrollment Level										
EE Only	105	69%	134	67%	173	63%	174	70%	186	70%
EE +1	46	30%	54	27%	69	25%	72	29%	74	28%
EE +2	<26	1%	<26	1%	<26	1%	<26	2%	<26	2%
Total	151	100%	199	100%	269	100%	246	100%	260	100%

SFCCD Employees: Medical Plan Enrollment				
	2021		2022	
SFCCD Employee Members vs. Dependents				
Active Employee Members	1,329	58%	1,193	58%
Adult Dependents of Employees	409	18%	358	17%
Child Dependents of Employees	556	24%	502	24%
Total	2,294	100%	2,053	100%
SFCCD Employee Lives by Medical Plan				
Kaiser Permanente HMO	1,395	60%	1,253	61%
Blue Shield Access+ HMO	531	23%	483	24%
Blue Shield Trio HMO	343	15%	302	15%
UHC PPO / Blue Shield PPO-Accolade (eff. 2022)	<26	1%	13	1%
Health Net CanopyCare PPO			<26	<1%
Total	2,269	100%	2,051	100%
SFCCD Employee Members by Medical Plan and Enrollment Level				
Kaiser Permanente HMO EE	486	37%	424	36%
Kaiser Permanente HMO E1	193	15%	184	15%
Kaiser Permanente HMO E2	142	11%	126	11%
Total	821	62%	734	62%
Blue Shield Access+ HMO EE	169	13%	156	13%
Blue Shield Access+ HMO E1	66	5%	61	5%
Blue Shield Access+ HMO E2	62	5%	56	5%
Blue Shield PPO-Accolade EE	<26	1%	<26	<1%
Blue Shield PPO-Accolade EE1	<26	1%	<26	<1%
Blue Shield PPO-Accolade EE2	<16	1%	<26	<1%
Blue Shield Trio HMO EE	109	8%	100	8%
Blue Shield Trio HMO E1	51	4%	48	4%
Blue Shield Trio HMO E2	36	3%	29	2%
Total	493	35%	450	100%
Health Net Canopy Care HMO EE				
Health Net Canopy Care HMO E1			<26	<1%
Health Net Canopy Care HMO E2				
Total			<26	<1%
Waived	90	6%	125	9%
Total	1,419	100%	1,318	100%

SFCCD Retirees: Medical Plan Enrollment				
	2021		2022	
SFCCD Retiree Members vs. Dependents				
Retiree Members	1,374	77%	1,373	78%
Adult Dependents of Retirees	349	19%	350	20%
Child Dependents of Retirees	43	2%	39	2%
Total	1,766	100%	1,762	100%
SFCCD Retiree Lives by Medical Plan				
UHC Medicare Advantage PPO	786	44%	797	45%
Kaiser Permanente Senior Advantage HMO	738	41%	738	42%
Kaiser Permanente HMO	102	5%	96	5%
Blue Shield Access+ HMO	66	4%	54	3%
Blue Shield PPO-Accolade			42	2%
Blue Shield Trio HMO	35	2%	31	2%
UHC Companion Plan PPO	39	2%	<26	<1%
Total	1,766	100%	1,758	100%
SFCCD Retiree Members by Medical Plan and Enrollment Level				
Kaiser Permanente HMO EE	64	4%	61	4%
Kaiser Permanente HMO E1	<26	1%	<26	1%
Kaiser Permanente HMO E2	<26	<1%	<26	<1%
Kaiser Permanente Senior Advantage HMO EE	416	26%	414	27%
Kaiser Permanente Senior Advantage HMO E1	153	10%	152	10%
Kaiser Permanente Senior Advantage HMO E2	<26	<1%	<26	<1%
Total	633	41%	626	42%
Blue Shield Access+ HMO EE	<26	1%	<26	1%
Blue Shield Access+ HMO E1	<26	1%	<26	1%
Blue Shield Access+ HMO E2	<26	<1%	<26	
Blue Shield PPO-Accolade EE	<26	1%	<26	1%
Blue Shield PPO-Accolade E1	<26	1%	<26	1%
Blue Shield PPO-Accolade E2	<26	<1%	<26	<1%
Blue Shield Trio HMO EE	<26	2%	<26	1%
Blue Shield Trio HMO E1	2	<1%	<26	<1%
Blue Shield Trio HMO E2				
Total Blue Shield	77	4%	81	5%
UHC Companion Plan PPO E1			<26	<1%
UHC Medicare Advantage PPO EE	486	31%	492	32%
UHC Medicare Advantage PPO E1	148	9%	150	10%
UHC Medicare Advantage PPO E2				
Total	661	41%	642	42%
Waived	219	14%	167	11%
Total	1,593	100%	1,540	100%

Superior Court of San Francisco (CRT)

Superior Court of San Francisco: Medical Plan Enrollment Year-by-Year										
	2018		2019		2020		2021		2022	
Superior Court: Medical Plan Enrollment All Lives										
All Employee and Retiree Lives	1,464		1,443		1,395		1,392		1,379	
Superior Court: Medical Plans Member and Dependent Lives										
All Members	861	59%	854	59%	840	60%	834	60%	835	61%
All Dependents	603	41%	589	41%	555	40%	558	40%	544	39%
Total	1,464	100%	1,443	100%	1,395	100%	1,392	100%	1,379	100%
Superior Court: Employee Lives by Medical Plan										
Kaiser Permanente HMO	461	49%	447	49%	447	49%	397	48%	399	50%
Blue Shield Access+ HMO	319	34%	336	37%	336	36%	280	34%	269	34%
Blue Shield Trio HMO	130	14%	105	11%	105	11%	110	13%	94	12%
UHC PPO / Blue Shield PPO-Accolade (eff. 2022)	32	3%	29	3%	29	3%	29	3%	35	4%
UHC Medicare Advantage PPO					<26	<1%			<26	<1%
Total	942	100%	917	100%	917	100%	816	100%	797	100%
Superior Court: Retiree Lives by Medical Plan										
UHC Medicare Advantage PPO	232	45%	233	45%	248	46%	248	43%	252	43%
Kaiser Permanente Senior Advantage HMO			172	33%	180	33%	192	33%	191	33%
Kaiser Permanente HMO	232	45%	59	11%	59	11%	56	9%	51	9%
Blue Shield Access+ HMO	28	5%	39	7%	38	7%	46	8%	43	7%
Blue Shield Trio HMO	<26	3%	<26	2%	<26	2%	<26	3%	<26	4%
Blue Shield PPO-Accolade	<26	2%	<26	2%	<26	1%	<26	2%	26	3%
UHC Companion Plan PPO	<26	2%	<26	2%	<26	1%	<26	2%	<26	<1%
Total	492	100%	503	100%	525	100%	542	100%	537	100%

Superior Court of San Francisco Employees: Medical Plan Enrollment				
	2021		2022	
Superior Court: Employee Members vs. Dependents				
Active Employee Members	372	45%	368	46%
Adult Dependents of Employees	168	20%	159	20%
Child Dependents of Employees	278	34%	272	34%
Total	818	100%	799	100%
Superior Court: Employee Lives by Medical Plan				
Kaiser Permanente HMO	397	48%	399	50%
Blue Shield Access+ HMO	280	34%	269	34%
Blue Shield Trio HMO	110	13%	94	12%
Blue Shield PPO-Accolade			35	4%
UHC Companion Plan PPO	29	3%		
UHC Medicare Advantage PPO	<26	<1%	<26	<1%
Total	816	100%	797	100%
Superior Court: Employee Members by Medical Plan and Enrollment Level				
Kaiser Permanente HMO EE	76	17%	79	21%
Kaiser Permanente HMO E1	38	9%	64	17%
Kaiser Permanente HMO E2	65	15%	37	10%
Total	179	40%	180	49%
Blue Shield Access+ HMO EE	38	9%	41	11%
Blue Shield Access+ HMO E1	31	7%	26	7%
Blue Shield Access+ HMO E2	52	12%	51	14%
Blue Shield PPO-Accolade EE	<26	1%	<26	2%
Blue Shield PPO-Accolade E1	<26	1%	<26	2%
Blue Shield PPO-Accolade E2	<26	1%	<26	1%
Blue Shield Trio HMO EE	31	7%	28	8%
Blue Shield Trio HMO E1	<26	3%	<26	3%
Blue Shield Trio HMO E2	<26	3%	<26	3%
Total	152	40%	147	51%
Waived	72	16%	49	12%
Total	444	100%	1,036	100%

Superior Court of San Francisco Retirees: Medical Plan Enrollment				
	2021		2022	
Superior Court: Retiree Members vs. Dependents				
Retiree Members	462	80%	467	81%
Adult Dependents of Retirees	97	16%	95	16%
Child Dependents of Retirees	15	2%	18	3%
Total	574	100%	580	100%
Superior Court: Retiree Lives by Medical Plan				
UHC Medicare Advantage PPO	248	43%	252	43%
Kaiser Permanente Senior Advantage HMO	192	33%	191	33%
Kaiser Permanente HMO	56	9%	51	9%
Blue Shield Access+ HMO	46	8%	43	7%
Blue Shield Trio HMO	<26	3%	24	4%
Blue Shield PPO-Accolade			17	3%
UHC Companion Plan PPO	<26	2%	<26	<1%
Total	542	100%	578	100%
Superior Court: Retiree Members by Medical Plan and Enrollment Level				
Kaiser Permanente HMO EE	38	8%	36	8%
Kaiser Permanente HMO E1	<26	2%	<26	2%
Kaiser Permanente Senior Advantage HMO EE	127	27%	125	27%
Kaiser Permanente Senior Advantage HMO E1	31	7%	32	7%
Kaiser Permanente Senior Advantage HMO E2	1	<1%	1	<1%
Total	176	45%	193	43%
Blue Shield Access+ HMO EE	<26	5%	23	5%
Blue Shield Access+ HMO E1	<26	1%	5	1%
Blue Shield Access+ HMO E2	<26	<1%	2	<1%
UHC PPO / Blue Shield PPO-Accolade (eff. 2022) EE	<26	2%	7	1%
UHC PPO / Blue Shield PPO-Accolade (eff. 2022) E1	<26	1%	5	1%
Blue Shield Trio HMO EE	<26	2%	12	3%
Blue Shield Trio HMO E1	<26	<1%	1	<1%
Blue Shield Trio HMO E2	<26	<1%	3	1%
Total	44	10%	58	12%
UHC Companion Plan PPO E1	3	1%	<26	<1%
UHC Medicare Advantage PPO EE	157	34%	167	36%
UHC Medicare Advantage PPO E1	43	9%	39	8%
Total	212	46%	<26	44%
Waived	72	13%	63	12%
Total	534	100%	530	100%

Superior Court of San Francisco: Dental/Other Plan Enrollment: Employee Members				
	2021		2022	
Superior Court: Employees Members by Dental Plan and Enrollment Level				
Delta Dental PPO				
EE Only	144	34%	147	39%
EE +1	91	22%	85	23%
EE +2 or more	135	32%	131	35%
Sub-Total	370	87%	363	96%
Deltacare USA				
EE Only	<26	<1%	<26	1%
EE +1	<26	<1%	<26	1%
EE +2 or more	<26	1%	<26	1%
Sub-Total	<26	2%	<26	2%
UnitedHealthcare Dental				
EE Only	<26	<1%	<26	1%
EE +1	<26	<1%	<26	<1%
Sub-Total	<26	1%	<16	2%
Waived	42	10%	40	100%
Total	412	100%	403	100%
Superior Court: Employees Members Flexible Spending Accounts % of Eligible Members				
Healthcare FSA	78	21%	80	22%
Child Care Dependent Care FSA	<26	2%	<26	4%
Total	78	23%	80	26%
Superior Court: Employee Members by VSP Vision Premier Plan and Enrollment Level				
EE Only	65	40%	71	42%
EE + 1	40	25%	40	23%
EE +2	56	35%	60	35%
Total	161	100%	171	100%

Superior Court of San Francisco: Dental/Other Plan Enrollment: Retiree Members				
	2021		2022	
Superior Court: Retirees Members by Dental Plan and Enrollment Level				
Delta Dental PPO				
EE Only	263	48%	274	70%
EE +1	82	15%	86	22%
EE +2 or more	<26	2%	<26	2%
Sub-Total	345	65%	360	94%
Deltacare USA				
EE Only	<26	2%	<26	2%
EE +1	<26	1%	<26	1%
Sub-Total	<26	3%	<26	3%
UnitedHealthcare Dental				
EE Only	<26	1%	<26	1%
EE +1	<26	1%	<26	1%
Sub-Total	<26	2%	<26	3%
Waived	166	30%	138	100%
Total	527	100%	510	100%
Superior Court: Retiree Members by VSP Vision Premier Plan and Enrollment Level				
EE Only	62	67%	75	70%
EE + 1	30	33%	30	28%
EE +2	92	100%	<26	<1%
Total	456	100%	105	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)**

Due to HIPAA, health enrollment numbers which are less than a count of 26 have been suppressed. Because of masking of numbers, totals and percentages will not add to the grand totals across the report.