

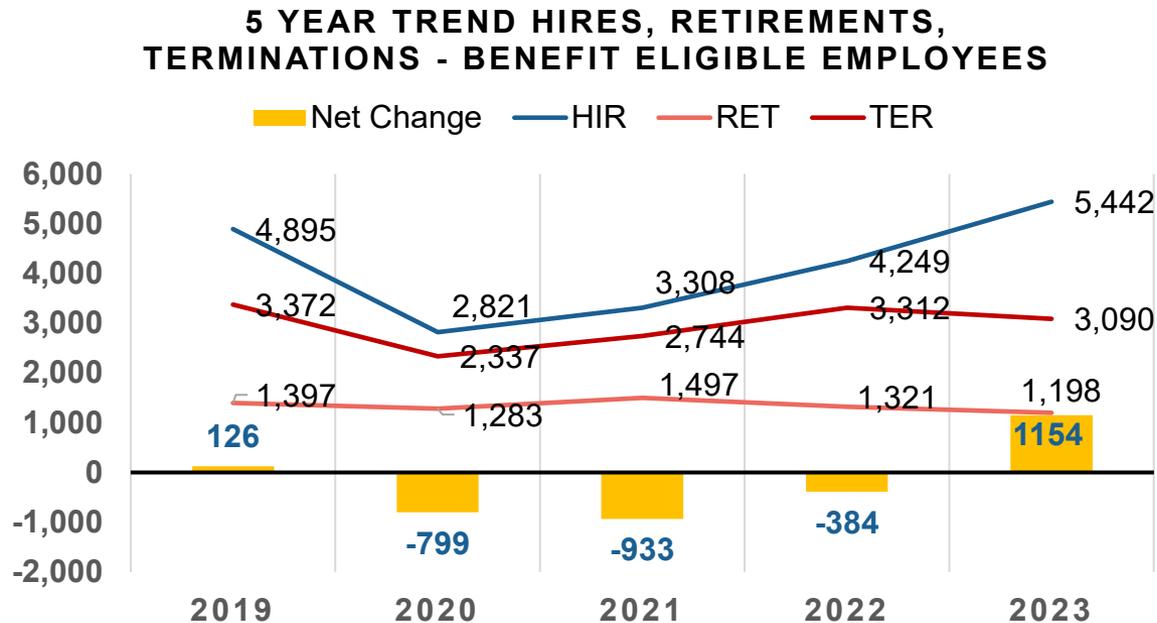


SFHSS 2024 DEMOGRAPHIC REPORT

February 8, 2024

Presented by: Rin Coleridge, Director Enterprise Systems & Analytics

Key Observations



- For the first time in 3 years, SFHSS covered lives have increased to 136,776. The “Great Resignation” has passed and hiring levels have increased. A 5% increase in the active population drove the increased membership (pages 4 and 21).

Key Observations

The increase in waived individuals was the more significant change in Medically enrolled lives (page 6). This increase was driven by Non-Medicare retirees.

- 316 lives enrolled previously, waived medical in 2024
- 78 new non-Medicare retirees waived medical.
- 11% of HSS lives are waived in Medical. Many of the waived Non-Medicare retirees enroll themselves and dependents in dental.



Key Observations

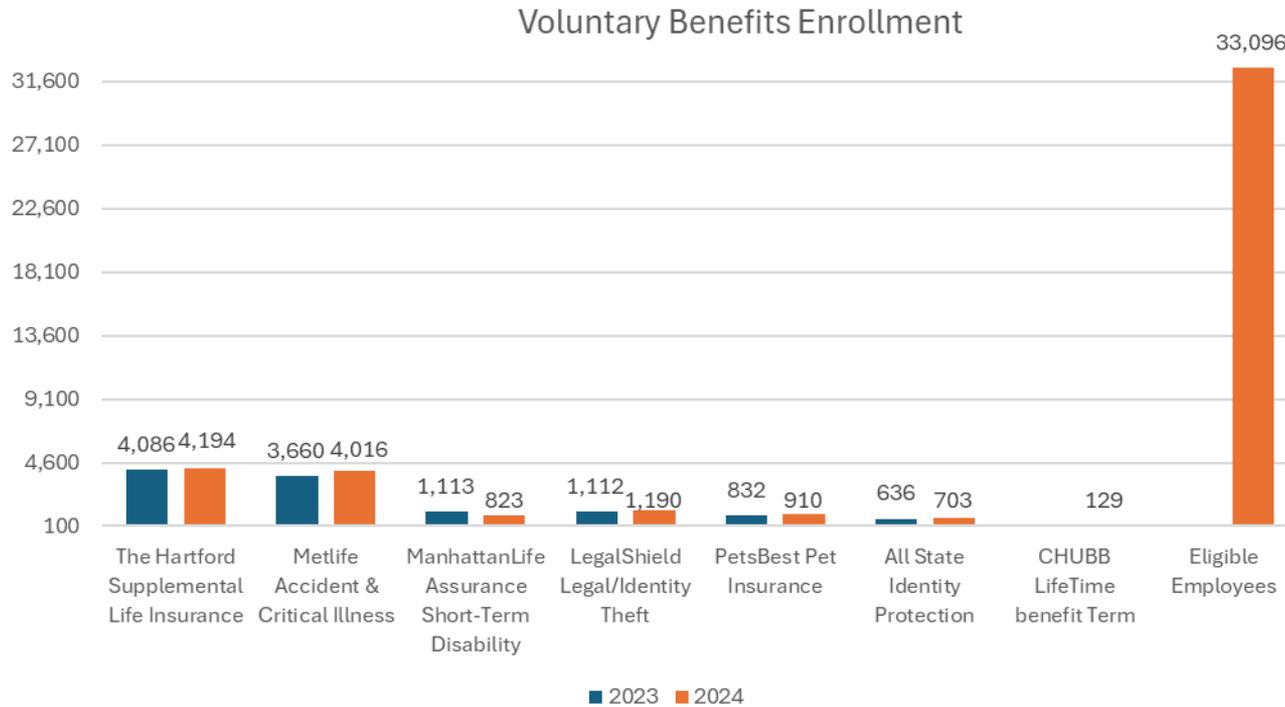
All Lives by Group - Vision				
	2023	2024	Change	% of Change
Vision Basic Plan				
Employees	47,737	45,500	-2,237	-5%
Retirees	31,014	30,029	-985	-3%
Total	78,751	75,529	-3,222	-4%
Vision Premier Plan				
Employees	31,923	35,737	3,814	11%
Retirees	10,487	11,719	1,232	11%
Total	42,410	47,456	5,046	11%
Grand Total	121,161	122,985	1,824	1%

- The Vision Premier benefit continues to be very popular, experiencing an 11% increase in enrolled lives.

39% of eligible lives are now enrolled in this benefit (page 7).

Key Observations

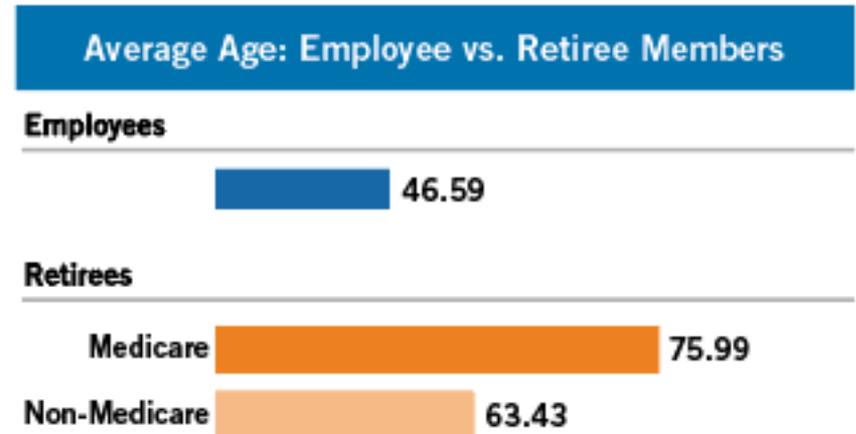
- Despite enrollment increases in most of the voluntary benefits offered, overall enrollment levels are low. The most popular benefits are supplemental life* and critical illness (page 8).



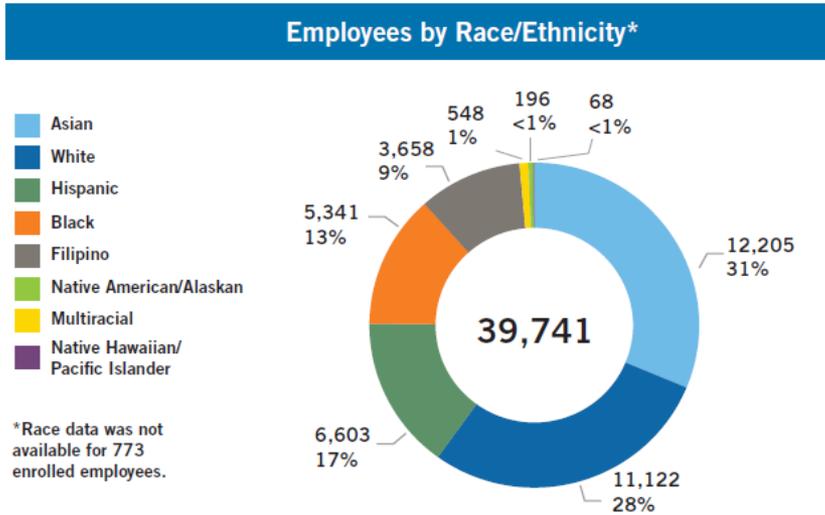
*Supplemental Life does not include Employer Paid Life Insurance which is provided to all eligible employees.

Key Observations

- A characteristic for the SFHSS population is that it is a very stable population. Plan enrollment and demographics (location, dependents, gender) remain consistent from year to year.
- In 2024, however, the Average age for employe members decreased (page 16).
- Hiring led to a reduction in age for actives (46.59 vs 46.85)



Key Observations



- SFHSS continues to improve upon the collection of race/ethnicity data. In 2024, the number of employees whose race data was not available was reduced to 773 employees (page 22).
- Percentage distribution decreased by 1% for Filipino and White employees and increased by 2% for Hispanic employees.

Key Observations

1/9/2024 marks the 15th year since Prop B, employer contribution to health care based on service years, went into effect:

- Members with 50% (10 years required) and 75% (15 years required) contributions are growing.
- Members without any employer contribution increased by 63 members.
 - 5 were due to Prop B employee retirements (5-10 service years).
 - The main driver in this group are retirees/survivors who don't meet eligibility requirements (page 28).

