

2024 DEMOGRAPHIC REPORT



TABLE OF CONTENTS

Overview	3
Medical Enrollment – All Lives	4
Medical Enrollment – Active Lives	5
Medical Enrollment – Retiree Lives & Medical Enrollment	6
Dental, Vision & FSA Enrollment	7
Voluntary Benefits Enrollment	8
Medical Plan Enrollment: All Lives	9
All Covered Lives – Tree Map Representation	10
Dashboard Visual – by Plan, Members vs. Dependents and Average Age	11
Table and Map by Top Counties and Hetch-Hetchy	12
Table by Medical Plans, Employer, Gender	13
Table by Age-Bands	14
Plan Enrollments: Active Employee and Retiree Members (No Dependents)	15
Dashboard Visual – by Plan, Employees vs. Retirees, Average Age, Gender	16
Table by Employees and Retirees – Non-Medicare / Medicare Retirees by California County	17
By Medical Plans, Employer, Gender, Domestic Partner, Spouse, Split Coverage	18
By Coverage Level, Dependent Types	19
Plan Enrollments: Active Employee Members and Dependents	20
Dashboard Visual – by 5 Year-Trend Hires, Retirements, Terminations – Benefit Eligible Employees	21
Dashboard Visual – by Race/Ethnicity, Members vs. Dependents and Average Age	22
Table by Top Counties	23
Table by Employees and Dependents – Plan, Coverage Level	24
Table by Employees and Dependents - Medical Coverage Level by Individual Plans	25
Table by Employees and Dependents - Dental, Gender	26
Plan Enrollments: Retiree Members and Dependents	27
Retiree Members and Dependents – All Employers – Visual of Subsidy Tiers – Prop B & Retirees Rates	28
Dashboard Visual – by Plan, Retirees vs. Dependents, Average Age, Dependent Type	29
Table and Maps by Top Counties	30
Table – Retiree Enrollment, Waived by State and Country	31
Table – by Plan, Medicare Status, Coverage Level	32
Table – by Employer, Gender, Surviving Spouse	33
Table – Coverage level by Individual Plans	34
Table – Dental and Vision Enrollment	35
Plan Enrollments: Data by Group Employer	36
Dashboard Visual – by Plan, Employees vs. Retirees, Average Age	37
Table – City and County of San Francisco (CCSF) – Medical, Vision Plan Enrollment, FSA	38
Table – CCSF – Employees vs. Retirees by Individual Plan and Coverage Level	39
Table – CCSF – Employees vs. Retirees by Dental Plan and Coverage Level	40
Table – San Francisco Unified School District (SFUSD) – by Medical and Vision Plan Enrollment	41
Table – SFUSD – Employees vs. Retirees by Individual Plan and Coverage Level	42
Table – City College of San Francisco (SFCCD) – by Medical and Vision Plan Enrollment	43
Table – SFCCD – Employees vs. Retirees by Individual Plan and Coverage Level	44
Table – Superior Court of San Francisco (CRT) – by Medical Plan Enrollment	45
Table – CRT – Employees vs. Retirees by Individual Plan and Coverage Level	46
Table – CRT – by Dental Plan and Coverage Level, Vision and FSA	47
Glossary	48

OVERVIEW

The San Francisco Health Service System (SFHSS) administers non-pension health benefits including:

- Medical
- Dental
- Vision
- Employer Paid Life and LTD
- Voluntary Benefits

Our membership is comprised of employees and retirees of:

- City and County of San Francisco (CCSF)
- San Francisco Unified School District (SFUSD)
- City College of San Francisco (SFCCD)
- Superior Court of San Francisco (CRT)
- Eligible Dependents

This report is based on SFHSS membership demographics as of January 1, 2024.

MEDICAL PLAN OVERVIEW: ALL LIVES

All Lives Medical Enrollment

All Lives–Medical				
	2023	2024	Change	% of Change
Blue Shield Access+ HMO	21,181	21,363	182	1%
Blue Shield of CA PPO	3,051	3,301	250	8%
Blue Shield Trio HMO	9,750	9,572	-178	-2%
Health Net CanopyCare HMO	746	1,240	494	40%
Kaiser Permanente HMO	52,709	53,456	747	1%
Kaiser Permanente Senior Advantage HMO	14,815	15,007	192	1%
UHC Non-Medicare	1,170	1,071	-99	9%
UHC Medicare Advantage PPO	17,739	17,975	-36	<1%
Waived	12,830	13,791	961	7%
Total	133,991	136,776	2,785	2%

All Enrolled Lives–Medical				
	2023	2024	Change	% of Change
Members	70,184	71,491	1,307	2%
Dependents	50,977	51,494	517	1%
Total Lives	121,161	122,985	1,824	2%

MEDICAL PLAN OVERVIEW: ACTIVE LIVES

Employees Medical Enrollment

Employee Lives–Medical	2023	2024	Change	% of Change
Blue Shield Access+ HMO	19,467	19,653	186	1%
Blue Shield of CA PPO	1,860	2,105	245	12%
Blue Shield Trio HMO	8,757	8,609	-148	-2%
Health Net CanopyCare HMO	683	1,150	467	41%
Kaiser Permanente HMO	48,842	49,660	818	2%
Waived	7,081	7,722	641	8%
Total Lives	86,690	88,899	2,209	2%

MEDICAL PLAN OVERVIEW: RETIREE LIVES

Retirees Medical

Non-Medicare Retiree Lives–Medical				
	2023	2024	Change	% of Change
Blue Shield Access+ HMO	1,714	1,710	-4	<1%
Blue Shield of CA PPO	1,191	1,196	5	<1%
Blue Shield Trio HMO	993	963	-30	-3%
Health Net CanopyCare HMO	63	90	27	30%
Kaiser Permanente HMO	4,482	4,395	-87	-2%
UHC Non-Medicare	1,143	1,040	-103	-10%
Waived	2,832	3,823	991	26%
Total Lives	12,369	12,997	628	5%

Medicare Retiree Lives–Medical				
	2023	2024	Change	% of Change
Kaiser Permanente Senior Advantage HMO	14,197	14,406	808	5%
UHC Medicare Advantage PPO	17,990	17,948	-42	<1%
Waived	2,910	2,246	-664	-30%
Total Lives	35,097	35,199	102	<1%

Medical Enrollment: Kaiser Permanente Regions Outside of California

Retirees Lives	
Region	Count
Hawaii	78
Oregon	66
Washington	77
Grand Total	221

Retirees Members	
Region	Count
Hawaii	60
Oregon	48
Washington	58
Grand Total	166

OVERVIEW: DENTAL, VISION AND FSA - ACTIVES AND RETIREES

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.

All Lives by Group - Dental				
	2023	2024	Change	% of Change
Employees	71,531	75,441	3,910	5%
Retirees	47,243	47,817	574	1%
Total Lives	118,774	123,258	4,484	4%

All Lives by Plan - Dental				
	2023	2024	Change	% of Change
Delta Dental PPO	102,156	105,071	2,915	3%
DeltaCare USA DHMO	2,557	2,783	226	8%
UHC Dental DHMO	1,905	1,940	35	2%
Waived	12,155	13,464	1,309	10%
Total Lives	118,773	123,258	4,485	4%

Vision Basic and Premier Plan Enrollment

SFHSS administers vision plans for employees and dependents of the City and County of San Francisco, Superior Court of San Francisco, San Francisco Unified School District, City College of San Francisco as well as retirees from all employers. VSP Basic Plan is included with all Medical plan enrollments. Members also have the option to upgrade to the VSP Premier Plan.

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	2%

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.

FSAs				
	2023	2024	Change	% of Change
Healthcare FSA	7,408	7,649	241	3%
Dependent Care Assistance FSA	1,510	1,548	38	2%
Total FSA	8,918	9,197	279	3%

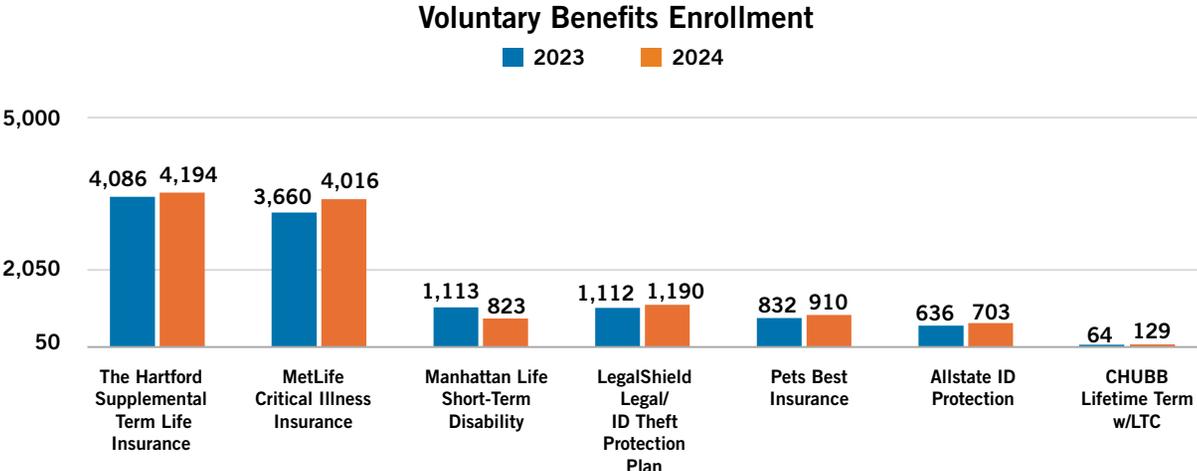
Voluntary Benefits Enrollment

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.

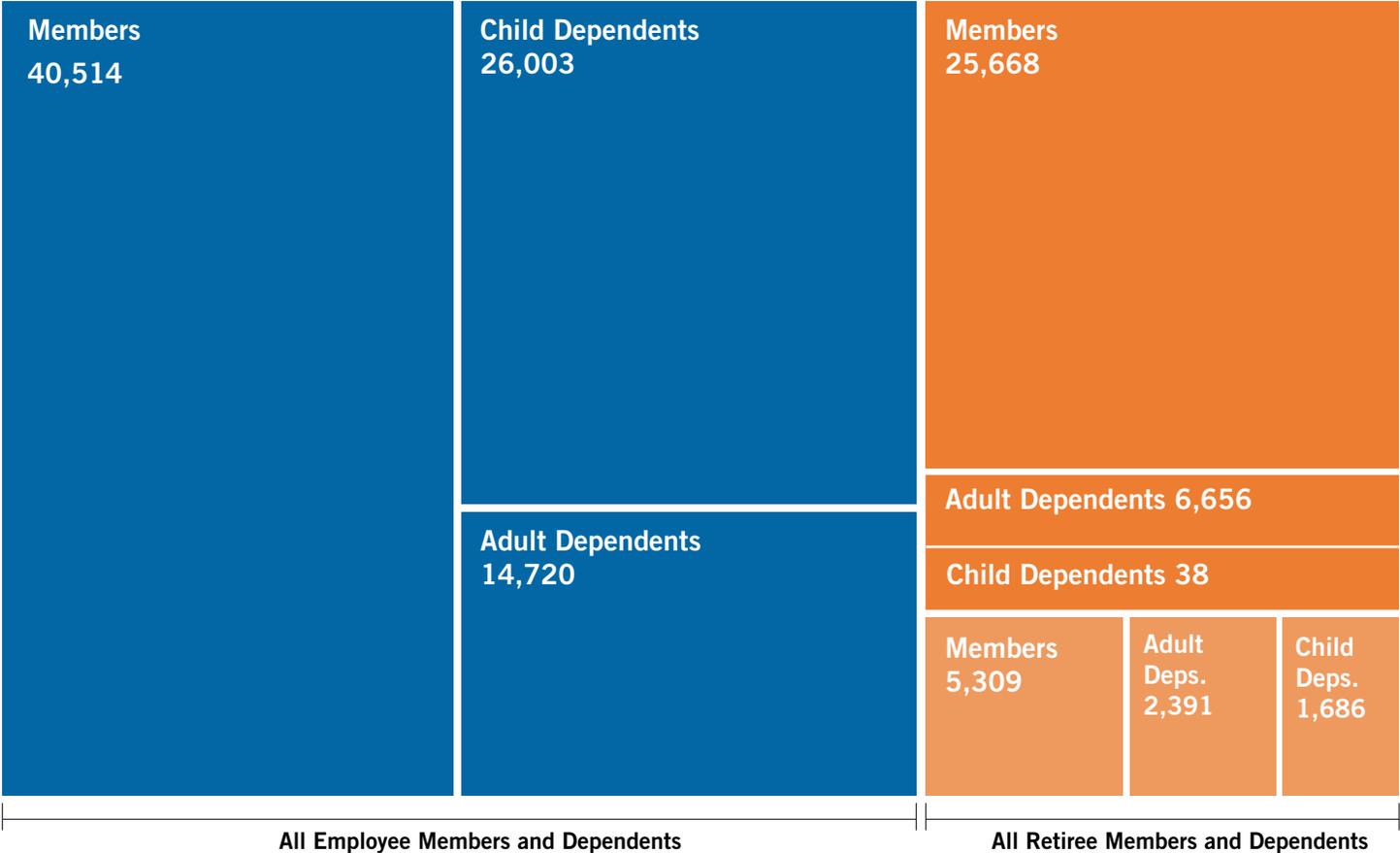
The following Voluntary Benefits are available to employees:

- The Hartford Group Term Life Insurance
- MetLife Critical Illness Insurance
- Manhattan Life Short-Term Disability
- LegalShield Legal/ID Theft Protection Plan
- Pets Best Insurance
- Allstate Identity Protection
- CHUBB Lifetime Benefit Term Insurance with Accelerated Death Benefit for Long Term Care



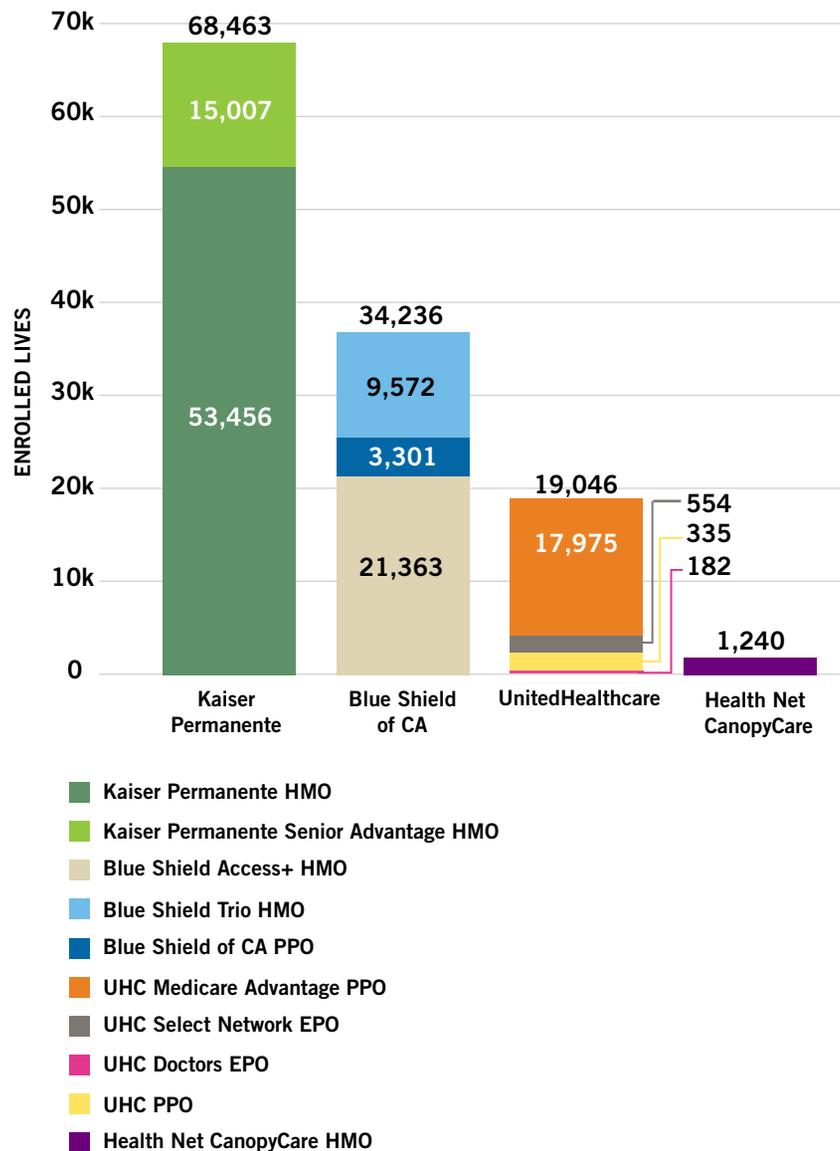
MEDICAL PLAN ENROLLMENT: ALL LIVES

ALL LIVES COVERED BY SFHSS MEDICAL PLANS: 122,985

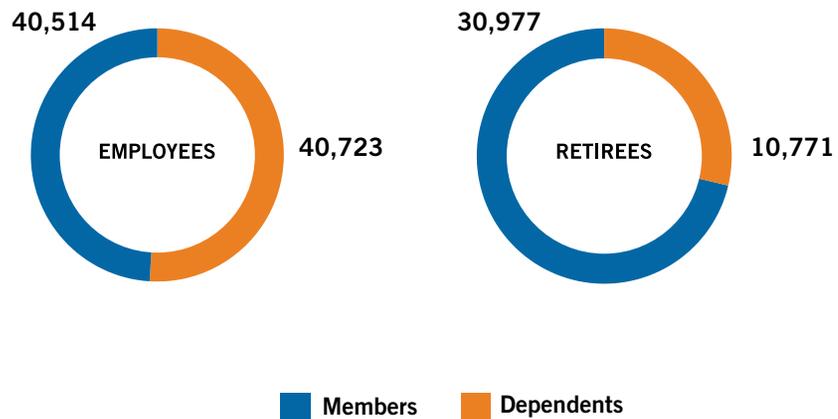


- Employee Members
- Retiree Medicare
- Retiree Non-Medicare

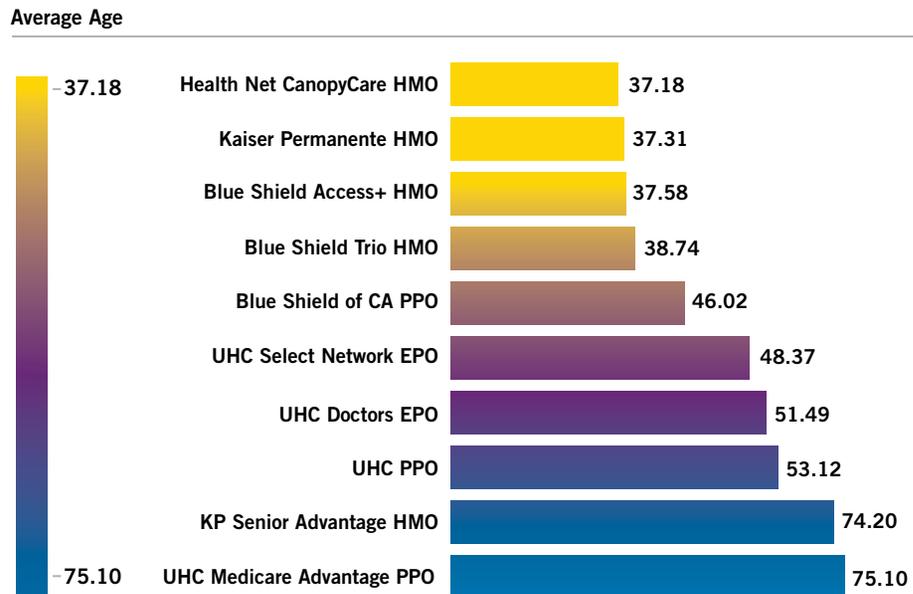
Medical Enrollment: All Covered Lives



Medical Enrollment: All Members vs. Dependents Lives



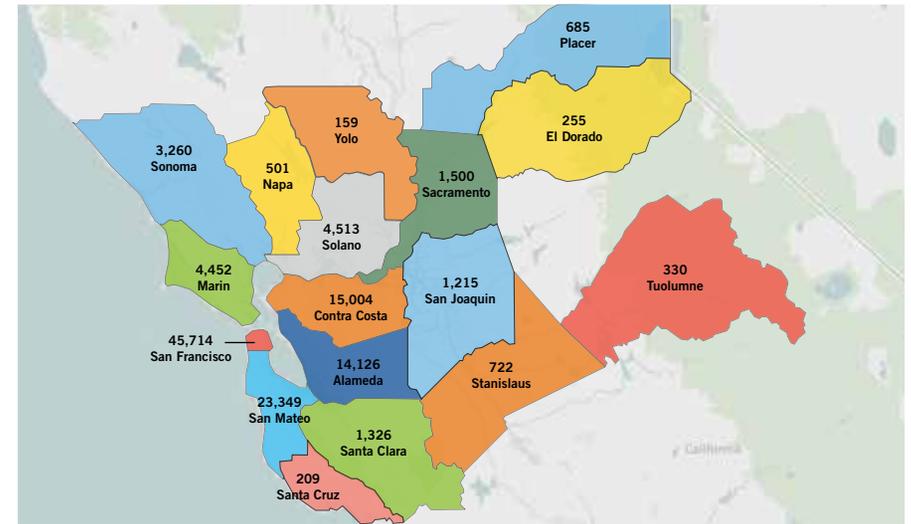
Average Age by Plan: All Covered Lives



Medical Plan Enrollment: All Lives By County

San Francisco	45,714	38%
San Mateo	23,349	20%
Contra Costa	15,004	13%
Alameda	14,126	12%
Solano	4,513	4%
Marin	4,452	4%
Sonoma	3,260	3%
Sacramento	1,500	1%
Santa Clara	1,326	1%
San Joaquin	1,215	1%
Stanislaus	722	1%
Placer	685	1%
Napa	501	<1%
Tuolumne	330	<1%
Riverside	257	<1%
El Dorado	255	<1%
San Diego	235	<1%
Los Angeles	220	<1%
Santa Cruz	209	<1%
Yolo	159	<1%
Other California Counties	1,170	1%
Outside California	3,576	3%
Total	122,778	100%

All Lives By County



Employee and Retiree Lives in Hetch-Hetchy (Tuolumne County)

Employees	
Non-Medicare	172
Retirees	
Medicare	129
Non-Medicare	29
Total	330

Employee and Retiree Members in Hetch-Hetchy (Tuolumne County)

Employees	
Non-Medicare	73
Retirees	
Medicare	96
Non-Medicare	13
Total	182

Medical Plan Enrollment: All Lives										
	2020		2021		2022		2023		2024	
Member Lives vs. Dependent Lives										
Employee and Retiree Members	71,020	57%	70,805	57%	70,225	57%	70,184	58%	71,491	58%
Dependents	53,211	43%	53,264	43%	52,025	43%	50,977	42%	51,494	42%
Total	124,231	100%	124,069	100%	122,250	100%	121,161	100%	122,985	100%
Employee Lives vs. Retiree Lives										
Employees	84,820	68%	83,804	67%	81,532	67%	79,660	66%	81,237	66%
Retirees: Medicare	29,759	24%	30,716	25%	31,144	25%	31,964	26%	32,362	26%
Retirees: Non-Medicare	9,652	8%	9,549	8%	9,574	8%	9,537	8%	9,386	8%
Total	124,231	100%	124,069	100%	122,250	100%	121,161	100%	122,985	100%
Lives by Medical Plan										
Kaiser Permanente HMO	56,124	45%	55,172	44%	53,680	44%	52,709	44%	53,456	43%
Blue Shield Access+ HMO	22,273	19%	22,819	18%	22,209	18%	21,181	18%	21,363	17%
UHC Medicare Advantage PPO	16,316	13%	17,092	13%	17,427	14%	17,739	15%	17,975	15%
Kaiser Permanente Senior Advantage HMO	13,463	11%	14,544	11%	14,627	12%	14,815	12%	15,007	12%
Blue Shield Trio HMO	12,053	10%	11,599	9%	11,073	9%	9,750	8%	9,572	8%
Blue Shield of CA PPO	3,002	2%	2,843	2%	2,798	2%	3,051	3%	3,301	3%
Health Net CanopyCare HMO					322	<1%	746	1%	1,240	1%
UHC Non-Medicare (EPOs introduced in 2023)	3,002	2%	2,843	2%	114	<1%	1,170	1%	1,071	1%
Total	124,231	100%	124,069	100%	122,250	100%	121,161	100%	122,985	100%
Lives by Employer										
City and County of San Francisco (CCSF)	101,159	82%	101,235	81%	100,101	82%	99,846	82%	101,651	83%
San Francisco Unified School District (SFUSD)	17,531	14%	17,382	14%	16,955	14%	16,458	14%	16,401	13%
City College of San Francisco (SFCCD)	4,146	3%	4,060	3%	3,815	3%	3,506	3%	3,536	3%
Superior Court of San Francisco (CRT)	1,395	1%	1,392	1%	1,379	1%	1,351	1%	1,397	1%
Total	124,231	100%	124,069	100%	122,250	100%	121,161	100%	122,985	100%
Lives by Gender										
Female	65,251	52%	65,321	52%	64,536	53%	63,926	53%	64,636	53%
Male	58,957	47%	58,698	47%	57,567	47%	57,148	47%	58,144	47%
Unspecified	<26	<1%	50	<1%	57	<1%	87	<1%	205	<1%
Total	124,208	100%	124,069	100%	122,250	100%	122,161	100%	122,985	100%

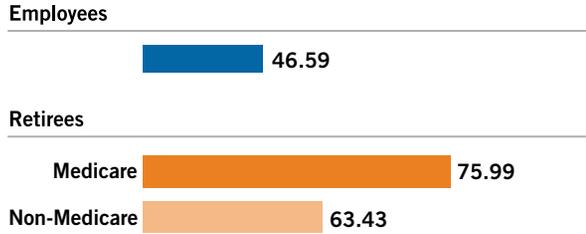
2024 Medical Plan Enrollment: Employee and Dependent Enrolled Lives by Age Bands												
	<1	1-4	5-14	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL
City and County of San Francisco (CCSF)	621	3,159	8,934	9,999	6,485	13,146	13,240	10,344	2,130	150	<26	68,214
San Francisco Unified School District (SFUSD)	52	273	770	1,030	1,725	1,930	2,145	1,863	560	74	<26	10,426
City College of San Francisco (SFCCD)	<26	27	127	246	106	190	415	476	156	34	<26	1,784
Superior Court of San Francisco (CRT)	<26	28	97	126	90	119	174	145	32	<26		813
Total	680	3,487	9,928	11,401	8,406	15,385	14,974	12,828	2,878	259	<26	81,237

2024 Medical Plan Enrollment: Retiree and Dependent 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 Retirees					<26	<26	31	481	15,963	11,748	4,105	32,362
Non-Medicare Retirees	<26	<26	246	1,230	196	118	895	6,439	152	41	50	9,386
Total		<26	246	1,230	214	134	926	6,920	16,115	11,789	4,155	41,748

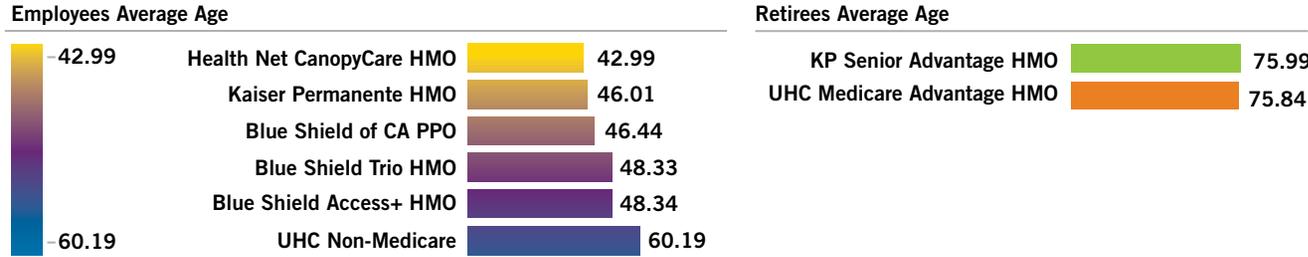
2024 Medical Plan Waived: Employees vs Retirees Lives		
	2024	
Employees	7,722	56%
Retirees	6,069	44%
Total	13,791	100%

**PLAN ENROLLMENTS:
ACTIVE EMPLOYEE AND RETIREE MEMBERS
(NO DEPENDENTS)**

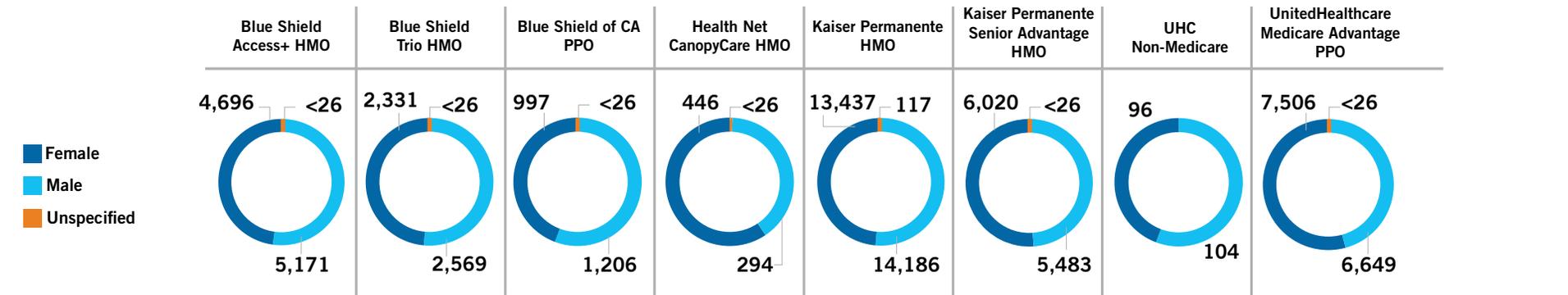
Average Age: Employee vs. Retiree Members



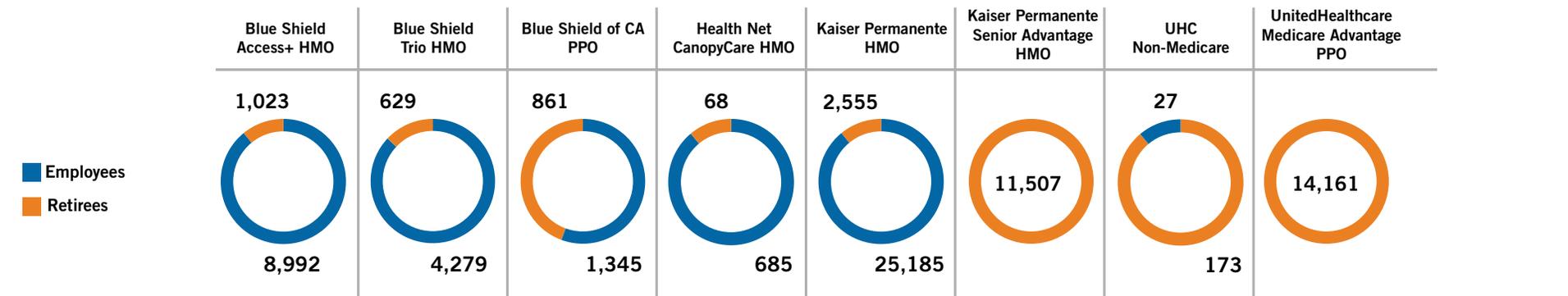
Average Age by Medical Plan: Employee and Retiree Members



Medical Enrollment by Gender: Employee and Retiree Members



Medical Enrollment: Employee vs. Retiree Members Within Each Plan



Employee and Retiree Members – Non-Medicare and Medicare Retirees by California County

Medical Plan Enrollment: Employee and Non-Medicare Members by California County								
	Kaiser Permanente HMO	Blue Shield Access+ HMO	Blue Shield Trio HMO	Blue Shield of CA PPO	Health Net CanopyCare HMO	UHC Non-Medicare	Total	Percent
San Francisco	11,860	4,025	2,898	676	460	61	19,980	44%
San Mateo	4,730	2,453	740	238	94	28	8,283	18%
Alameda	4,076	1,162	339	194	79	<26	5,868	13%
Contra Costa	3,397	974	593	146	71	<26	5,198	12%
Solano	1,139	330	<26	32	<26	<26	1,538	3%
Marin	583	279	166	59	<26	<26	1,117	2%
Sonoma	441	273		<26	<26	<26	749	2%
Santa Clara	327	127	34	26	<26	<26	525	1%
San Joaquin	287	62	<26	<26		<26	383	1%
Sacramento	252	72	32	<26		<26	372	1%
Stanislaus	168	53	<26	<26		<26	238	1%
Napa	115	<26	<26	<26		<26	144	<1%
Placer	69	48	<26	<26		<26	139	<1%
Tuolumne		<26		84			86	<1%
Santa Cruz	26	31	<26	<26	<26		74	<1%
Los Angeles	48	<26	<26	<26		<26	72	<1%
El Dorado	33	<26	<26	<26			58	<1%
San Diego	<26	<26	<26	<26		<26	49	<1%
Yolo	26	<26	<26	<26			49	<1%
Riverside	<26	<26	<26	<26		<26	45	<1%
Other CA Counties	51	51	<26	88	<26	<26	208	<1%
Total	27,676	10,013	4,906	1,654	752	174	45,175	100%

Medical Enrollment: Medicare Retiree Members by California County				
	KP Senior Advantage HMO	UHC Medicare Advantage PPO	Total	Percent
San Francisco	3,803	4,725	8,528	37%
San Mateo	2,134	2,299	4,433	19%
Alameda	1,108	782	1,890	8%
Contra Costa	1,353	977	2,330	10%
Solano	626	321	947	4%
Marin	609	692	1,301	6%
Sonoma	578	458	1,036	5%
Santa Clara	136	95	231	1%
San Joaquin	141	65	206	1%
Sacramento	332	203	535	2%
Stanislaus	60	36	96	<1%
Napa	80	43	123	1%
Placer	125	76	201	1%
Tuolumne	<26	95	96	<1%
Santa Cruz	<26	38	45	<1%
Los Angeles	47	55	102	<1%
El Dorado	33	39	72	<1%
San Diego	55	42	97	<1%
Yolo	<26	<26	42	<1%
Riverside	50	81	131	1%
Other CA Counties	96	475	571	2%
Total	11,397	11,616	23,013	100%

Employee and Retiree Members – by Medical Plans, Employer, Gender, Domestic Partner, Spouse, Split Coverage

Medical Plan Enrollment: Employee and Retiree Members										
	2020		2021		2022		2023		2024	
Employee Members vs. Retiree Members										
Employee Members	41,629	59%	40,887	57%	40,029	57%	39,440	56%	40,514	57%
Retiree Members	29,391	41%	29,918	42%	30,196	43%	30,744	44%	30,977	43%
Total	71,020	100%	70,805	100%	70,225	100%	70,184	100%	71,491	100%
Employee and Retiree Members by Medical Plan										
Kaiser Permanente HMO	28,452	40%	28,168	39%	27,582	39%	27,271	39%	27,740	39%
UHC Medicare Advantage PPO	12,953	18%	13,356	18%	13,573	19%	14,011	20%	13,697	19%
Kaiser Permanente Senior Advantage HMO	10,801	15%	11,098	15%	11,174	16%	11,317	16%	11,508	16%
Blue Shield Access+ HMO	10,649	15%	10,386	14%	10,147	14%	9,847	14%	10,015	14%
Blue Shield Trio HMO	6,308	9%	5,930	8%	5,681	8%	5,100	7%	4,908	7%
Blue Shield of CA PPO	1,857	3%	1,867	2%	1,850	2%	2,011	3%	2,206	3%
Health Net CanopyCare HMO					161	<1%	424	1%	753	1%
Total	71,020	100%	70,805	100%	70,225	100%	69,981	100%	70,827	100%
Employee and Retiree Members by Employer										
City and County of San Francisco (CCSF)	54,905	77%	54,853	77%	54,624	78%	55,055	78%	56,317	79%
San Francisco Unified School District (SFUSD)	12,501	18%	12,415	17%	12,200	17%	11,190	17%	11,890	17%
City College of San Francisco (SFCCD)	2,774	4%	2,703	3%	2,566	4%	2,384	3%	2,413	3%
Superior Court of San Francisco (CRT)	840	1%	834	1%	835	1%	835	1%	871	1%
Total	71,020	100%	70,805	100%	70,225	100%	70,184	100%	71,491	100%
Employee and Retiree Members by Gender										
Female	35,190	49%	35,196	49%	35,062	50%	35,024	50%	35,529	50%
Male	35,807	50%	35,581	50%	35,135	50%	35,106	50%	35,802	50%
Unspecified	<26	<1%	28	<1%	28	<1%	54	<1%	160	<1%
Total	71,020	100%	70,805	100%	70,225	100%	70,184	100%	71,491	100%
Employee and Retiree Members with Enrolled Domestic Partner										
Employee Domestic Partner	1,044	74%	1,027	73%	996	73%	1,022	70%	980	72%
Retiree Domestic Partner	368	26%	366	26%	374	27%	434	30%	375	28%
Total	1,412	100%	1,393	100%	1,370	100%	1,456	100%	1,355	100%
Employee and Retiree Members with Spouse										
Employee with Spouse	14,611	64%	14,516	63%	15,465	61%	14,804	59%	13,740	61%
Retiree with Spouse	8,127	36%	8,379	36%	10,024	39%	10,246	41%	8,672	39%
Total	22,738	100%	22,895	100%	25,489	100%	25,050	100%	22,412	100%
Employee and Retiree Members Medicare Split Carrier Enrollment										
Employee Members	<26	3%	<26	2%	<26	3%	New EPO Plans Introduced		27	4%
Retiree Members	733	97%	807	97%	796	97%			637	96%
Total	756	100%	830	100%	818	100%			664	100%

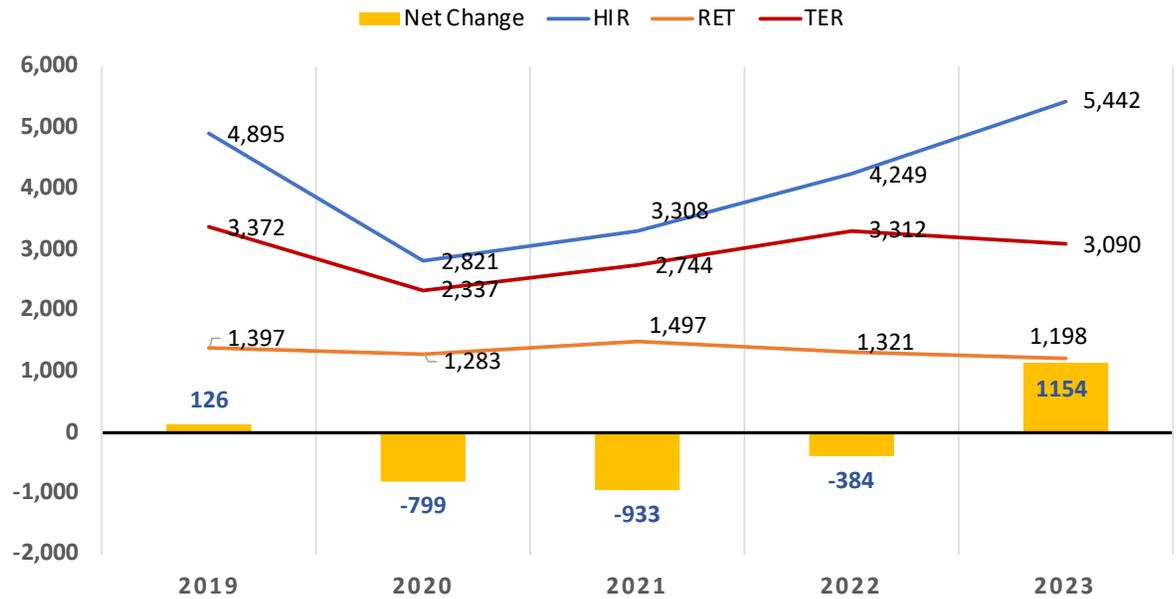
Medical Plan Enrollment: Employee and Retiree Members										
	2020		2021		2022		2023		2024	
Employee and Retiree Members by Coverage Level										
Member Only	40,901	57%	40,643	57%	40,405	58%	40,018	57%	41,156	58%
Member Plus One Dependent	18,192	26%	18,147	26%	18,033	26%	18,542	26%	18,625	26%
Member Plus Two or More Dependents	11,927	17%	12,015	17%	11,787	17%	11,624	17%	11,710	16%
Total	71,020	100%	70,805	100%	70,225	100%	70,184	100%	71,491	100%
Employee Members by Type of Dependents										
Employee Only	19,812	48%	19,312	47%	18,971	47%	18,839	48%	19,726	49%
Employee with Adult Dependent Only	5,831	14%	5,671	14%	5,348	13%	5,151	13%	5,321	13%
Employee with Child Dependents Only	6,182	14%	6,055	15%	6,152	16%	5,727	15%	4,508	11%
Employee with Adult and Child Dependents	9,804	24%	9,849	24%	9,558	24%	9,262	24%	10,959	27%
Total	41,629	100%	40,887	100%	40,029	100%	38,979	100%	40,514	100%
Retiree Members by Type of Dependents										
Retiree Only	20,398	69%	20,654	69%	20,766	69%	21,179	69%	21,427	69%
Retiree with Adult Dependent Only	7,932	27%	8,156	27%	8,270	27%	8,400	27%	8,375	27%
Retiree with Child Dependents Only	491	2%	483	2%	502	2%	483	1%	489	2%
Retiree with Adult and Child Dependents	570	2%	631	2%	658	2%	660	2%	672	2%
Total	29,391	100%	29,918	100%	30,196	100%	30,722	100%	30,963	100%
Dental & Vision Plan Enrollment: Employee and Retiree Members										
Employee Members by Dental Plans										
Delta Dental PPO	31,671	96%	30,652	96%	30,449	96%	29,974	96%	31,016	95%
DeltaCare USA DHMO	714	2%	719	2%	750	2%	863	3%	1,027	3%
UHC Dental DHMO	516	2%	499	2%	541	2%	496	2%	560	2%
Total	32,901	100%	31,870	100%	31,740	100%	31,333	100%	32,603	100%
Retiree Members by Dental Plans										
Delta Dental PPO	21,290	92%	21,521	92%	22,830	93%	23,542	93%	24,157	94%
DeltaCare USA DHMO	1,031	4%	942	4%	904	4%	879	3%	863	3%
UHC Dental DHMO	810	4%	811	3%	781	3%	783	3%	752	3%
Total	23,131	100%	23,274	100%	24,515	100%	25,204	100%	25,772	100%
Employee Members by Vision Plans										
VSP Premier	12,204	29%	12,952	32%	13,826	35%	15,180	39%	17,219	43%
VSP Basic	29,425	71%	27,935	68%	26,203	65%	23,799	61%	23,038	57%
Total	41,629	100%	40,887	100%	40,029	100%	38,979	100%	40,257	100%
Retiree Members by Vision Plans										
VSP Premier	5,643	19%	6,112	20%	6,709	22%	7,386	24%	7,863	25%
VSP Basic	23,748	81%	23,806	80%	23,487	78%	23,336	76%	23,100	75%
Total	29,391	100%	29,918	100%	30,196	100%	30,722	100%	30,963	100%

PLAN ENROLLMENTS: ACTIVE EMPLOYEE MEMBERS AND DEPENDENTS

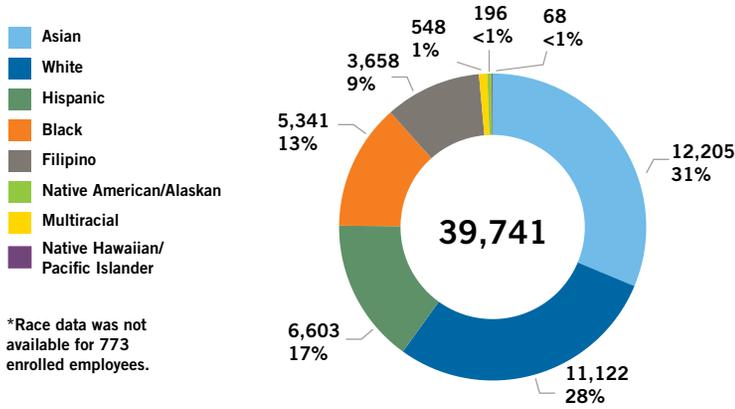
5 YEAR TREND HIRES, RETIREMENTS, TERMINATIONS - BENEFIT ELIGIBLE EMPLOYEES

For the first time in 3 years, SFHSS covered lives have increased to 136,776.

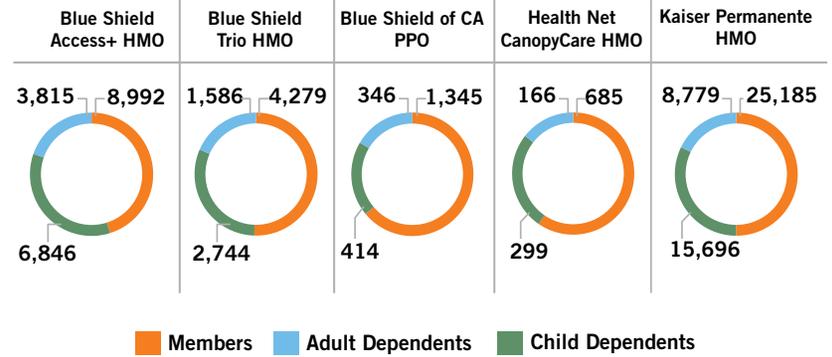
The “Great Resignation” has passed and hiring levels have increased. A 5% increase in the active population drove the increased membership.



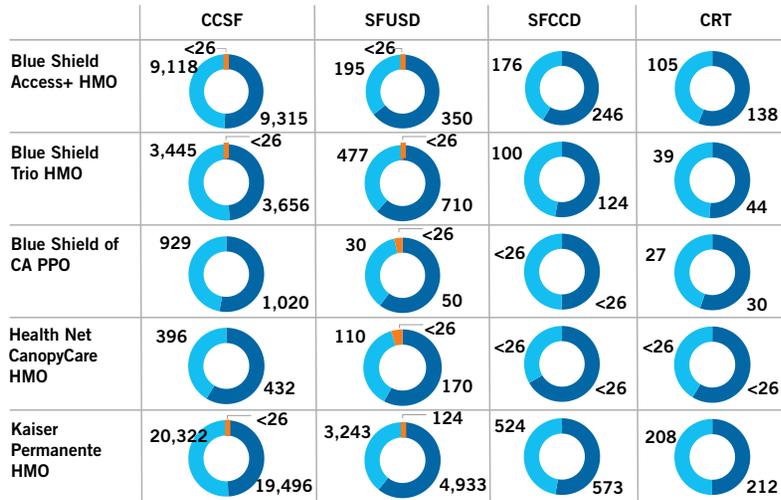
Employees by Race/Ethnicity*



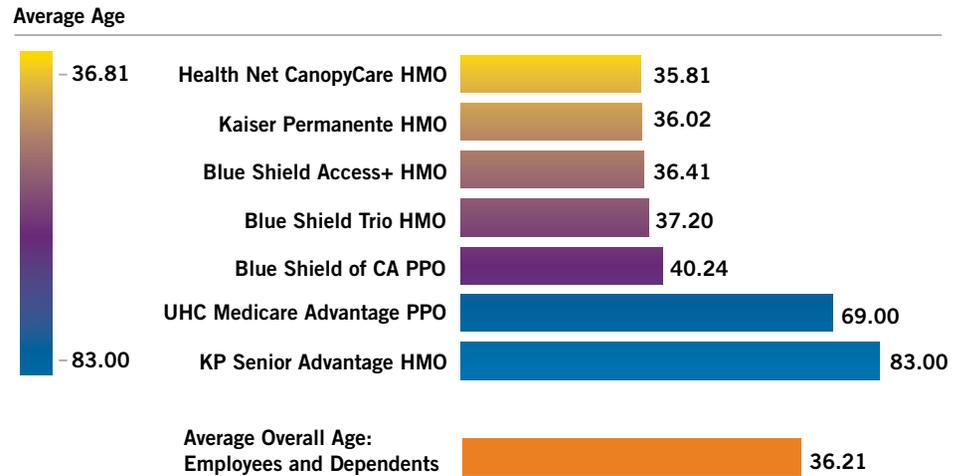
Medical Enrollment: Employees vs. Dependents



Medical Enrollment by Gender: Employees and Dependents



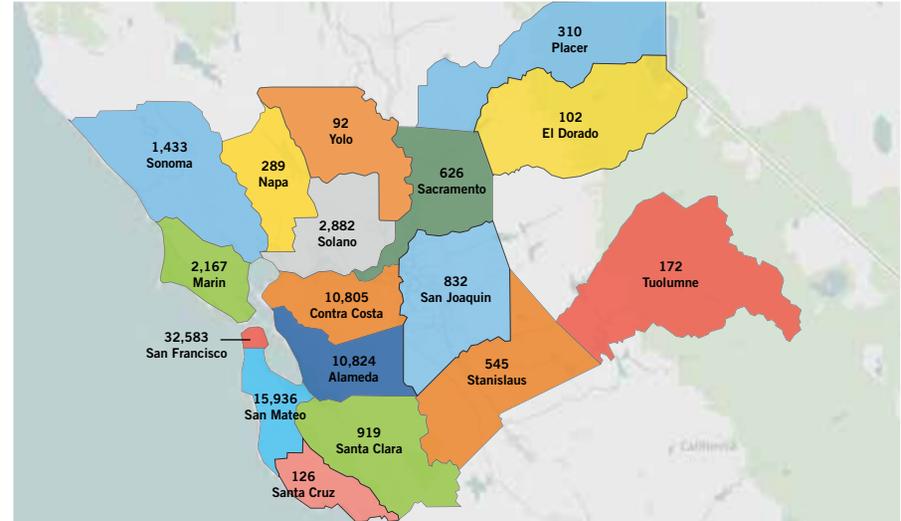
Average Age by Medical Plan: Employees and Dependents



Medical Plan Enrollment: Employee Members and Dependents By County

	Members	Adult Deps	Child Deps	Total	Percent
San Francisco	18,505	5,237	8,841	32,583	40%
San Mateo	7,440	3,127	5,359	15,926	20%
Alameda	5,359	2,002	3,463	10,824	13%
Contra Costa	4,535	2,128	4,142	10,805	13%
Solano	1,274	520	1,088	2,882	4%
Marin	899	450	818	2,167	3%
Sonoma	547	319	567	1,433	2%
Santa Clara	468	184	267	919	1%
San Joaquin	317	152	363	832	1%
Sacramento	263	125	238	626	1%
Stanislaus	215	123	207	545	1%
Placer	94	72	144	310	<1%
Napa	112	64	113	289	<1%
Tuolumne	73	37	62	172	<1%
Santa Cruz	61	19	46	126	<1%
El Dorado	37	28	37	102	<1%
Yolo	38	16	38	92	<1%
Los Angeles	46	8	14	68	<1%
Other California Counties	146	68	133	347	<1%
Outside California	85	41	63	189	1%
Total	40,514	14,720	26,003	81,237	100%

Employee Members and Dependent Lives By County



Employee Members and Dependents – Table by Employees and Dependents – Plan, Coverage Level

Medical Plan Enrollment: Employee Members and Dependents (All Employers)										
	2020		2021		2022		2023		2024	
Employee vs. Dependents										
Employees	41,629	49%	42,917	51%	41,503	51%	39,440	50%	40,514	50%
Dependents of Employees	43,191	51%	40,887	49%	40,029	49%	39,914	50%	40,723	50%
Total	84,820	100%	83,804	100%	81,532	100%	79,354	100%	81,237	100%
Employees by Coverage Level										
Employee Only	19,812	48%	19,312	47%	18,971	47%	18,839	48%	19,729	49%
Employee + 1	10,413	25%	10,145	25%	9,856	25%	9,711	25%	9,826	24%
Employee + 2 or more	11,404	27%	11,430	28%	11,202	28%	10,890	28%	10,959	27%
Total	41,629	100%	40,887	100%	40,029	100%	39,440	100%	40,514	100%
Employee Lives by Plan										
Kaiser Permanente HMO	51,493	61%	51,324	61%	49,868	61%	48,842	62%	49,662	61%
Blue Shield Access+ HMO	20,959	24%	20,527	24%	19,915	24%	19,467	25%	19,653	24%
Blue Shield Trio HMO	10,565	12%	10,164	12%	9,707	12%	8,757	11%	8,609	11%
Blue Shield of CA PPO	1,783	2%	1,766	2%			1,860	2%	2,105	3%
Health Net CanopyCare					315	<1%	683	1%	1,150	1%
UHC Non-Medicare							48	<1%	58	<1%
Total	84,800	100%	83,781	100%	81,501	100%	79,351	100%	81,237	100%
Employee Members by Plan										
Kaiser Permanente HMO	25,686	62%	25,501	62%	25,951	62%	24,644	62%	25,186	62%
Blue Shield Access+ HMO	9,434	23%	9,210	22%	8,988	22%	8,808	22%	8,992	22%
Blue Shield Trio HMO	5,453	13%	5,119	12%	4,898	12%	4,434	11%	4,279	11%
Blue Shield of CA PPO	1,056	2%	1,057	2%	1,029	3%	1,153	3%	1,345	3%
Health Net CanopyCare HMO					157	<1%	377	1%	685	2%
UHC Non-Medicare							<26	<1%	27	<1%
Total	41,629	100%	40,887	100%	41,023	100%	39,416	100%	40,514	100%
Employee Dependents by Plan										
Kaiser Permanente HMO	25,807	60%	25,823	60%	24,917	60%	24,198	61%	24,476	60%
Blue Shield Access+ HMO	11,525	27%	11,317	26%	10,927	26%	10,659	27%	10,661	26%
Blue Shield Trio HMO	5,112	11%	5,045	11%	4,809	12%	4,323	11%	4,330	11%
Blue Shield of CA PPO	727	1%	709	1%	667	2%	707	2%	760	2%
Health Net CanopyCare HMO					158	<1%	306	1%	465	1%
UHC Non-Medicare					<26	<1%	<26	<1%	31	<1%
Total	43,171	100%	42,894	100%	41,478	100%	39,914	100%	40,723	100%

Employee Members and Dependents – Table by Employees and Dependents – Medical Coverage Level by Individual Plans

Medical Plan Enrollment: Employee Members and Dependents (All Employers)										
	2020		2021		2022		2023		2024	
Employee Members by Coverage Level: Kaiser Permanente HMO										
Employee Only	12,650	49%	12,493	49%	12,251	49%	12,173	50%	12,618	50%
Employee with Adult Dependent Only	3,445	13%	3,386	13%	3,204	13%	3,150	13%	3,260	13%
Employee with Child Dependents Only	3,838	15%	3,792	15%	3,623	15%	3,561	15%	3,636	15%
Employee with Adult and Child Dependents	5,743	22%	5,830	23%	5,873	24%	5,463	22%	5,513	22%
Total	25,676	100%	25,501	100%	24,951	100%	24,351	100%	25,029	100%
Employee Members by Coverage Level: Blue Shield Access+ HMO										
Employee Only	3,689	39%	3,586	39%	3,518	39%	3,458	40%	3,643	41%
Employee with Adult Dependent Only	1,440	15%	1,410	15%	1,312	15%	1,216	14%	1,253	14%
Employee with Child Dependents Only	1,591	17%	1,540	17%	1,504	17%	1,490	17%	1,491	17%
Employee with Adult and Child Dependents	2,718	29%	2,674	29%	2,654	30%	2,548	29%	2,556	29%
Total	9,438	100%	9,210	100%	8,988	100%	8,712	100%	8,943	100%
Employee Members by Coverage Level: Blue Shield Trio HMO										
Employee Only	2,801	51%	2,547	50%	2,446	50%	2,223	51%	2,103	49%
Employee with Adult Dependent Only	779	14%	718	14%	659	13%	565	13%	550	13%
Employee with Child Dependents Only	697	13%	662	13%	631	13%	577	13%	570	14%
Employee with Adult and Child Dependents	1,181	22%	1,192	23%	1,162	24%	1,025	23%	1,030	24%
Total	5,458	100%	5,119	100%	4,898	100%	4,390	100%	4,253	100%
Employee Members by Coverage Level: Blue Shield of CA PPO										
Employee Only	672	64%	686	65%	680	66%	777	68%	934	70%
Employee with Adult Dependent Only	167	16%	158	15%	144	14%	153	13%	173	13%
Employee with Child Dependents Only	42	5%	41	5%	34	4%	41	5%	53	4%
Employee with Adult and Child Dependents	162	15%	159	15%	159	15%	160	14%	172	13%
Total	1,043	100%	1,044	100%	1,017	100%	1,131	100%	1,332	100%
Employee Members by Coverage Level: Health Net CanopyCare										
Employee Only					73	46%	208	57%	431	64%
Employee with Adult Dependent Only					<26	<1%	46	13%	62	9%
Employee with Child Dependents Only					<26	<1%	34	12%	78	12%
Employee with Adult and Child Dependents					33	21%	64	18%	102	15%
Total					157	100%	352	100%	673	100%

Employee Members and Dependents – Table by Employees and Dependents – Dental, Gender

Dental Plan Enrollment: Employee Members and Dependents (All Employers)										
	2020		2021		2022		2023		2024	
Employee Lives by Dental Plan										
Delta Dental PPO	68,212	97%	71,660	96%	70,100	97%	64,440	97%	70,324	96%
DeltaCare USA DHMO	1,220	2%	1,326	2%	1,287	1%	1,326	2%	1,620	2%
UHC Dental DHMO	882	1%	912	1%	956	1%	834	1%	959	1%
Total	70,314	100%	73,898	100%	72,343	100%	66,600	100%	72,903	100%
Medical Plan Enrollment: Employee Members and Dependents (All Employers)										
Employee Lives by Gender										
Female	43,213	50%	42,773	51%	41,761	51%	40,598	51%	41,331	51%
Male	41,595	49%	40,998	49%	39,735	49%	36,680	49%	39,716	49%
Unspecified	<26	<1%	33	<1%	36	<1%	76	<1%	190	<1%
Total	84,808	100%	83,804	100%	81,532	100%	79,354	100%	81,237	100%
Employee Members by Gender										
Female	20,021	48%	19,736	48%	19,479	49%	19,180	49%	19,558	48%
Male	21,596	51%	21,138	51%	20,539	51%	20,213	51%	20,807	51%
Unspecified	<26	<1%	<26	<1%	<26	<1%	47	<1%	149	<1%
Total	41,617	100%	40,874	100%	40,018	100%	39,440	100%	40,514	100%

PLAN ENROLLMENTS: RETIREE MEMBERS AND DEPENDENTS

Retiree Members and Dependents (All Employers)

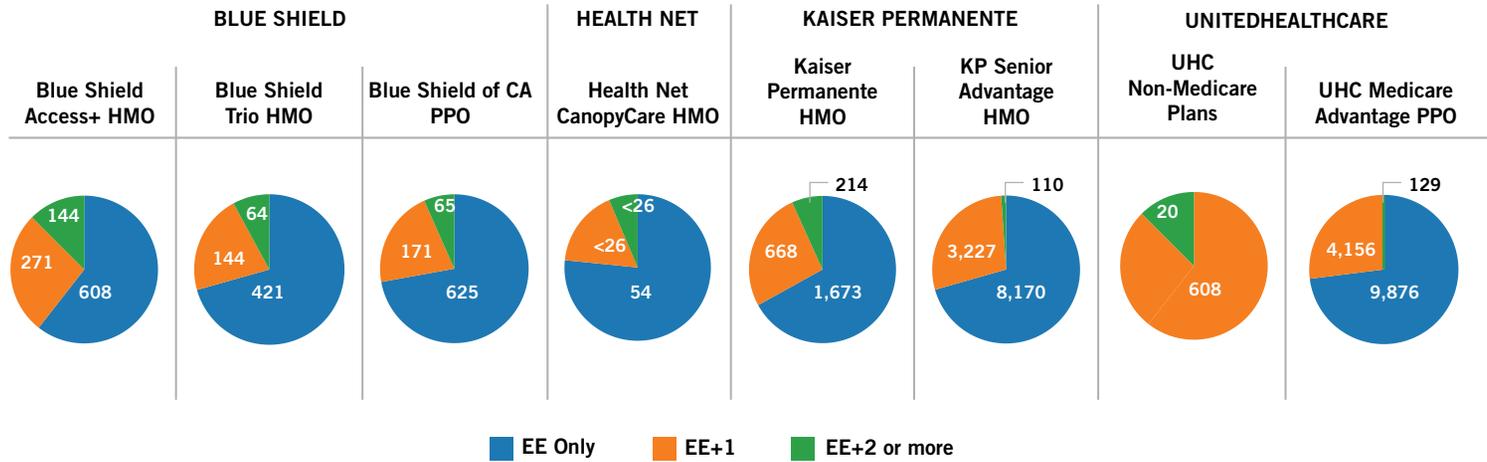
Members hired after January 9, 2009 will have different tiers of employer subsidies for their retiree health benefits based on their credited years of service at the time of retirement from the City and County of San Francisco, San Francisco Unified School District, City College of San Francisco, or Superior Court of San Francisco employer. The subsidy tiers are:

- **0%:** Members with at least five, but less than 10 years of credited service may participate in HSS retiree health benefits, but they will not have any employer subsidy.
- **50%:** Members with at least 10, but less than 15 years of credited service.
- **75%:** Members with at least 15, but less than 20 years of credited service.
- **100%:** Members with at least 20 years or more of credited service.

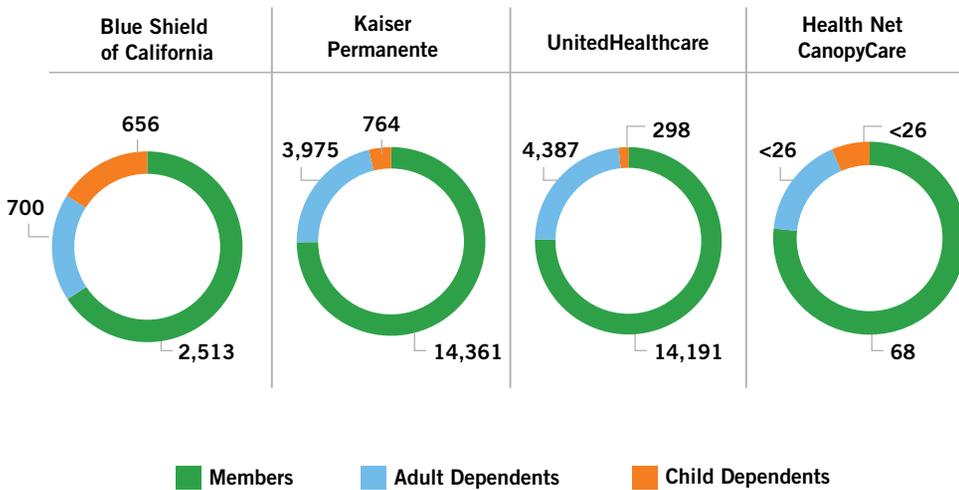
Prop B & Retirees Rates



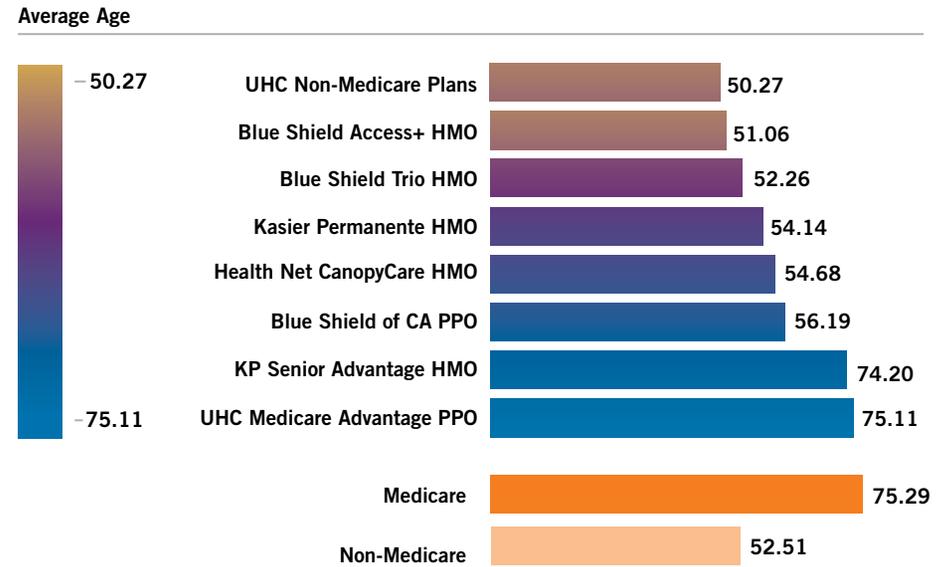
Medical Enrollment by Coverage Level: Retiree Members



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	13,131	34%
San Mateo	7,423	19%
Contra Costa	4,199	11%
Alameda	3,303	9%
Marin	2,285	6%
Sonoma	1,827	5%
Solano	1,631	4%
Sacramento	874	2%
Santa Clara	407	1%
San Joaquin	383	1%
Placer	375	1%
Riverside	233	1%
Napa	212	1%
San Diego	192	1%
Stanislaus	177	<1%
Tuolumne	158	<1%
El Dorado	153	<1%
Los Angeles	152	<1%
Nevada	113	<1%
Orange	93	<1%
Santa Cruz	83	<1%
Yolo	67	<1%
Mendocino	58	<1%
Lake	54	<1%
Monterey	51	<1%
Butte	44	<1%
Fresno	41	<1%
Shasta	41	<1%
San Luis Obispo	38	<1%
Humboldt	36	<1%
San Bernardino	29	<1%
Amador	28	<1%
Calaveras	27	<1%
Other CA Counties	237	1%
Total	38,155	100%

Retiree Members and Dependents – Table – Retiree Enrollment, Waived by State and Country

Medical Plan Enrolled and Waived: Retiree Lives by State		
	Enrolled	Waived
California	38,155	5,148
Nevada	530	126
Oregon	315	80
Washington	306	63
Arizona	289	53
Texas	283	90
Florida	268	47
Hawaii	144	29
Idaho	131	<26
Georgia	99	<26
Colorado	90	<26
New York	89	<26
North Carolina	88	28
Tennessee	68	<26
New Mexico	67	<26
Louisiana	51	<26
Utah	43	<26
Massachusetts	39	<26
Oklahoma	38	<26
Ohio	37	<26
South Carolina	37	<26
Virginia	37	<26
Illionis	35	<26
Michigan	33	<26
Pennsylvania	33	<26
Montana	32	<26
Maine	28	<26
Missouri	26	<26
New Jersey	26	<26
Wisconsin	26	<26
Other States	258	62
Total	41,701	5,965

Medical Plan Enrolled and Waived: Retirees Lives by Country		
	Enrolled	Waived
Australia	▪	▪
Belgium		▪
Brazil	▪	
Canada	▪	▪
Chile	▪	▪
China		▪
Colombia		▪
Costa Rica	▪	▪
Czech Republic		▪
Eswatini		▪
France	▪	▪
Germany		▪
Greece		▪
Guatemala		▪
Hong Kong		▪
India		▪
Ireland	▪	▪
Israel		▪
Italy	▪	▪
Japan		▪
Mexico	▪	▪
Netherlands Antilles	▪	
New Zealand		▪
Nicaragua	▪	
Peru		▪
Philippines	▪	▪
Portugal		▪
Puerto Rico		▪
Republic of Serbia		▪
Saudi Arabia		▪
Scotland		▪
South Africa	▪	
Spain	▪	▪
Sweden		▪
Switzerland		▪
Taiwan		▪
Thailand	▪	
United Kingdom	▪	▪
Total	47	104

▪ One or more members are located in that country.

Retiree Members and Dependents – Table – By Plan, Medicare Status, Coverage Level

Medical Plan Enrollment: Retiree Members and Dependents										
	2020		2021		2022		2023		2024	
Retiree vs. Dependent Lives										
Retiree Members	29,391	75%	29,918	74%	30,196	74%	30,744	74%	34,939	73%
Dependents	10,020	25%	10,347	26%	10,522	26%	10,757	26%	12,878	27%
Total	39,411	100%	40,265	100%	40,718	100%	41,501	100%	47,817	100%
Retirees by Coverage Level										
Non-Medicare	5,637	19%	5,463	18%	5,449	18%	5,417	18%	5,136	17%
Retiree Only	3,876	13%	3,674	12%	3,636	12%	3,467	11%	3,381	11%
Retiree + 1	1,380	4%	1,356	5%	1,377	5%	1,468	5%	1,263	4%
Retiree + 2 or More	381	1%	433	1%	436	1%	482	2%	492	2%
Medicare	23,754	81%	24,455	81%	24,747	82%	25,327	82%	25,204	83%
Retiree Only	17,213	59%	17,657	59%	17,798	59%	17,712	58%	18,046	59%
Retiree + 1	6,399	22%	6,646	22%	6,800	23%	7,363	24%	7,016	23%
Retiree + 2 or More	142	<1%	152	<1%	149	<1%	252	1%	142	<1%
Total	29,391	100%	29,918	100%	30,196	100%	30,744	100%	30,340	100%
Retiree Members by Plan										
Non-Medicare	5,637	100%	5,463	100%	5,445	18%	5,417	18%	5,136	17%
Kaiser Permanente HMO	2,766	49%	2,667	49%	2,631	9%	2,627	9%	2,555	8%
Blue Shield Access+ HMO	1,215	22%	1,176	22%	1,159	4%	1,039	3%	1,023	3%
Blue Shield of CA PPO	801	14%	809	15%	821	3%	858	3%	861	3%
Blue Shield Trio HMO	855	15%	811	15%	783	3%	666	2%	629	2%
Health Net CanopyCare HMO					<26	<1%	47	<1%	68	<1%
Medicare	23,754	100%	24,455	100%	24,747	100%	25,327	100%	25,204	83%
UHC Medicare Advantage PPO	12,953	55%	13,356	54%	13,573	45%	14,011	46%	13,697	45%
Kaiser Permanente Senior Advantage HMO	10,801	45%	11,098	45%	11,174	37%	11,316	37%	11,507	38%
Total Retirees Members	29,391	100%	29,918	100%	30,192	100%	30,744	100%	30,340	100%
Retiree Lives by Plan										
Non-Medicare	9,652	100%	8,450	100%	9,567	100%	9,298	22%	8,354	21%
Kaiser Permanente HMO	4,631	48%	3,689	43%	4,478	47%	4,482	11%	4,395	11%
Blue Shield Access+ HMO	2,314	24%	2,289	27%	2,293	25%	1,714	4%	1,710	4%
Blue Shield of CA PPO					1,101	3%	1,191	3%	1,196	3%
Blue Shield Trio HMO	1,488	15%	1,434	16%	1,366	14%	993	2%	963	2%
Health Net CanopyCare HMO					<26	<1%	63	1%	90	1%
Medicare	29,759	100%	30,514	100%	31,144	76%	32,187	78%	31,959	79%
UHC Medicare Advantage PPO	16,296	55%	16,826	55%	17,136	55%	17,309	42%	17,553	44%
Kaiser Permanente Senior Advantage HMO	13,463	45%	13,688	44%	13,802	44%	14,197	34%	14,406	36%
Total Retiree Lives	39,411	100%	38,964	100%	40,718	100%	41,485	100%	40,313	100%
Split Medicare Families-Lives (including KP and UHC Plans)										
Medicare							2,212	54%	2,183	52%
Non-Medicare							1,897	46%	1,991	48%
Total							4,109	100%	4,174	100%

Medical Plan Enrollment: Retiree Members and Dependents										
	2020		2021		2022		2023		2024	
Retiree Lives by Employer										
City and County of San Francisco (CCSF)	30,890	78%	31,731	78%	32,240	79%	33,054	79%	38,267	80%
San Francisco Unified School District (SFUSD)	6,199	16%	6,194	15%	6,136	15%	6,087	15%	6,886	14%
City College of San Francisco (SFCCD)	1,777	5%	1,766	4%	1,762	4%	1,785	4%	1,990	4%
Superior Court of San Francisco (CRT)	545	1%	574	1%	580	1%	575	1%	674	1%
Total	39,411	100%	40,265	100%	40,718	100%	41,501	100%	47,817	100%
Retiree Members by Employer										
City and County of San Francisco (CCSF)	22,556	77%	23,075	77%	23,395	77%	23,952	78%	24,269	78%
San Francisco Unified School District (SFUSD)	5,006	17%	5,007	17%	4,961	16%	4,934	16%	4,873	16%
City College of San Francisco (SFCCD)	1,385	5%	1,374	5%	1,373	5%	1,391	5%	1,365	4%
Superior Court of San Francisco (CRT)	444	1%	462	1%	467	2%	467	2%	470	2%
Total	29,391	100%	29,918	100%	30,196	100%	30,744	100%	30,977	100%
Retiree Lives by Medicare Enrollment and Gender										
Medicare	29,749	76%	30,701	76%	31,126	76%	31,955	77%	34,608	72%
Female	16,508	55%	17,103	56%	17,349	56%	17,808	42%	19,305	40%
Male	13,241	44%	13,598	44%	13,777	44%	14,147	34%	15,287	32%
Unspecified	<26	<1%	<26	<1%	<26	<1%	<26	<1%	<26	<1%
Non-Medicare	9,651	24%	9,547	24%	9,571	24%	9,519	23%	13,209	28%
Female	5,530	57%	5,445	57%	5,426	57%	5,371	13%	7,144	15%
Male	4,121	43%	4,102	43%	4,145	43%	4,148	10%	6,062	13%
Unspecified	<26	<1%	<26	<1%	<26	<1%	<26	<1%	<26	<1%
Total	39,411	100%	40,265	100%	40,718	100%	41,185	100%	47,817	100%
Retiree Members by Medicare Enrollment and Gender										
Medicare	23,744	81%	24,441	82%	24,731	82%	25,320	82%	25,668	83%
Female	12,401	52%	12,831	52%	13,002	53%	13,306	43%	13,525	44%
Male	11,343	48%	11,610	47%	11,729	47%	12,014	39%	12,132	39%
Unspecified	<26	<1%	<26	<1%	<26	<1%	<26	<1%	<26	<1%
Non-Medicare	5,636	19%	5,462	18%	5,448	18%	5,417	18%	5,309	17%
Female	2,768	49%	2,629	48%	2,581	47%	2,538	8%	2,446	8%
Male	2,868	51%	2,833	52%	2,867	53%	2,879	9.36%	2,863	9%
Unspecified	<26	<1%	<26	<1%	<26	<1%				
Total	29,391	100%	29,918	100%	30,196	100%	30,744	100%	30,977	100%
Surviving Spouse Enrollment										
Survivor	2,928	97%	2,966	97%	2,956	97%	2,951	97%	2,954	97%
Survivor Children	92	3%	98	3%	98	3%	95	3%	91	3%
Total	3,021	100%	3,064	100%	3,054	100%	3,046	100%	3,045	100%

Retiree Members and Dependents – Table – Coverage Level by Individual Plans

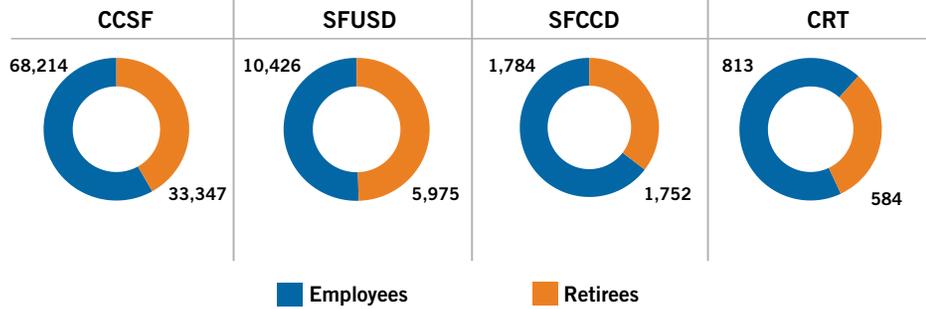
Medical Plan Enrollment: Non-Medicare Retiree Members and Dependents										
	2020		2021		2022		2023		2024	
Retiree Members by Coverage Level: Kaiser Permanente HMO										
Retiree Only	1,879	68%	1,787	67%	1,762	67%	1,734	66%	1,673	66%
Retiree with Adult Dependent Only	601	22%	578	22%	578	22%	563	21%	539	21%
Retiree with Child Dependents Only	131	6%	145	5%	142	5%	157	6%	165	6%
Retiree with Adult and Child Dependents	134	5%	157	6%	149	6%	169	6%	175	7%
Total	2,745	100%	2,667	100%	2,631	100%	2,623	100%	2,552	100%
Retiree Members by Coverage Level: Blue Shield Access+ HMO										
Retiree Only	775	64%	719	61%	702	61%	621	60%	608	59%
Retiree with Adult Dependent Only	234	19%	236	20%	232	20%	205	20%	198	19%
Retiree with Child Dependents Only	74	7%	76	7%	80	8%	72	8%	83	8%
Retiree with Adult and Child Dependents	118	10%	128	11%	132	11%	128	12%	134	13%
Total	1,201	100%	1,519	100%	1,146	100%	1,026	100%	1,023	100%
Retiree Members by Coverage Level: Blue Shield Trio HMO										
Retiree Only	614	72%	570	70%	553	71%	457	69%	421	67%
Retiree with Adult Dependent Only	140	16%	144	18%	131	17%	120	18%	113	18%
Retiree with Child Dependents Only	30	5%	28	4%	37	6%	27	5%	38	6%
Retiree with Adult and Child Dependents	63	7%	61	8%	57	7%	54	8%	56	9%
Total	847	100%	808	100%	778	100%	658	100%	628	100%
Retiree Members by Coverage Level: Blue Shield of CA PPO										
Retiree Only	608	76%	599	74%	616	75%	619	72%	625	73%
Retiree with Adult Dependent Only	153	19%	159	20%	140	17%	155	18%	143	17%
Retiree with Child Dependents Only	<26	3%	<26	3%	<26	4%	27	4%	36	4%
Retiree with Adult and Child Dependents	<26	2%	30	4%	40	5%	48	6%	56	7%
Total	761	100%	788	100%	796	100%	849	100%	860	100%
Retiree Members by Coverage Level: UHC Non-Medicare										
Retiree with Adult Dependent Only					43	87%	509	74%	469	74%
Retiree with Child Dependents Only					<26	2%	<26	3%	55	9%
Retiree with Adult and Child Dependents					<26	4%	123	18%	113	18%
Total					43	100%	684	100%	637	100%
Retiree Members by Coverage Level: Health Net CanopyCare HMO										
Retiree Only							36	77%	54	79%
Retiree with Adult Dependent Only							<26	15%	<26	10%
Retiree with Child Dependents Only							<26	2%	<26	3%
Retiree with Adult and Child Dependents							<26	6%	<26	7%
Total							47	100%	68	100%

Medical Plan Enrollment: Medicare Retiree Members and Dependents										
	2020		2021		2022		2023		2024	
Retiree Members by Coverage Level: Kaiser Permanente Senior Advantage HMO										
Retiree Only	7,614	70%	7,842	71%	9,814	73%	7,978	71%	8,170	71%
Retiree with Adult Dependent Only	2,982	28%	3,057	28%	3,478	26%	3,148	28%	3,160	27%
Retiree with Child Dependents Only	83	2%	73	2%	38	2%	68	1%	73	1%
Retiree with Adult and Child Dependents	112	1%	120	1%	<26	<1%	106	1%	101	1%
Total	10,791	100%	11,092	100%	13,330	100%	11,300	100%	11,504	100%
All Retiree Members by Coverage Level: UHC Medicare Advantage PPO										
Retiree Only	9,599	74%	9,814	73%	9,910	73%	9,734	72%	9,876	72%
Retiree with Adult Dependent Only	3,279	25%	3,478	26%	3,584	26%	3,693	27%	3,746	27%
Retiree with Child Dependents Only	33	1%	38	1%	51	1%	41	<1%	37	<1%
Retiree with Adult and Child Dependents	<26	<1%	<26	<1%	27	<1%	29	<1%	32	<1%
Total	12,911	100%	13,330	100%	13,572	100%	13,497	100%	13,691	100%

Dental and Vision Plan Enrollment: Retiree Members and Dependents										
	2020		2021		2022		2023		2024	
Total Dental Plan Enrollment Retirees vs. Dependents										
Retiree Members	23,131	70%	23,274	69%	24,515	70%	25,204	70%	25,772	70%
Dependents	9,845	30%	10,274	30%	10,596	30%	10,885	30%	11,119	30%
Total	32,976	100%	33,548	100%	35,111	100%	36,089	100%	36,891	100%
Retiree Lives by Dental Plan										
Delta Dental PPO	30,493	69%	31,175	70%	32,849	71%	33,881	72%	34,747	73%
DeltaCare USA DHMO	1,412	3%	1,274	3%	1,204	3%	1,174	2%	1,163	2%
UHC Dental DHMO	1,071	2%	1,099	2%	1,058	2%	1,034	2%	981	2%
Waived	11,415	26%	11,168	25%	11,065	24%	11,154	24%	10,926	23%
Total	44,391	100%	44,716	100%	46,176	100%	47,243	100%	47,817	100%
Retiree Members by Dental Plan										
Delta Dental PPO	21,290	66%	21,521	66%	22,830	68%	23,542	69%	24,157	69%
DeltaCare USA DHMO	1,031	3%	942	3%	904	3%	879	3%	863	2%
UHC Dental DHMO	810	2%	811	2%	781	2%	783	2%	752	2%
Waived	9,339	29%	9,182	28%	9,148	33%	9,042	26%	9,167	26%
Total	32,470	100%	32,456	100%	33,663	100%	34,246	100%	34,939	100%
Total VSP Vision Premier Plan Enrollment by Retiree Members										
Retiree only	3,525	62%	3,812	62%	4,213	63%	4,647	63%	4,937	63%
Retiree +1	1,988	35%	2,137	34%	2,314	34%	2,526	34%	2,674	34%
Retiree +2 or More	130	2%	163	2%	194	3%	213	3%	239	3%
Total	5,643	100%	6,112	100%	6,721	100%	7,386	100%	7,850	100%

PLAN ENROLLMENTS: DATA BY GROUP EMPLOYER

Medical Enrollment: Retiree vs. Employee Lives



Medical Enrollment: All Lives by Employer

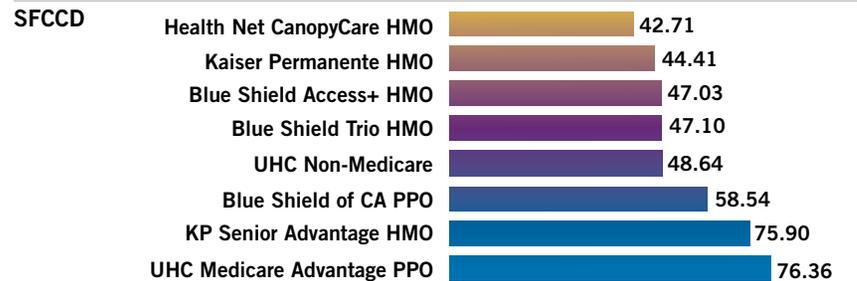
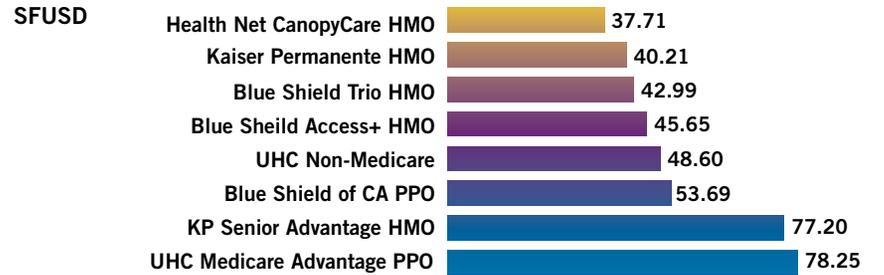
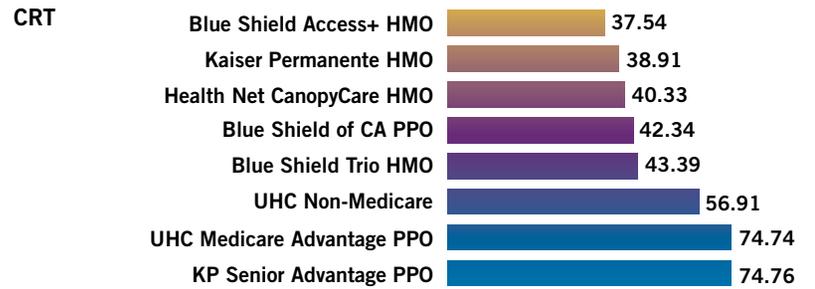
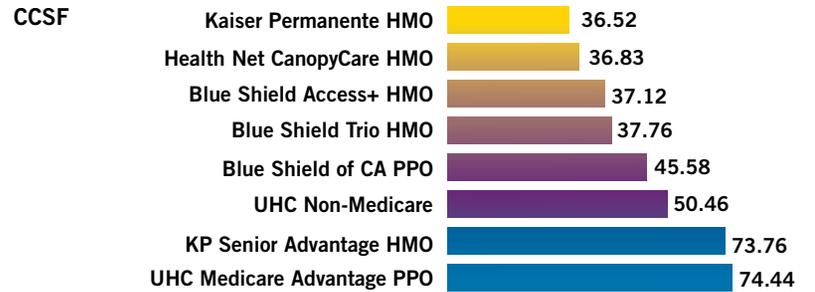
	CCSF	SFUSD	SFCCD	CRT
Kaiser Permanente HMO	43,198	8,622	1,174	462
Blue Shield Access+ HMO	20,027	602	462	272
UHC Medicare Advantage PPO	14,189	2,710	808	268
KP Senior Advantage HMO	11,329	2,725	748	205
Blue Shield Trio HMO	7,965	1,258	246	103
Blue Shield of CA PPO	3,050	135	46	70
UHC Non-Medicare	980	52	28	<26
Health Net CanopyCare HMO	913	297	<26	<26
Total	101,651	16,401	3,536	1,397

Average Age by Employer: All Lives

Average Age



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										
	2020		2021		2022		2023		2024	
CCSF Medical Plans All Lives										
All Employee and Retiree Lives	101,159		101,235		100,101		99,846		101,651	
CCSF Medical Plans Member vs. Dependent Lives										
All Members	54,905	54%	54,853	54%	54,624	55%	55,055	55%	56,317	52%
All Dependents	46,254	46%	46,382	46%	45,477	45%	44,791	45%	45,334	45%
Total	101,159	100%	101,235	100%	100,101	100%	99,846	100%	101,651	100%
CCSF: Employee Members by Medical Plan										
Kaiser Permanente HMO	18,658	58%	18,511	58%	18,181	58%	18,218	59%	18,712	58%
Blue Shield Access+ HMO	8,526	26%	8,352	26%	8,172	26%	8,063	26%	8,284	26%
Blue Shield Trio HMO	4,213	13%	3,956	12%	3,776	12%	3,448	11%	3,339	10%
Blue Shield of CA PPO	952	3%	959	3%	939	3%	1,042	3%	1,231	4%
Health Net CanopyCare HMO					155	<1%	311	1%	457	1%
Total	32,349	100%	31,778	100%	31,223	100%	31,102	100%	32,023	100%
CCSF: Retiree Members by Medical Plan										
UHC Medicare Advantage PPO	9,821	43%	10,216	44%	10,457	45%	10,868	45%	11,045	46%
Kaiser Permanente Senior Advantage HMO	7,838	35%	8,097	35%	8,188	35%	8,348	35%	8,529	35%
Kaiser Permanente HMO	2,372	11%	2,308	10%	2,268	10%	2,256	9%	2,215	9%
Blue Shield Access+ HMO	1,082	5%	1,048	5%	1,042	4%	946	4%	939	4%
Blue Shield of CA PPO	704	3%	714	3%	728	3%	771	3%	782	3%
Blue Shield Trio HMO	739	3%	692	3%	661	3%	569	2%	547	2%
UHC Non-Medicare					47	<1%	152	1%	148	1%
Health Net CanopyCare HMO					<26	<1%	42	<1%	64	<1%
Total	22,556	100%	23,075	100%	23,991	100%	23,952	100%	24,269	100%
City and County of San Francisco: FSA & Vision Plan Enrollment Year-by-Year										
CCSF Employee Members Flexible Spending Accounts - % of Eligible Members										
Healthcare FSA	6,327	20%	5,927	19%	6,548	21%	7,185	23%	7,555	24%
Child Care Dependent Care FSA	1,483	5%	887	3%	1,278	4%	1,446	5%	1,528	5%
CCSF Members by Vision Premier Plan										
Employees	13,445	100%	11,335	100%	12,145	100%	13,326	100%	14,970	100%
Retirees	5,007	100%	4,964	100%	5,475	100%	6,084	100%	6,503	100%

City and County of San Francisco Employees: Medical Plan Enrollment				
	2023		2024	
CCSF Employee Members vs. Dependents				
Active Employee Members	31,103	47%	32,023	47%
Adult Dependents of Employees	12,684	19%	12,912	19%
Child Dependents of Employees	23,005	34%	23,226	34%
Total	66,792	100%	68,161	100%
CCSF Employee Lives by Medical Plan				
Kaiser Permanente HMO	39,093	59%	39,843	58%
Blue Shield Access+ HMO	18,168	27%	18,435	37%
Blue Shield Trio HMO	7,211	11%	7,106	10%
Blue Shield of CA PPO	1,710	3%	1,949	3%
Health Net CanopyCare HMO	566	1%	828	1%
Total	66,792	100%	68,161	100%
CCSF Employee Members by Medical Plan Enrollment Level				
Kaiser Permanente HMO EE Only	7,737	25%	8,139	25%
Kaiser Permanente HMO EE+1	4,758	15%	4,870	15%
Kaiser Permanente HMO EE+2 or More	5,723	18%	5,704	18%
Total	18,218	59%	18,713	58%
Blue Shield Access+ HMO EE Only	3,018	10%	3,206	10%
Blue Shield Access+ HMO EE+1	2,274	7%	2,303	7%
Blue Shield Access+ HMO EE+2 or More	2,771	9%	2,775	9%
Blue Shield of CA PPO EE Only	694	2%	850	3%
Blue Shield of CA PPO EE+1	180	1%	196	1%
Blue Shield of CA PPO EE+2 or More	168	1%	185	1%
Blue Shield Trio HMO EE Only	1,551	5%	1,467	5%
Blue Shield Trio HMO EE+1	866	3%	834	3%
Blue Shield Trio HMO EE+2 or More	1,031	3%	1,038	3%
Total	12,553	40%	12,854	38%
Health Net CanopyCare HMO EE Only	172	1%	268	1%
Health Net CanopyCare HMO EE+1	71	<1%	82	<1%
Health Net CanopyCare HMO EE+2 or More	68	<1%	107	<1%
Total	311	1%	457	1%
Waived	1,879	6%	2,141	6%
Total	31,498	100%	34,189	100%

City and County of San Francisco Retirees: Medical Plan Enrollment				
	2023		2024	
CCSF Retiree Members vs. Dependents				
CCSF Retiree Members	23,952	73%	24,269	73%
Adult Dependents of Retirees	7,544	23%	7,565	23%
Child Dependents of Retirees	1,558	5%	1,603	5%
Total	33,504	100%	33,437	100%
CCSF Retiree Lives by Medical Plan				
UHC Medicare Advantage PPO	13,900	42%	14,170	42%
Kaiser Permanente Senior Advantage HMO	11,132	34%	11,327	34%
Kaiser Permanente HMO	3,389	10%	3,355	10%
Blue Shield Access+ HMO	1,590	5%	1,592	5%
Blue Shield of CA PPO	1,083	3%	1,101	3%
UHC Non-Medicare	501	2%	948	3%
Blue Shield Trio HMO	862	3%	859	3%
Health Net CanopyCare HMO	57	<1%	85	<1%
Total	33,054	100%	33,437	100%
CCSF Retiree Members by Medical Plan and Enrollment Level				
Kaiser Permanente HMO EE Only	1,459	6%	1,425	5%
Kaiser Permanente HMO EE+1	605	3%	586	2%
Kaiser Permanente HMO EE+2 or More	192	1%	204	1%
Kaiser Permanente Senior Advantage HMO EE Only	5,690	24%	5,866	21%
Kaiser Permanente Senior Advantage HMO EE+1	2,565	11%	2,572	9%
Kaiser Permanente Senior Advantage HMO EE+2 or More	94	<1%	91	<1%
Total	10,605	44%	10,744	39%
Blue Shield Access+ HMO EE Only	551	2%	551	2%
Blue Shield Access+ HMO EE+1	261	1%	248	1%
Blue Shield Access+ HMO EE+2 or More	134	1%	140	1%
Blue Shield of CA PPO EE Only	549	2%	558	2%
Blue Shield of CA PPO EE+1	168	1%	162	1%
Blue Shield of CA PPO EE+2 or More	54	<1%	62	<1%
Blue Shield Trio HMO EE Only	384	2%	356	1%
Blue Shield Trio HMO EE+1	129	1%	131	<1%
Blue Shield Trio HMO EE+2 or More	56	<1%	60	<1%
Total	2,286	10%	2,268	8%
UHC Non-Medicare EE+1	152	1%	130	1%
UHC Non-Medicare EE+2 or More	<26	<1%	<26	<1%
UHC Medicare Advantage PPO EE Only	7,300	30%	7,450	27%
UHC Medicare Advantage PPO EE+1	3,442	14%	3,475	11%
UHC Medicare Advantage PPO EE+2 or More	126	1%	120	<1%
Total	11,020	45%	11,193	41%
Health Net CanopyCare HMO EE Only	32	<1%	51	<1%
Health Net CanopyCare HMO EE +1	<26	<1%	<26	<1%
Health Net CanopyCare HMO EE +2 or More	<26	<1%	<26	<1%
Total	42	<1%	64	<1%
Waived	2,814	11%	3,032	11%
Total	26,767	100%	27,301	100%

City and County of San Francisco Employees: Dental Plan Enrollment				
	2023		2024	
CCSF Employee by Dental Plan and Enrollment Level				
Delta Dental PPO EE Only	11,199	36%	11,818	35%
Delta Dental PPO EE+1	7,611	25%	7,771	23%
Delta Dental PPO EE+2 or More	10,810	35%	11,043	32%
Total	29,620	94%	30,632	90%
DeltaCare USA DHMO EE Only	571	2%	686	2%
DeltaCare USA DHMO EE+1	137	<1%	166	<1%
DeltaCare USA DHMO EE+2 or More	140	<1%	158	<1%
Total	848	3%	1,010	3%
UHC Dental DHMO EE Only	297	1%	346	1%
UHC Dental DHMO EE+1	97	<1%	111	<1%
UHC Dental DHMO EE+2	95	<1%	94	<1%
Total	489	1%	551	2%
Waived	542	2%	1,996	5%
Total*	31,499*	100%	34,189*	100%

*This includes 37 members in the County Transportation Authority

City and County of San Francisco Retirees: Dental Plan Enrollment				
	2023		2024	
CCSF Retirees by Dental Plan and Enrollment Level				
Delta Dental PPO EE Only	11,174	55%	11,582	42%
Delta Dental PPO EE+1	6,859	34%	7,041	26%
Delta Dental PPO EE+2 or More	807	4%	829	3%
Total	18,840	93%	19,452	71%
DeltaCare USA DHMO EE Only	527	3%	513	2%
DeltaCare USA DHMO EE+1	202	1%	194	1%
DeltaCare USA DHMO EE+2 or More	<26	<1%	30	<1%
Total	729	4%	737	3%
UHC Dental DHMO EE Only	439	2%	429	2%
UHC Dental DHMO EE+1	164	1%	154	1%
UHC Dental DHMO EE+2	<26	<1%	<26	<1%
Total	618	3%	595	2%
Waived	6,566	24%	6,517	24%
Total	26,766	100%	27,301	100%

San Francisco Unified School District (SFUSD)

SFUSD: Medical Plan Enrollment Year-by-Year										
	2020		2021		2022		2023		2024	
SFUSD Medical Plans All Lives										
All Employee and Retiree Lives	17,531		17,382		16,955		16,458		16,401	
SFUSD Medical Plans Member vs. Dependent Lives										
All Members	12,501	71%	12,415	57%	12,200	72%	11,910	72%	11,890	72%
All Dependents	5,030	29%	4,967	43%	4,755	28%	4,548	28%	4,511	28%
Total	17,531	100%	17,382	100%	16,955	100%	16,458	100%	16,401	100%
SFUSD Employee Members by Medical Plan										
Kaiser Permanente HMO	5,983	80%	5,990	81%	5,856	81%	5,647	81%	5,611	80%
Blue Shield Trio HMO	965	13%	909	12%	893	12%	798	11%	769	11%
Blue Shield Access+ HMO	469	6%	440	6%	425	6%	392	6%	361	5%
Blue Shield of CA PPO	78	1%	69	1%	64	1%	79	1%	67	1%
Health Net CanopyCare HMO					<26	<1%	59	<1%	209	3%
Total	7,495	100%	7,408	100%	7,238	100%	6,976	100%	7,017	100%
SFUSD Retiree Members by Medical Plan										
UHC Medicare Advantage PPO	2,292	46%	2,818	45%	2,268	46%	2,253	46%	2,250	46%
Kaiser Permanente Senior Advantage HMO	2,241	45%	2,799	45%	2,257	45%	2,227	45%	2,225	46%
Kaiser Permanente HMO	262	5%	297	5%	242	5%	254	5%	245	5%
Blue Shield Trio HMO	76	2%	125	2%	82	2%	64	1%	51	1%
Blue Shield of CA PPO	61	1%	67	1%	52	1%	46	<1%	47	1%
Blue Shield Access+ HMO	74	1%	88	2%	59	1%	48	<1%	40	1%
UHC Non-Medicare					<26	<1%	<26	<1%	<26	<1%
Total	5,006	100%	6,194	100%	4,960	100%	4,934	100%	4,873	100%
SFUSD: Vision Plan Enrollment Year-by-Year										
SFUSD Members by Vision Premier Plan										
Employees	1,165	100%	1,188	100%	1,249	100%	1,439	100%	1,790	100%
Retirees	765	100%	801	100%	856	100%	892	100%	941	100%

SFUSD Employees: Medical Plan Enrollment				
	2023		2024	
SFUSD Employee Members vs. Dependents				
Active Employee Members	6,976	67%	7,017	67%
Adult Dependents of Employees	1,294	12%	1,327	13%
Child Dependents of Employees	2,101	20%	2,082	20%
Total	10,371	100%	10,426	100%
SFUSD Employee Lives by Medical Plan				
Kaiser Permanente HMO	8,346	80%	8,300	80%
Blue Shield Trio HMO	1,215	11%	1,196	11%
Blue Shield Access+ HMO	606	6%	553	5%
Blue Shield of CA PPO	95	<1%	83	1%
Health Net CanopyCare HMO	107	<1%	294	3%
Total	10,371	100%	10,426	100%
SFUSD Employee Members by Medical Plan and Enrollment Level				
Kaiser Permanente HMO EE Only	4,003	57%	3,980	49%
Kaiser Permanente HMO EE+1	991	14%	976	12%
Kaiser Permanente HMO EE+2 or More	653	9%	655	8%
Total	5,647	81%	5,611	69%
Blue Shield Access+ HMO EE Only	267	4%	257	3%
Blue Shield Access+ HMO EE+1	71	1%	51	1%
Blue Shield Access+ HMO EE+2 or More	54	1%	53	1%
Blue Shield of CA PPO EE Only	67	1%	56	1%
Blue Shield of CA PPO EE+1	<26	<1%	<26	<1%
Blue Shield of CA PPO EE+2 or More	<26	<1%	<26	<1%
Blue Shield Trio HMO EE Only	568	8%	543	7%
Blue Shield Trio HMO EE+1	122	2%	112	1%
Blue Shield Trio HMO EE+2 or More	108	2%	114	1%
Total	1,269	18%	1,197	15%
Health Net CanopyCare HMO EE Only	32	<1%	149	2%
Health Net CanopyCare HMO EE+1	<26	<1%	44	1%
Health Net CanopyCare HMO EE+2 or More	<26	<1%	<26	<1%
Total	59	1%	209	3%
Waived	1,011	13%	1,111	13%
Total	7,987	100%	8,128	100%

SFUSD Retirees: Medical Plan Enrollment				
	2023		2024	
SFUSD Retiree Members vs. Dependents				
Retiree Members	4,934	81%	4,873	82%
Adult Dependents of Retirees	1,071	17%	1,030	17%
Child Dependents of Retirees	81	1%	72	1%
Total	6,086	100%	5,975	100%
SFUSD Retiree Lives by Medical Plan				
Kaiser Permanente Senior Advantage HMO	2,738	45%	2,735	46%
UHC Medicare Advantage PPO	2,758	45%	2,685	45%
Kaiser Permanente HMO	355	5%	322	5%
Blue Shield Trio HMO	88	2%	62	1%
UHC Non-Medicare	<26	<1%	51	1%
Blue Shield Access+ HMO	54	<1%	49	1%
Blue Shield of CA PPO	52	<1%	52	1%
Health Net CanopyCare HMO	<26	<1%	<26	<1%
Total	6,086	100%	5,975	100%
SFUSD Retiree Members by Medical Plan and Enrollment Level				
Kaiser Permanente HMO EE Only	181	4%	175	3%
Kaiser Permanente HMO EE+1	66	1%	62	1%
Kaiser Permanente HMO EE+2 or More	<26	<1%	<26	<1%
Kaiser Permanente Senior Advantage HMO EE Only	1,735	35%	1,741	31%
Kaiser Permanente Senior Advantage HMO EE+1	477	10%	471	8%
Kaiser Permanente Senior Advantage HMO EE+2 or More	<26	<1%	<26	<1%
Total	2,481	50%	2,470	44%
Blue Shield Access+ HMO EE Only	43	1%	32	1%
Blue Shield Access+ HMO EE+1	<26	<1%	<26	<1%
Blue Shield Access+ HMO EE+2 or More	<26	<1%	<26	<1%
Blue Shield of CA PPO EE Only	41	1%	43	1%
Blue Shield of CA PPO EE+1	<26	1%	<26	<1%
Blue Shield of CA PPO EE+2 or More	<26	1%	<26	<1%
Blue Shield Trio HMO EE Only	48	1%	43	1%
Blue Shield Trio HMO EE+1	<26	<1%	<26	<1%
Blue Shield Trio HMO EE+2 or More	<26	<1%	<26	<1%
Total	158	3%	138	1%
UHC Non-Medicare EE+1	<26	<1%	<26	<1%
UHC Non-Medicare EE+2 or More	<26	<1%	<26	<1%
UHC Medicare Advantage PPO EE Only	1,775	36%	1,773	32%
UHC Medicare Advantage PPO EE+1	477	10%	470	8%
UHC Medicare Advantage PPO EE+2 or More	<26	<1%	<26	<1%
Total	2,285	47%	2,243	41%
Health Net CanopyCare HMO EE Only	<26	<1%	<26	<1%
Health Net CanopyCare HMO EE+1	<26	<1%	<26	<1%
Total	<26	<1%	<26	<1%
Waived	640	13%	686	12%
Total	5,574	100%	5,559	100%

City College of San Francisco (SFCCD)

SFCCD: Medical Plan Enrollment Year-by-Year										
	2020		2021		2022		2023		2024	
SFCCD Medical Plans All Lives										
All Employee and Retiree Lives	4,146		4,060		3,815		3,506		3,536	
SFCCD Medical Plans Member vs Dependent Lives										
All Members	2,774	67%	2,703	66%	2,566	67%	2,384	68%	2,413	68%
All Dependents	1,372	33%	1,357	33%	1,249	33%	1,112	32%	1,123	32%
Total	4,145	100%	4,060	100%	3,815	100%	3,506	100%	3,536	100%
SFCCD: Employee Members by Medical Plan										
Kaiser Permanente HMO	851	61%	1,395	61%	734	62%	591	60%	652	62%
Blue Shield Access+ HMO	318	23%	531	23%	273	23%	240	24%	237	23%
Blue Shield Trio HMO	208	15%	343	15%	177	15%	144	14%	127	12%
Blue Shield of CA PPO	<26	1%	<26	1%	<26	1%	<26	1%	129	12%
Health Net CanopyCare HMO					<26	<1%	<26	<1%	<26	2%
Total	1,377	100%	2,269	100%	1,184	100%	993	100%	1,048	100%
SFCCD: Retiree Members by Medical Plan										
UHC Medicare Advantage PPO	638	46%	786	44%	642	47%	651	46%	648	47%
Kaiser Permanente Senior Advantage HMO	570	41%	738	44%	571	42%	583	42%	584	43%
Kaiser Permanente HMO	88	7%	102	6%	77	6%	75	6%	61	4%
Blue Shield of CA PPO	28	2%	39	2%	29	2%	27	2%	<26	2%
Blue Shield Access+ HMO	32	2%	66	4%	28	2%	28	2%	26	2%
Blue Shield Trio HMO	29	2%	35	2%	<26	2%	<26	2%	<26	1%
UHC Non-Medicare							<26	1%	<26	1%
Health Net CanopyCare HMO							<26	<1%	<26	1%
Total	1,385	100%	1,766	100%	1,347	100%	1,391	100%	1,365	100%
SFCCD: Vision Plan Enrollment Year-by-Year										
SFCCD Members by Vision Premier Plan										
Employees	268	100%	269	100%	261	100%	235	100%	247	100%
Retiree	242	100%	246	100%	260	100%	281	100%	283	100%

SFCCD Employees: Medical Plan Enrollment				
	2023		2024	
SFCCD Employee Members vs. Dependents				
Active Employee Members	993	57%	1,048	59%
Adult Dependents of Employees	427	25%	303	17%
Child Dependents of Employees	301	17%	433	24%
Total	1,721	100%	1,784	100%
SFCCD Employee Lives by Medical Plan				
Kaiser Permanente HMO	1,006	59%	1,097	61%
Blue Shield Access+ HMO	440	25%	422	24%
Blue Shield Trio HMO	249	15%	224	13%
Blue Shield of CA PPO	<26	<1%	<26	1%
Health Net CanopyCare PPO	<26	<1%	<26	1%
Total	1,718	100%	1,743	100%
SFCCD Employee Members by Medical Plan and Enrollment Level				
Kaiser Permanente HMO EE Only	344	35%	393	32%
Kaiser Permanente HMO EE+1	146	15%	149	12%
Kaiser Permanente HMO EE+2 or More	101	10%	110	9%
Total	591	53%	652	52%
Blue Shield Access+ HMO EE Only	132	13%	139	11%
Blue Shield Access+ HMO EE+1	53	5%	47	4%
Blue Shield Access+ HMO EE+2 or More	55	6%	51	4%
Blue Shield of CA PPO EE Only	<26	<1%	<26	<1%
Blue Shield of CA PPO EE+1	<26	<1%	<26	<1%
Blue Shield of CA PPO EE+2 or More	<26	<1%	<26	<1%
Blue Shield Trio HMO EE Only	80	8%	73	6%
Blue Shield Trio HMO EE+1	41	4%	33	3%
Blue Shield Trio HMO EE+2 or More	<26	2%	<26	2%
Total	396	40%	379	30%
Health Net Canopy Care HMO EE Only	<26	1%	<26	1%
Health Net Canopy Care HMO EE+1	<26	1%	<26	1%
Health Net Canopy Care HMO EE+2	<26	1%	<26	1%
Total	<26	1%	<26	1%
Waived	116	10%	197	16%
Total	1,109	100%	1,245	100%

SFCCD Retirees: Medical Plan Enrollment				
	2023		2024	
SFCCD Retiree Members vs. Dependents				
Retiree Members	1,391	76%	1,365	78%
Adult Dependents of Retirees	404	22%	352	20%
Child Dependents of Retirees	44	2%	35	2%
Total	1,839	100%	1,752	100%
SFCCD Retiree Lives by Medical Plan				
UHC Medicare Advantage PPO	803	44%	807	46%
Kaiser Permanente Senior Advantage HMO	752	42%	748	43%
Kaiser Permanente HMO	93	5%	77	4%
Blue Shield Access+ HMO	43	2%	40	2%
Blue Shield of CA PPO	37	2%	30	2%
UHC Non-Medicare	35	2%	27	2%
Blue Shield Trio HMO	<26	<1%	<26	1%
Health Net CanopyCare	<26	<1%	<26	<1%
Total	1,785	100%	1,752	100%
SFCCD Retiree Members by Medical Plan and Enrollment Level				
Kaiser Permanente HMO EE Only	59	4%	47	3%
Kaiser Permanente HMO EE+1	<26	1%	<26	1%
Kaiser Permanente HMO EE+2 or More	<26	<1%	<26	<1%
Kaiser Permanente Senior Advantage HMO EE Only	426	27%	430	28%
Kaiser Permanente Senior Advantage HMO EE+1	152	10%	148	10%
Kaiser Permanente Senior Advantage HMO EE+2	<26	<1%	<26	<1%
Total	658	42%	645	42%
Blue Shield Access+ HMO EE Only	<26	1%	<26	1%
Blue Shield Access+ HMO EE+1	<26	1%	<26	1%
Blue Shield Access+ HMO EE+2 or More	<26	<1%	<26	<1%
Blue Shield of CA PPO EE Only	<26	1%	<26	1%
Blue Shield of CA PPO EE+1	<26	<1%	<26	<1%
Blue Shield of CA PPO EE+2 or More	<26	<1%	<26	<1%
Blue Shield Trio HMO EE Only	<26	1%	<26	1%
Blue Shield Trio HMO EE+1	<26	<1%	<26	<1%
Blue Shield Trio HMO EE+2	<26	<1%	<26	<1%
Total	73	5%	66	4%
UHC Non-Medicare EE+1	<26	1%	<26	<1%
UHC Non-Medicare EE+2	<26	<1%	<26	<1%
UHC Medicare Advantage PPO EE Only	485	31%	477	31%
UHC Medicare Advantage PPO EE+1	163	10%	169	11%
Total	659	42%	653	42%
Health Net CanopyCare HMO EE Only	<26	<1%	<26	<1%
Total	<26	<1%	<26	<1%
Waived	167	11%	180	12%
Total	1,558	100%	1,545	100%

Superior Court of San Francisco (CRT)

Superior Court of San Francisco: Medical Plan Enrollment Year-by-Year										
	2020		2021		2022		2023		2024	
Superior Court: Medical Plan Enrollment All Lives										
All Employee and Retiree Lives	1,395		1,392		1,379		1,351		1,397	
Superior Court: Medical Plans Member and Dependent Lives										
All Members	840	60%	834	60%	835	61%	835	62%	871	62%
All Dependents	555	40%	558	40%	544	39%	516	38%	526	38%
Total	1,395	100%	1,392	100%	1,379	100%	1,351	100%	1,397	100%
Superior Court: Employee Lives by Medical Plan										
Kaiser Permanente HMO	447	49%	397	48%	399	50%	397	51%	420	52%
Blue Shield Access+ HMO	336	36%	280	34%	269	34%	253	33%	243	30%
Blue Shield Trio HMO	105	11%	110	13%	94	12%	82	11%	83	10%
Blue Shield of CA PPO	29	3%	29	3%	35	4%	38	5%	57	7%
UHC Non-Medicare (EPOs Introduced in 2023)	<26	<1%	<26	<1%	<26	<1%	<26	<1%	<26	<1%
Health Net CanopyCare HMO							<26	<1%	<26	<1%
Total	917	100%	816	100%	797	100%	776	100%	813	100%
Superior Court: Retiree Lives by Medical Plan										
UHC Medicare Advantage PPO	248	46%	248	43%	252	43%	257	44%	266	45%
Kaiser Permanente Senior Advantage HMO	180	33%	192	33%	191	33%	190	33%	205	35%
Kaiser Permanente HMO	59	11%	56	9%	51	9%	50	9%	42	7%
Blue Shield Access+ HMO	38	7%	46	8%	43	7%	27	5%	29	5%
Blue Shield Trio HMO	<26	2%	<26	3%	<26	4%	<26	4%	<26	3%
Blue Shield of CA PPO	<26	1%	<26	2%	26	3%	<26	3%	<26	2%
Health Net CanopyCare							<26	<1%	<26	<1%
Total	525	100%	542	100%	537	100%	575	100%	584	100%

Superior Court of San Francisco Employees: Medical Plan Enrollment				
	2023		2024	
Superior Court: Employee Members vs. Dependents				
Active Employee Members	368	46%	401	49%
Adult Dependents of Employees	268	33%	143	19%
Child Dependents of Employees	162	20%	259	32%
Total	798	100%	813	100%
Superior Court: Employee Lives by Medical Plan				
Kaiser Permanente HMO	397	51%	420	52%
Blue Shield Access+ HMO	253	32%	243	30%
Blue Shield Trio HMO	82	10%	83	10%
Blue Shield of CA PPO	38	5%	57	7%
Health Net CanopyCare	<26	1%	<26	1%
Total	770	100%	808	100%
Superior Court: Employee Members by Medical Plan and Enrollment Level				
Kaiser Permanente HMO EE Only	89	24%	106	24%
Kaiser Permanente HMO EE+1	43	12%	49	11%
Kaiser Permanente HMO EE+2 or More	56	15%	55	12%
Total	188	45%	210	46%
Blue Shield Access+ HMO EE Only	41	11%	41	9%
Blue Shield Access+ HMO EE+1	<26	7%	<26	5%
Blue Shield Access+ HMO EE+2 or More	47	13%	45	10%
Blue Shield of CA PPO EE Only	<26	2%	<26	4%
Blue Shield of CA PPO EE+1	<26	2%	<26	3%
Blue Shield of CA PPO EE+2 or More	<26	1%	<26	1%
Blue Shield Trio HMO EE Only	<26	7%	<26	4%
Blue Shield Trio HMO EE+1	<26	<1%	<26	2%
Blue Shield Trio HMO EE + 2 or More	<26	3%	<26	3%
Total	177	42%	186	41%
Health Net CanopyCare HMO EE Only	<26	<1%	<26	<1%
Health Net CanopyCare HMO EE +2 or More	<26	<1%	<26	<1%
Total	<26	<1%	<26	<1%
Waived	51	12%	52	12%
Total	419	100%	453	100%

Superior Court of San Francisco Retirees: Medical Plan Enrollment				
	2023		2024	
Superior Court: Retiree Members vs. Dependents				
Retiree Members	467	77%	470	80%
Adult Dependents of Retirees	121	20%	110	20%
Child Dependents of Retirees	<26	3%	<26	2%
Total	605	100%	584	100%
Superior Court: Retiree Lives by Medical Plan				
UHC Medicare Advantage PPO	257	44%	226	45%
Kaiser Permanente Senior Advantage HMO	190	33%	205	35%
Kaiser Permanente HMO	50	8%	42	7%
Blue Shield Access+ HMO	27	4%	29	5%
Blue Shield Trio HMO	<26	3%	<26	3%
Blue Shield of CA PPO	<26	<1%	<26	2%
UHC Non-Medicare	<26	1%	<26	1%
Total	575	100%	584	100%
Superior Court: Retiree Members by Medical Plan and Enrollment Level				
Kaiser Permanente HMO EE Only	35	7%	26	5%
Kaiser Permanente HMO EE+1	<26	<1%	<26	1%
Kaiser Permanente HMO EE+2 or More	<26	<1%		
Kaiser Permanente Senior Advantage HMO EE Only	127	27%	133	25%
Kaiser Permanente Senior Advantage HMO EE+1	30	6%	36	7%
Kaiser Permanente Senior Advantage HMO EE+2	<26	<1%		
Total	200	43%	203	38%
Blue Shield Access+ HMO EE Only	<26	<1%	<26	2%
Blue Shield Access+ HMO EE+1	<26	<1%	<26	1%
Blue Shield Access+ HMO EE+2 or More	<26	<1%		
Blue Shield of CA PPO EE Only	<26	<1%	<26	<1%
Blue Shield of CA PPO EE+1	<26	<1%		
Blue Shield of CA PPO EE +2 or More	<26	<1%	<26	<1%
Blue Shield Trio HMO EE Only	<26	<1%	<26	1%
Blue Shield Trio HMO EE+1	<26	<1%	<26	1%
Blue Shield Trio HMO EE+2 or More	<26	<1%	<26	<1%
Total	46	10%	41	8%
UHC Non-Medicare EE+1	<26	<1%	<26	<1%
UHC Medicare Advantage PPO EE Only	174	37%	176	33%
UHC Medicare Advantage PPO EE+1	40	9%	42	8%
Total	220	47%	225	42%
Health Net CanopyCare HMO EE Only	<26	<1%	<26	<1%
Health Net CanopyCare HMO EE+1	<26	1%	<26	1%
Total	<26	<1%	<26	<1%
Waived	94	17%	64	12%
Total	561	100%	534	100%

Superior Court of San Francisco: Dental Enrollment: Employee Members				
	2023		2024	
Superior Court: Employees Members by Dental Plan and Enrollment Level				
Delta Dental PPO				
EE Only	152	40%	171	38%
EE+1	83	22%	91	20%
EE+2 or More	119	32%	122	27%
Sub-Total	354	94%	384	85%
Deltacare USA DHMO				
EE Only	<26	2%	<26	2%
EE+1	<26	1%	<26	1%
EE+2 or More	<26	1%	<26	1%
Sub-Total	<26	4%	<26	4%
UHC Dental DHMO				
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%
Waived	<26	5%	43	9%
Total	397	100%	453	100%
Superior Court of San Francisco: FSA & Vision Plan Enrollment: Employee Members				
Superior Court: Employees Members Flexible Spending Accounts % of Eligible Members				
Healthcare FSA	72	19%	94	22%
Child Care Dependent Care FSA	<26	14%	<26	5%
Total	72	23%	114	28%
Superior Court: Employee Members by Vision Premier Plan				
Employees	181	100%	247	100%

Superior Court of San Francisco: Dental Enrollment: Retiree Members				
	2023		2024	
Superior Court: Retirees Members by Dental Plan and Enrollment Level				
Delta Dental PPO				
EE Only	272	69%	270	51%
EE+1	90	23%	99	19%
EE+2 or More	<26	2%	<26	1%
Sub-Total	362	94%	374	70%
Deltacare USA DHMO				
EE Only	<26	2%	<26	1%
EE+1	<26	2%	<26	1%
Sub-Total	<26	4%	<26	2%
UHC Dental DHMO				
EE Only	<26	2%	<26	1%
EE+1	<26	1%	<26	<1%
Sub-Total	<26	2%	<26	1%
Waived	139	26%	140	26%
Total	531	100%	534	100%
Superior Court of San Francisco: Vision Plan Enrollment: Retiree Members				
Superior Court: Retiree Members by Vision Premier Plan				
Retirees	118	100%	283	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.