

# 2021 DEMOGRAPHICS REPORT



# TABLE OF CONTENTS

<b>Overview</b> .....	<b>3</b>
Medical Enrollment.....	3
Dental & FSA Enrollment.....	4
Voluntary Benefits & Vision Premier Enrollment.....	5
<b>Enrolled Lives</b> .....	<b>6</b>
All Covered Lives – Tree Map Representation.....	7
Dashboard Visual – by Plan, Members vs. Dependents and Average Age.....	8
Table and Map by Top Counties.....	9
Table by Medical Plans, Employer, Gender.....	10
Table by Age-Bands.....	11
<b>Employee and Retiree Members</b> .....	<b>12</b>
Dashboard Visual – by Plan, Employees vs. Retirees, Average Age, Gender.....	13
Table and Map by Top Counties.....	14
Table by Employees and Retirees – Non-Medicare / Medicare Retirees by County.....	15
By Medical Plans, Employer, Gender, Domestic Partner, Married Spouse, Split Coverage.....	16
By Coverage Level, Dependent Types.....	17
<b>Employee Members and Dependents</b> .....	<b>18</b>
Dashboard Visual by Race/Ethnicity, Members vs. Dependents and Average Age.....	19
Table and Map by Top Counties.....	20
Table by Employees and Dependents – Plan, Gender, Coverage Level, Dental.....	21
Table – Coverage Level by Individual Plans.....	22
<b>Retiree Members and Dependents</b> .....	<b>23</b>
Dashboard Visual – by Plan, Retirees vs. Dependents, Average Age, Dependent Type.....	24
Table and Maps by Top Counties.....	25
Table – Retiree Enrollment, Waived by State and Country.....	26
Table – by Plan, Employer, Coverage Level.....	27
Table – by Gender, Surviving Spouse.....	28
Table – Coverage Level by Individual Plans.....	29
Table – Dental and Vision Enrollment.....	30
<b>Employers</b> .....	<b>31</b>
Dashboard Visual – by Plan, Employees vs. Retirees, Average Age.....	32
Table – City and County of San Francisco (CCSF) – Medical, Vision Plan Enrollment, FSA.....	33
Table – CCSF – Employees vs. Retirees by Individual Plan and Coverage Level.....	34
Table – CCSF – Employees vs. Retirees by Dental Plan and Coverage Level.....	35
Table – San Francisco Unified School District (SFUSD) – by Medical and Vision Plan Enrollment.....	36
Table – SFUSD – Employees vs. Retirees by Individual Plan and Coverage Level.....	37
Table – City College of San Francisco (SFCCD) – by Medical and Vision Plan Enrollment.....	38
Table – SFCCD – Employees vs. Retirees by Individual Plan and Coverage Level.....	39
Table – Superior Court of San Francisco (CRT) – by Medical Plan Enrollment.....	40
Table – CRT – Employees vs. Retirees by Individual Plan and Coverage Level.....	41
Table – CRT – by Dental Plan and Coverage Level, Vision and FSA.....	42
<b>Glossary</b> .....	<b>43</b>

# OVERVIEW

The San Francisco Health Service System (SFHSS) administers health 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, 2021.

## Medical Enrollment

The COVID-19 pandemic dominated the healthcare landscape in 2020 and impacted enrollment values. As a result, the IRS allowed for mid-year plan year changes, SFHSS suspended delinquency processing to avoid disruption of care, and hiring/re-hiring of staff was delayed.

All Lives–Medical	2020	2021	Change	% of Change
Blue Shield Access+ HMO	23,273	22,819	-454	-2%
Blue Shield Trio HMO	12,053	11,599	-454	-4%
Kaiser Permanente HMO	56,124	55,172	-952	-2%
KP Senior Advantage HMO	13,463	14,544	1,081	8%
UHC Medicare Advantage PPO	16,316	17,092	776	5%
UHC PPO (City Plan)	3,002	2,843	-159	-5%
Waived	12,252	11,905	-347	-3%
<b>Total Lives</b>	<b>136,483</b>	<b>135,974</b>	<b>-509</b>	<b>&lt;1%</b>

Employee Lives–Medical	2020	2021	Change	% of Change
Blue Shield Access+ HMO	20,959	20,527	-432	-2%
Blue Shield Trio HMO	10,565	10,164	-401	-4%
Kaiser Permanente HMO	51,493	51,324	-169	-1%
UHC Medicare Advantage PPO	20	23	3	15%
UHC PPO (City Plan)	1,783	1,766	-17	-1%
Waived	7,272	6,833	-439	-6%
<b>Total Lives</b>	<b>92,092</b>	<b>90,637</b>	<b>-1,455</b>	<b>-2%</b>

Non-Medicare Retiree Lives–Medical	2020	2021	Change	% of Change
Blue Shield Access+ HMO	2,314	2,292	-22	-1%
Blue Shield Trio HMO	1,488	1,435	-53	-4%
Kaiser Permanente HMO	4,631	3,848	-783	-17%
UHC PPO (City Plan)	1,219	1,077	-142	-12%
Waived	3,106	2,384	-722	-23%
<b>Total Lives</b>	<b>12,758</b>	<b>11,036</b>	<b>-1,722</b>	<b>-13%</b>

Medicare Retiree Lives–Medical	2020	2021	Change	% of Change
KP Senior Advantage HMO	13,463	14,544	1,081	8%
UHC Medicare Advantage PPO	16,296	17,069	773	5%
Waived	1,874	2,688	814	43%
<b>Total Lives</b>	<b>31,633</b>	<b>34,301</b>	<b>2,668</b>	<b>8%</b>

All Lives–Medical	2020	2021
Members	71,020	70,805
Dependents	53,211	53,264
<b>Total Lives</b>	<b>124,231</b>	<b>124,069</b>

## 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 2021, the overall count of enrolled lives decreased by 199 lives.

All Lives by Group - Dental	2020	2021	Change	% of Change
Employees	77,350	76,181	-1,169	1.5%
Retirees	44,391	45,361	970	2%
<b>Total Lives</b>	<b>121,741</b>	<b>121,542</b>	<b>-199</b>	<b>&lt;1%</b>

All Lives by Plan - Dental	2020	2021	Change	% of Change
Delta Dental PPO	103,309	103,454	145	<1%
DeltaCare USA DHMO	2,688	2,618	-70	-3%
UnitedHealthcare Dental DHMO	2,016	2,018	2	<1%
Waived	13,728	13,452	-276	2%
<b>Total Lives</b>	<b>121,741</b>	<b>121,542</b>	<b>-199</b>	<b>&lt;1%</b>

## 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 decrease in enrollment in 2021 may be attributable to the pandemic, which impacted access to healthcare providers and demand for dependent care services.

FSAs	2020	2021	Change	% of Change
Healthcare FSA	6,425	6,005	-420	-7%
Child Care Dependent Care FSA	1,503	893	-610	-68%
<b>Total FSA</b>	<b>7,928</b>	<b>6,898</b>	<b>-1,030</b>	<b>-15%</b>

## 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. Enrollment increased in all of the voluntary benefits offered except for Pets Best which dipped slightly.

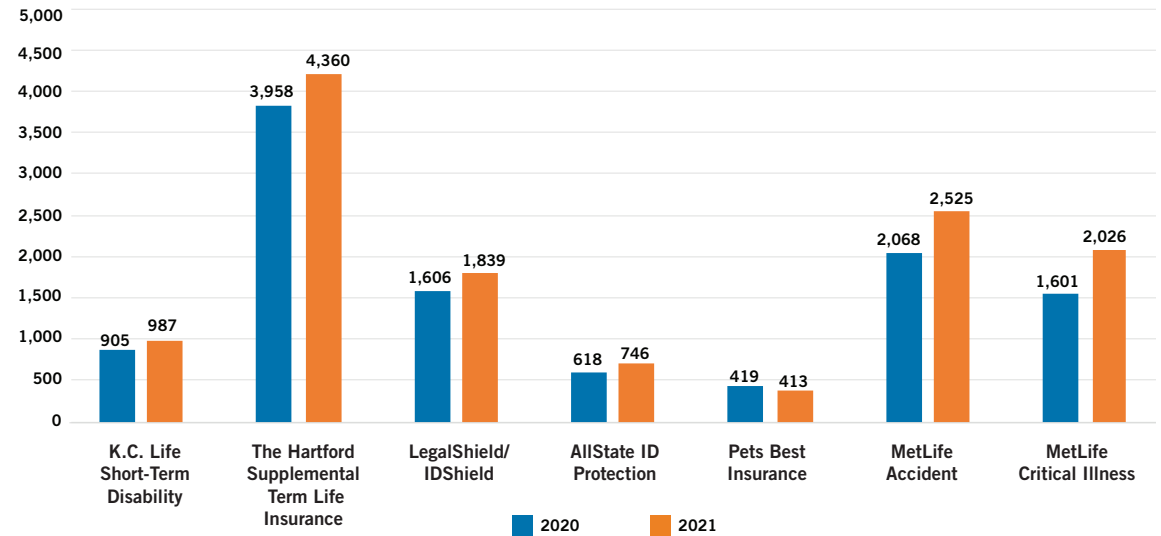
The most popular plans are the Hartford Supplemental Life, MetLife Accident and MetLife Critical Illness.

The following Voluntary Benefits are available to employees:

- K.C. Life Short-Term Disability Insurance
- The Hartford Supplemental-Term Life Insurance
- LegalShield/IDShield Legal Plan
- AllState Identity Protection
- Pets Best Pet Insurance
- MetLife Accident Insurance
- MetLife Critical Illness Insurance

Vision Premier continues to be a popular benefit. Enrollment has increased every year this benefit has been offered.

Voluntary Benefits Enrollment



Vision Premier Enrollment: All Lives				
	2020	%	2021	%
<b>Vision Premier Plan</b>				
Employees	26,408	21%	27,998	23%
Retirees	7,971	6%	8,669	7%
<b>Total</b>	<b>34,379</b>	<b>28%</b>	<b>36,667</b>	<b>30%</b>
<b>Vision Basic Plan</b>				
Employees	58,412	47%	56,822	46%
Retirees	31,440	25%	30,580	25%
<b>Total</b>	<b>89,852</b>	<b>72%</b>	<b>87,402</b>	<b>70%</b>
<b>Grand Total</b>	<b>124,231</b>	<b>100%</b>	<b>124,069</b>	<b>100%</b>

# ENROLLED LIVES

---

## All Employee and Retiree Members and Dependents

- Enrollment in medical coverage decreased slightly from the previous year. SFHSS covers 124,069 lives, a decrease of 162 lives.
- 38% of the lives (46,983) 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 saw slight changes. Contra Costa, Marin and San Mateo saw decreases in lives by 280, 10 and 5 respectively. San Mateo had the largest gain with 315 lives from last year.
- The proportion of employee to retiree lives enrolled in medical coverage shifted with retiree lives at 33% and employees at 67%.
- SFHSS has an additional 2,812 employee members and 3,159 retiree members who waived medical coverage.

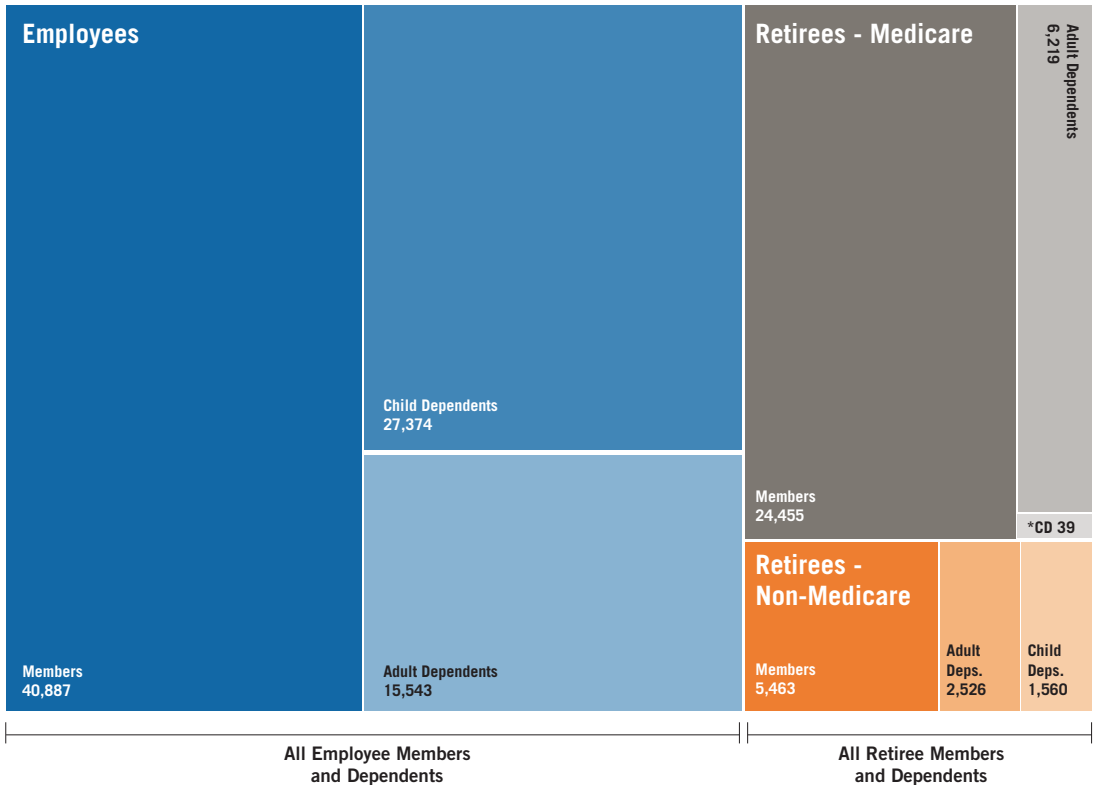
## ALL LIVES COVERED BY SFHSS MEDICAL PLANS: 124,069

**Employees:**

- Continuing the trend observed in the last couple of years, the dependent proportion of employee lives continues to increase slightly. In 2021 the driver of the changing ratios is the decrease of employees.
- 47% (19,312) of employees have no dependents enrolled in medical coverage.
- 1,730 employees eligible to enroll in dental have waived coverage. Of those, 280 enrolled in medical but waived dental. The remainder waived both their medical and dental coverage.
- The percent of employees enrolled at the family coverage tier (+2 or more) increased by 1 percent to 28%.

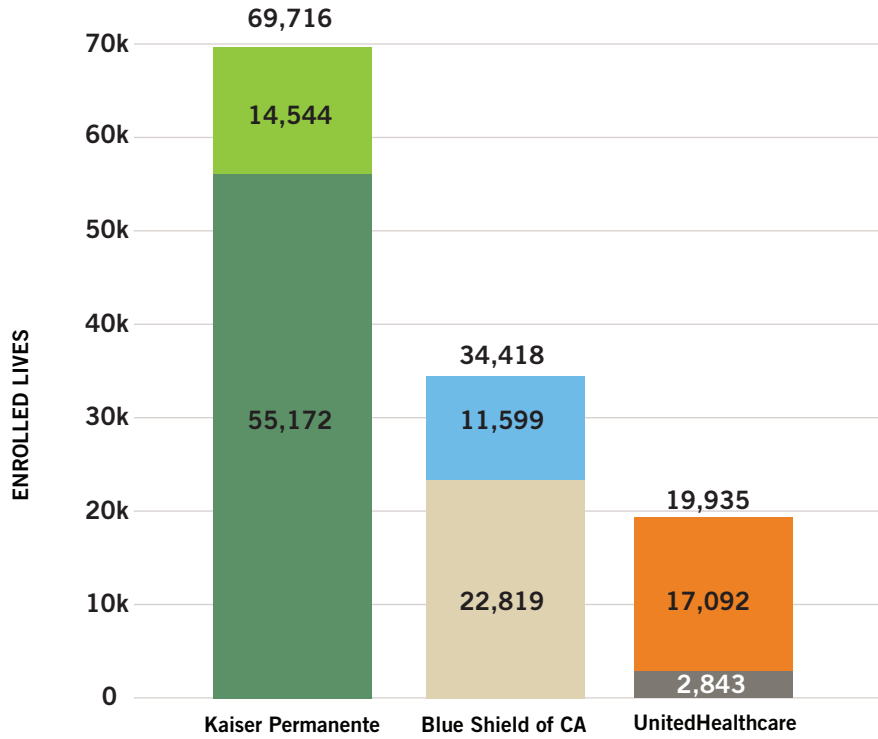
**Retirees:**

- 29% of Medicare retirees have dependents enrolled.
- 585 retirees have family coverage (+2 or more), down 42 from previous year.
- Although the proportion of retiree lives to employee lives increased by 1%, the overall count of retiree lives (members and dependents) decreased by 1%.



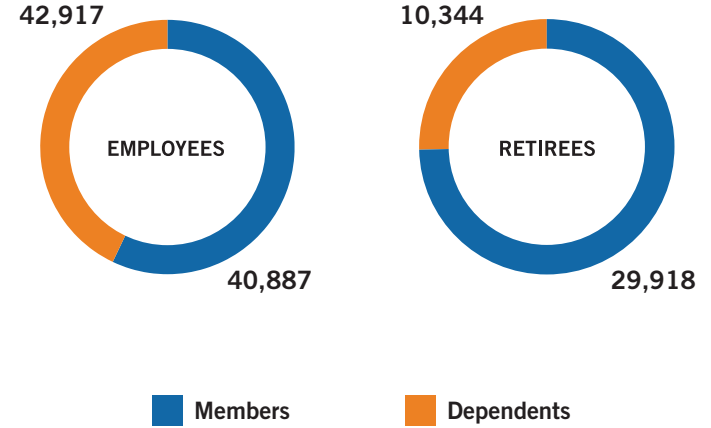
\*CD = Child Dependents

Medical Enrollment: All Covered Lives

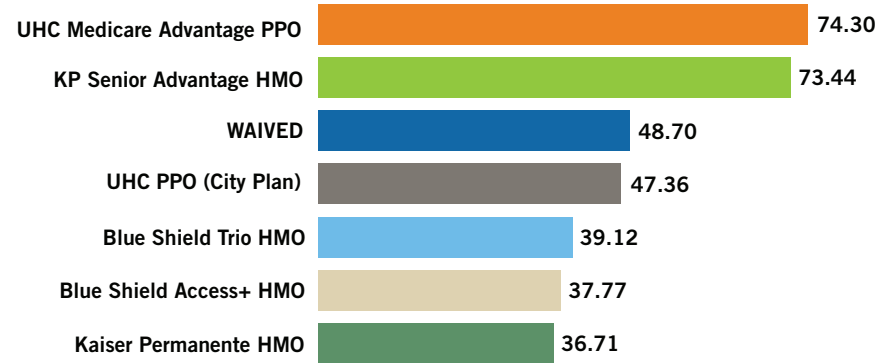


- Kaiser Permanente HMO
- KP Senior Advantage HMO
- Blue Shield Access+ HMO
- Blue Shield Trio HMO
- UHC Medicare Advantage PPO
- UHC PPO (City Plan)

Medical Enrollment: All Members vs. Dependents Lives



Average Age by Plan: All Covered Lives

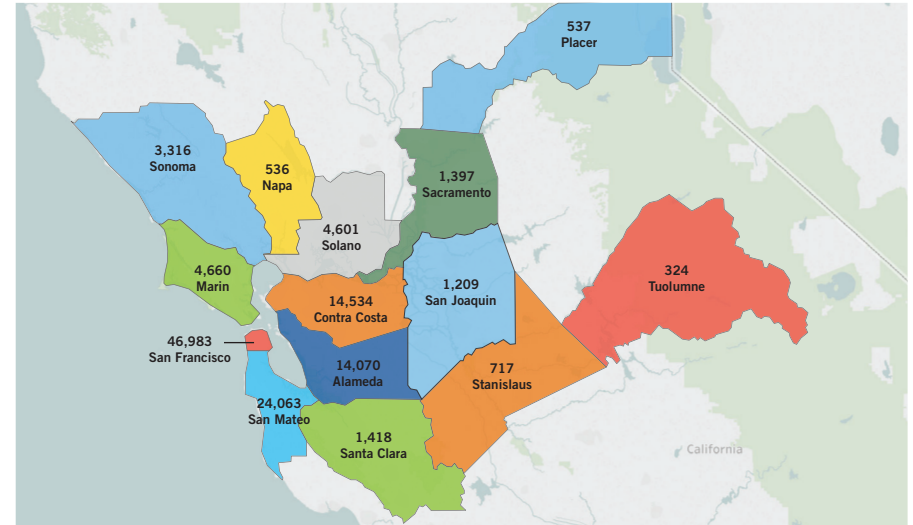




**Medical Plan Enrollment: All Lives By County**

San Francisco	46,983	38%
San Mateo	24,063	19%
Contra Costa	14,534	12%
Alameda	14,070	11%
Marin	4,660	4%
Solano	4,601	4%
Sonoma	3,316	3%
Santa Clara	1,418	1%
Sacramento	1,397	1%
San Joaquin	1,209	1%
Stanislaus	717	1%
Placer	587	<1%
Napa	536	<1%
Tuolumne	324	<1%
Riverside	251	<1%
Other California Counties	2,092	2%
Outside California	3,311	3%
<b>Total</b>	<b>124,069</b>	<b>100%</b>

**All Lives By County**



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

<b>Employees</b>	
Non-Medicare	175
<b>Retirees</b>	
Medicare	138
Non-Medicare	30
<b>Total</b>	<b>343</b>

Medical Plan Enrollment: All Lives										
	2017		2018		2019		2020		2021	
<b>Member Lives vs. Dependent Lives</b>										
Employee and Retiree Members	67,631	57%	68,976	57%	70,134	57%	71,020	57%	70,805	57%
Dependents	50,222	43%	51,407	43%	52,413	43%	53,211	43%	53,264	43%
<b>Total</b>	<b>117,853</b>	<b>100%</b>	<b>120,383</b>	<b>100%</b>	<b>122,547</b>	<b>100%</b>	<b>124,231</b>	<b>100%</b>	<b>124,069</b>	<b>100%</b>
<b>Employee Lives vs. Retiree Lives</b>										
Employees	81,149	69%	82,701	69%	83,977	69%	84,820	68%	83,804	67%
Retirees: Medicare	27,247	23%	27,991	23%	28,864	24%	29,759	24%	30,716	25%
Retirees: Non-Medicare	9,457	8%	9,691	8%	9,706	8%	9,652	8%	9,549	8%
<b>Total</b>	<b>117,853</b>	<b>100%</b>	<b>120,383</b>	<b>100%</b>	<b>122,547</b>	<b>100%</b>	<b>124,231</b>	<b>100%</b>	<b>124,069</b>	<b>100%</b>
<b>Lives by Medical Plan</b>										
Kaiser Permanente HMO	51,855	44%	53,500	44%	54,996	45%	56,124	45%	55,172	44%
Kaiser Permanente Senior Advantage HMO	12,569	11%	12,835	11%	13,183	11%	13,463	11%	14,544	11%
Blue Shield Access+ HMO	36,292	31%	21,882	18%	23,419	19%	22,273	19%	22,819	18%
Blue Shield Trio HMO			14,068	12%	12,227	10%	12,053	10%	11,599	9%
UHC PPO (City Plan)	2,465	2%	2,719	2%	2,836	2%	3,002	2%	2,843	2%
UHC Medicare Advantage PPO	14,672	12%	15,379	13%	15,886	13%	16,316	13%	17,092	13%
<b>Total</b>	<b>117,853</b>	<b>100%</b>	<b>120,383</b>	<b>100%</b>	<b>122,547</b>	<b>100%</b>	<b>124,231</b>	<b>100%</b>	<b>124,069</b>	<b>100%</b>
<b>Lives by Employer</b>										
City and County of San Francisco (CCSF)	95,353	81%	97,838	81%	99,588	81%	101,159	82%	101,235	81%
San Francisco Unified School District (SFUSD)	16,827	14%	16,927	14%	17,246	14%	17,531	14%	17,382	14%
City College of San Francisco (SFCCD)	4,210	4%	4,154	3%	4,270	3%	4,146	3%	4,060	3%
Superior Court of San Francisco (CRT)	1,463	1%	1,464	1%	1,443	1%	1,395	1%	1,392	1%
<b>Total</b>	<b>117,853</b>	<b>100%</b>	<b>120,383</b>	<b>100%</b>	<b>122,547</b>	<b>100%</b>	<b>124,231</b>	<b>100%</b>	<b>124,069</b>	<b>100%</b>
<b>Lives by Gender</b>										
Female	61,913	53%	63,257	53%	64,285	52%	65,251	52%	65,321	52%
Male	55,929	47%	57,106	47%	58,250	48%	58,957	47%	58,698	47%
Unspecified	11	<1%	20	<1%	12	<1%	23	<1%	50	<1%
<b>Total</b>	<b>115,765</b>	<b>100%</b>	<b>117,853</b>	<b>100%</b>	<b>120,383</b>	<b>100%</b>	<b>122,547</b>	<b>100%</b>	<b>124,069</b>	<b>100%</b>

**2021 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)	704	3,202	9,505	10,205	7,392	12,422	13,639	10,382	1,938	110	5	<b>69,504</b>
San Francisco Unified School District (SFUSD)	78	320	875	1,076	2,010	2,066	2,210	1,919	571	60	3	<b>11,188</b>
City College of San Francisco (SFCCD)	11	49	189	288	123	304	507	577	214	32	0	<b>2,294</b>
Superior Court of San Francisco (CRT)	6	36	101	120	69	126	180	154	24	2	0	<b>818</b>
<b>Total</b>	<b>799</b>	<b>3,607</b>	<b>10,670</b>	<b>11,689</b>	<b>9,594</b>	<b>14,918</b>	<b>16,536</b>	<b>13,032</b>	<b>2,747</b>	<b>204</b>	<b>8</b>	<b>83,804</b>

**2021 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	18	16	43	694	16,502	10,132	4,085	<b>31,491</b>
Non-Medicare	1	21	236	1,110	206	120	1,080	7,433	1,093	431	212	<b>11,933</b>
<b>Total</b>	<b>1</b>	<b>21</b>	<b>236</b>	<b>1,101</b>	<b>224</b>	<b>136</b>	<b>1,123</b>	<b>8,127</b>	<b>17,595</b>	<b>10,563</b>	<b>4,297</b>	<b>43,424</b>

**2021 Medical Plan Waived: Employees vs Retirees Lives**

	2021	
Employees	6,834	57%
Retirees	5,072	42%
<b>Total</b>	<b>11,906</b>	<b>100%</b>

# EMPLOYEE AND RETIREE MEMBERS

---

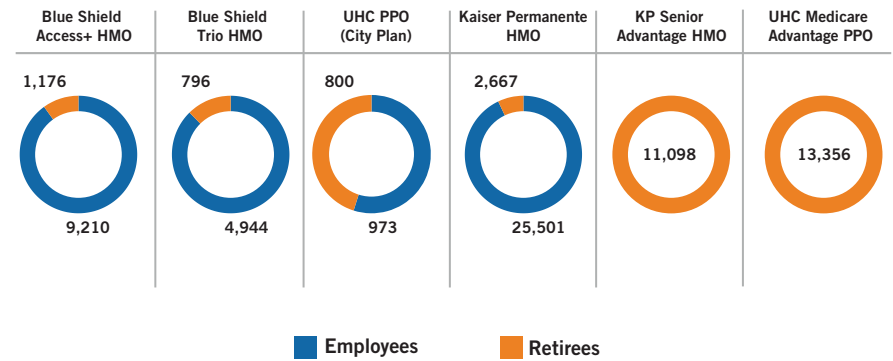
## Employee and Retiree Members For All City Employers

- The number of members covered by medical plans decreased by 215. As of January 2021, a total of 79,805 members were enrolled. SFHSS active employee members decreased by 742 to 40,887 and retirees increased enrollment by 527 to 29,918.
- The number of active and retiree members enrolled in Kaiser Permanente HMO decreased by 284 members and comprises 39% of all member enrollment in 2021.
- Of the 29,910 medically-enrolled retiree members, 24,455 are Medicare retirees and 5,463 are Non-Medicare retirees.
- UnitedHealthcare City Plan PPO enrollment increased by 10 members to 1,867.
- Enrollment in UnitedHealthcare Medicare Advantage PPO increased by 403 members to 13,356.
- 91% of members covered under SFHSS medical plans reside in eight Bay area counties: San Francisco, San Mateo, Alameda, Contra Costa, Marin, Solano, Sonoma and Santa Clara. 41% live in San Francisco.
- The number of employee members with domestic partners decreased by 17; the number of retirees with domestic partners decreased by 2. 1,393 members have a domestic partner enrolled in medical benefits with 76.23% (1,062) of those being opposite-sex unions.
- 57% of employee and retiree members are enrolled in member-only coverage, 26% are enrolled in member plus one dependent and 17% enrolling in member plus two or more dependents.

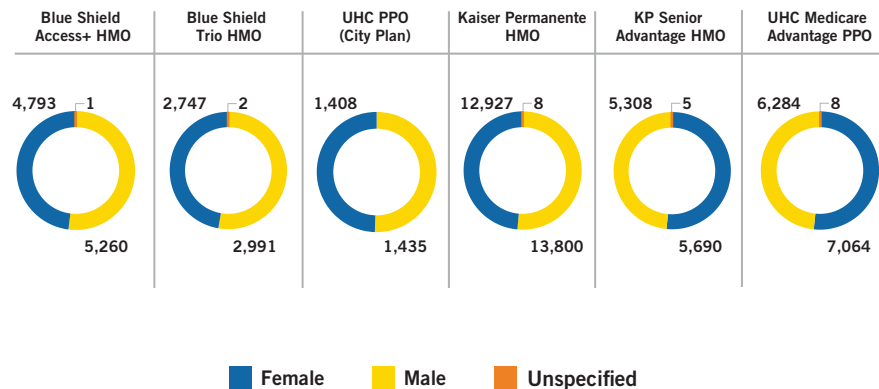
Medical Enrollment: Employee vs. Retiree Average Age



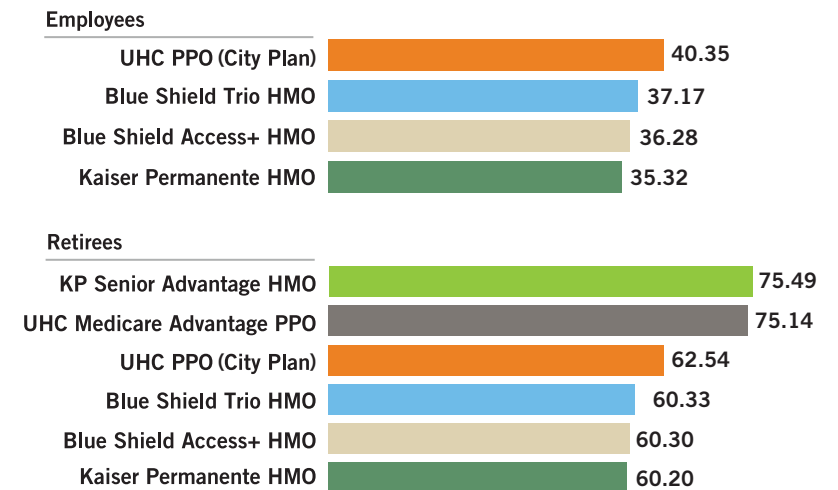
Medical Enrollment: Employee vs. Retiree Members



Medical Enrollment by Gender: Employee and Retiree Members



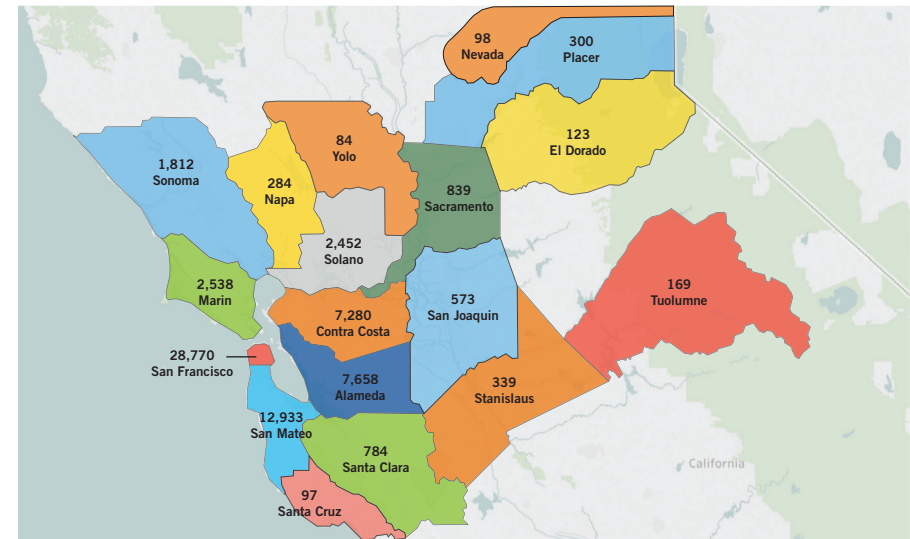
Average Age by Medical Plan: Employee and Retiree Members



**Medical Plan Enrollment: Employee and Retiree Members By County**

San Francisco	28,770	41%
San Mateo	12,933	18%
Alameda	7,658	11%
Contra Costa	7,280	10%
Marin	2,538	4%
Solano	2,452	3%
Sonoma	1,812	3%
Sacramento	839	1%
Santa Clara	784	1%
San Joaquin	573	1%
Stanislaus	339	<1%
Placer	300	<1%
Napa	284	<1%
Riverside	174	<1%
Tuolumne	169	<1%
Los Angeles	166	<1%
San Diego	142	<1%
El Dorado	123	<1%
Santa Cruz	97	<1%
Yolo	84	<1%
Other California Counties	768	1%
Outside California	2,520	4%
<b>Total</b>	<b>70,805</b>	<b>100%</b>

**Employee and Retiree Members By County**



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

<b>Employees</b>	
Non-Medicare	68
<b>Retirees</b>	
Medicare	99
Non-Medicare	14
<b>Total</b>	<b>181</b>

# Enrolled Members by California County

Employee and Retiree Members

Medical Plan Enrollment: Employee and Non-Medicare Members by County						
	Blue Shield Access+ HMO	Blue Shield Trio HMO	Kaiser Permanente HMO	UHC PPO (City Plan)	Total	Percent
San Francisco	4,144	3,492	12,054	541	20,231	44%
San Mateo	2,614	948	4,889	226	8,677	19%
Alameda	1,203	389	4,059	159	5,810	13%
Contra Costa	952	678	3,376	110	5,116	11%
Solano	370	22	1,147	29	1,568	3%
Marin	287	223	664	59	1,233	3%
Sonoma	288	1	485	30	804	2%
Santa Clara	145	45	331	30	551	1%
San Joaquin	64	36	275	4	379	1%
Sacramento	69	30	245	8	352	1%
Stanislaus	51	11	173	3	238	1%
Napa	17	6	126	12	161	<1%
Placer	38	6	60	6	110	<1%
Tuolumne	1		1	78	80	<1%
Los Angeles	11	5	43	9	68	<1%
Santa Cruz	26	8	19	5	58	<1%
El Dorado	13	5	32	5	55	<1%
San Diego	7	7	34	4	52	<1%
Riverside	16	1	26	8	51	<1%
Yolo	20	3	22	1	46	<1%
Other California Counties	46	11	56	81	194	<1%
<b>Members Total</b>	<b>10,382</b>	<b>5,927</b>	<b>28,117</b>	<b>1,408</b>	<b>45,834</b>	<b>100%</b>

Medical Enrollment: Medicare Retiree Members by County				
	KP Senior Advantage HMO	UHC Medicare Advantage PPO	Total	Percent
San Francisco	3,767	4,772	8,539	38%
San Mateo	2,044	2,212	4,256	19%
Contra Costa	1,250	914	2,164	10%
Alameda	1,057	791	1,848	8%
Marin	618	687	1,305	6%
Sonoma	577	431	1,008	4%
Solano	565	319	884	4%
Sacramento	314	173	487	2%
Santa Clara	145	88	233	1%
San Joaquin	129	65	194	1%
Placer	129	61	190	1%
Napa	80	43	123	1%
Riverside	49	74	123	1%
Stanislaus	58	43	101	<1%
Los Angeles	50	48	98	<1%
San Diego	50	40	90	<1%
Tuolumne		89	89	<1%
El Dorado	32	36	68	<1%
Orange	22	23	45	<1%
Santa Cruz	1	38	39	<1%
Other California Counties	93	474	567	3%
<b>Members Total</b>	<b>11,030</b>	<b>11,421</b>	<b>22,451</b>	<b>100%</b>

Medical Plan Enrollment: Employee and Retiree Members										
	2017		2018		2019		2020		2021	
<b>Employee Members vs. Retiree Members</b>										
Employee Members	39,962	59%	40,828	59%	41,349	59%	41,629	59%	40,887	57%
Retiree Members	27,588	41%	28,148	41%	28,785	41%	29,391	41%	29,918	42%
<b>Total</b>	<b>67,550</b>	<b>100%</b>	<b>68,976</b>	<b>100%</b>	<b>70,134</b>	<b>100%</b>	<b>71,020</b>	<b>100%</b>	<b>70,805</b>	<b>100%</b>
<b>Employee and Retiree Members by Medical Plan</b>										
Kaiser Permanente HMO	26,164	39%	27,211	39%	27,965	40%	28,452	40%	28,168	39%
Kaiser Permanente Senior Advantage HMO	10,135	15%	10,334	15%	10,597	15%	10,801	15%	11,098	15%
Blue Shield Access+ HMO	17,757	26%	9,881	14%	10,685	15%	10,649	15%	10,386	14%
Blue Shield Trio HMO			7,599	11%	6,487	9%	6,308	9%	5,930	8%
UHC PPO (City Plan)	1,695	3%	1,817	3%	1,878	3%	1,857	3%	1,867	2%
UHC Medicare Advantage PPO	11,799	17%	12,134	18%	12,522	18%	12,953	18%	13,356	18%
<b>Total</b>	<b>67,550</b>	<b>100%</b>	<b>68,976</b>	<b>100%</b>	<b>70,134</b>	<b>100%</b>	<b>71,020</b>	<b>100%</b>	<b>70,805</b>	<b>100%</b>
<b>Employee and Retiree Members by Employer</b>										
City and County of San Francisco (CCSF)	58,513	87%	53,151	77%	54,097	77%	54,905	77%	54,853	77%
San Francisco Unified School District (SFUSD)	7,049	10%	12,204	18%	12,352	18%	12,501	18%	12,415	17%
City College of San Francisco (SFCCD)	1,529	2%	2,760	4%	2,831	4%	2,774	4%	2,703	3%
Superior Court of San Francisco (CRT)	459	1%	861	1%	854	1%	840	1%	834	1%
<b>Total</b>	<b>67,550</b>	<b>100%</b>	<b>68,976</b>	<b>100%</b>	<b>70,134</b>	<b>100%</b>	<b>71,020</b>	<b>100%</b>	<b>70,805</b>	<b>100%</b>
<b>Employee and Retiree Members by Gender</b>										
Female	33,132	49%	33,913	49%	34,627	49%	35,190	49%	35,196	49%
Male	34,407	51%	35,043	51%	35,495	51%	35,807	50%	35,581	50%
Unspecified	11	<1%	20	<1%	12	<1%	23	<1%	28	<1%
<b>Total</b>	<b>67,550</b>	<b>100%</b>	<b>68,976</b>	<b>100%</b>	<b>70,134</b>	<b>100%</b>	<b>71,020</b>	<b>100%</b>	<b>70,805</b>	<b>100%</b>
<b>Employee and Retiree Members with Enrolled Domestic Partner</b>										
Employee Domestic Partner	1,058	76%	1,083	75%	1,039	75%	1,044	74%	1,027	73%
Retiree Domestic Partner	332	24%	355	25%	351	25%	368	26%	366	26%
<b>Total</b>	<b>1,390</b>	<b>100%</b>	<b>1,438</b>	<b>100%</b>	<b>1,390</b>	<b>100%</b>	<b>1,412</b>	<b>100%</b>	<b>1,393</b>	<b>100%</b>
<b>Employee and Retiree Members with Married Spouse</b>										
Employee with Spouse	13,929	65%	14,173	66%	14,331	64%	14,611	64%	14,516	63%
Retiree with Spouse	7,353	35%	7,205	34%	7,930	36%	8,127	36%	8,379	36%
<b>Total</b>	<b>21,282</b>	<b>100%</b>	<b>21,378</b>	<b>100%</b>	<b>22,261</b>	<b>100%</b>	<b>22,738</b>	<b>100%</b>	<b>22,895</b>	<b>100%</b>
<b>Employee and Retiree Members with Split Coverage</b>										
Employee Members	27	4%	26	4%	24	2%	23	3%	23	2%
Retiree Members	675	96%	682	96%	706	97%	733	97%	807	97%
<b>Total</b>	<b>702</b>	<b>100%</b>	<b>708</b>	<b>100%</b>	<b>730</b>	<b>100%</b>	<b>756</b>	<b>100%</b>	<b>830</b>	<b>100%</b>



Medical Plan Enrollment: Employee and Retiree Members										
	2017		2018		2019		2020		2021	
<b>Employee and Retiree Members by Coverage Level</b>										
Member Only	38,095	56%	39,524	57%	40,453	57%	40,901	57%	40,643	57%
Member Plus One Dependent	18,042	27%	17,820	26%	17,930	26%	18,192	26%	18,147	26%
Member Plus Two or More Dependents	11,413	17%	11,632	17%	11,751	17%	11,927	17%	12,015	17%
<b>Total</b>	<b>67,550</b>	<b>100%</b>	<b>68,976</b>	<b>100%</b>	<b>70,134</b>	<b>100%</b>	<b>71,020</b>	<b>100%</b>	<b>70,805</b>	<b>100%</b>
<b>Employee Members by Type of Dependents</b>										
Employee Only	18,842	47%	19,281	47%	19,759	48%	19,812	48%	19,312	47%
Employee with Adult Dependent Only	5,746	14%	5,776	14%	5,786	14%	5,831	14%	5,671	14%
Employee with Child Dependent Only	4,592	11%	4,646	11%	4,523	11%	4,582	11%	4,474	11%
Employee with Child Dependents Only	1,543	4%	1,646	4%	1,687	4%	1,600	3%	1,581	4%
Employee with Adult and Child Dependents	9,239	23%	9,479	23%	9,547	23%	9,804	24%	9,849	24%
<b>Total</b>	<b>39,962</b>	<b>100%</b>	<b>40,828</b>	<b>100%</b>	<b>41,349</b>	<b>100%</b>	<b>41,629</b>	<b>100%</b>	<b>40,887</b>	<b>100%</b>
<b>Retiree Members by Type of Dependents</b>										
Retiree Only	19,253	70%	19,566	70%	20,694	72%	20,398	69%	21,331	71%
Retiree with Adult Dependent Only	7,274	26%	7,542	27%	7,201	25%	7,932	27%	7,652	26%
Retiree with Child Dependent Only	430	2%	449	2%	386	1%	434	1%	350	1%
Retiree with Child Dependents Only	54	<1%	54	<1%	50	<1%	57	<1%	61	0%
Retiree with Adult and Child Dependents	577	2%	537	2%	453	2%	570	2%	524	2%
<b>Total</b>	<b>27,588</b>	<b>100%</b>	<b>28,148</b>	<b>100%</b>	<b>28,784</b>	<b>100%</b>	<b>29,391</b>	<b>100%</b>	<b>29,918</b>	<b>100%</b>
<b>Employee Members by Dental Plans</b>										
Delta Dental PPO	30,433	96%	31,157	96%	31,425	96%	31,671	96%	30,652	96%
DeltaCare USA DHMO	759	2%	732	2%	710	2%	714	2%	719	2%
UnitedHealthcare Dental DHMO	338	1%	409	1%	476	1%	516	2%	499	2%
<b>Total</b>	<b>31,566</b>	<b>100%</b>	<b>32,298</b>	<b>100%</b>	<b>32,611</b>	<b>100%</b>	<b>32,901</b>	<b>100%</b>	<b>31,870</b>	<b>100%</b>
<b>Retiree Members by Dental Plans</b>										
Delta Dental PPO	18,620	90%	19,391	91%	20,342	91%	21,290	92%	21,521	92%
DeltaCare USA DHMO	1,194	6%	1,119	5%	1,122	5%	1,031	4%	942	4%
UnitedHealthcare Dental DHMO	769	4%	766	4%	780	4%	810	4%	811	3%
<b>Total</b>	<b>20,642</b>	<b>100%</b>	<b>21,276</b>	<b>100%</b>	<b>22,244</b>	<b>100%</b>	<b>23,131</b>	<b>100%</b>	<b>23,274</b>	<b>100%</b>
<b>Employee Members by Vision Plans</b>										
VSP Premier			6,557	16%	9,916	24%	12,204	29%	12,952	32%
VSP Basic			34,271	84%	31,433	76%	29,425	71%	27,935	68%
<b>Total</b>			<b>40,828</b>	<b>100%</b>	<b>41,349</b>	<b>100%</b>	<b>41,629</b>	<b>100%</b>	<b>40,887</b>	<b>100%</b>
<b>Retiree Members by Vision Plans</b>										
VSP Premier			3,602	13%	4,855	14%	5,643	19%	6,112	20%
VSP Basic			24,546	87%	28,785	86%	23,748	81%	23,806	80%
<b>Total</b>			<b>28,148</b>	<b>100%</b>	<b>33,640</b>	<b>100%</b>	<b>29,391</b>	<b>100%</b>	<b>29,918</b>	<b>100%</b>

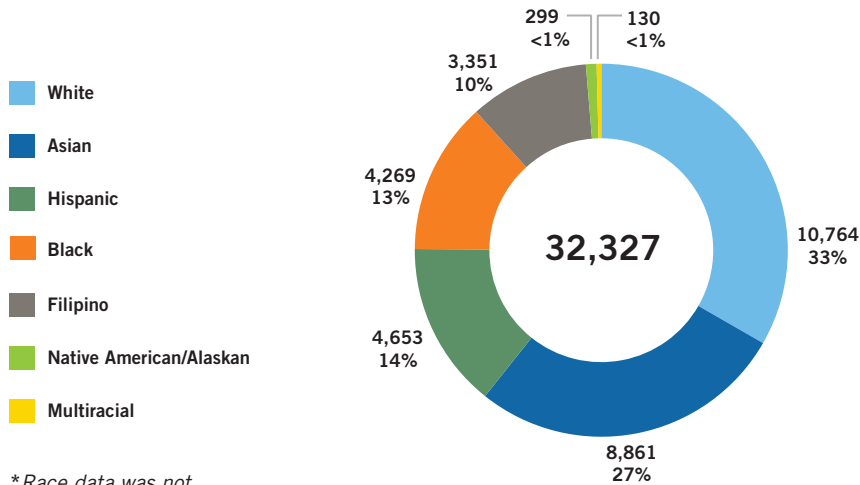
# EMPLOYEE MEMBERS AND DEPENDENTS

---

## Employees and Dependents (All Employers)

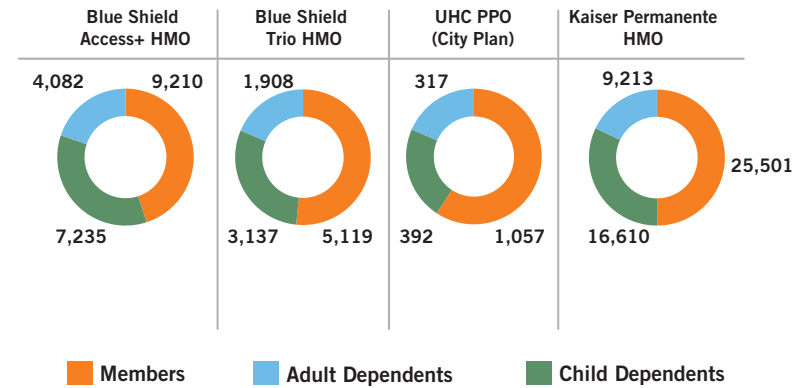
- The number of employee lives covered by SFHSS medical plans saw a slight decrease to 83,804 (from 84,820). In 2021, employee and dependent lives covered by medical plans decreased by 1,016.
- The proportion of employees vs. dependents enrolled in medical coverage has remained static for the last six years with 51% employee members and 49% employee dependents.
- Kaiser Permanente's proportional share of all employee lives is 61%.
- Employees and dependents enrolled in Blue Shield of California HMO account for 24% of employee lives. Blue Shield Trio HMO and Blue Shield Access+ HMO both had decreases from the previous year with enrollment at 10,164 and 20,527 respectively.
- Enrollment in UnitedHealthcare PPO (City Plan) decreased by 17, with a total of 1,766 employees and their dependents enrolled.
- 15% of employee members have enrolled child dependents only. SFHSS does not have the data to determine if these are single parent families, or families where there is another adult with access to other coverage.
- The average age of employee members and dependents is 35.89.
- 96% of employee lives covered under SFHSS medical plans reside in eight Bay Area counties: San Francisco, San Mateo, Alameda, Contra Costa, Solano, Marin, Sonoma and Santa Clara.
- Enrollment by coverage tier shifted 1% from member plus one dependent to members only which now comprises 47%. Members plus one dependent comprise 25% of enrollment and members at the family tier of members plus two or more dependents accounts for 28%.
- 40% of employee members, with or without dependents, live in San Francisco.

Medical Enrollment by Race/Ethnicity: Employees\*

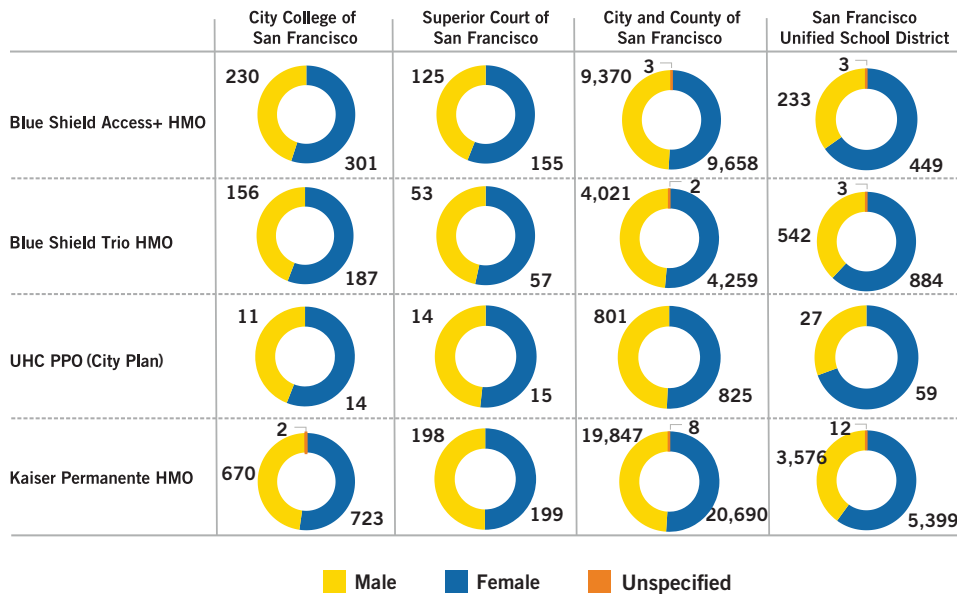


\*Race data was not available for 18,239 enrolled employees.

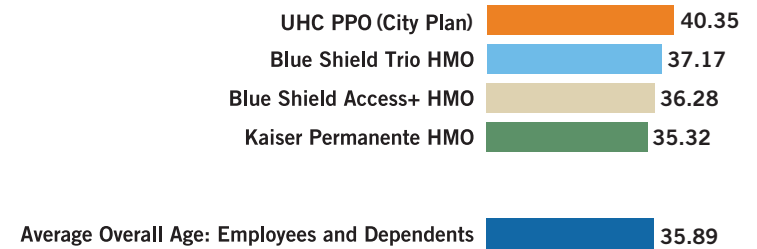
Medical Enrollment: Employees vs. Dependents



Medical Enrollment by Gender: Employees and Dependents



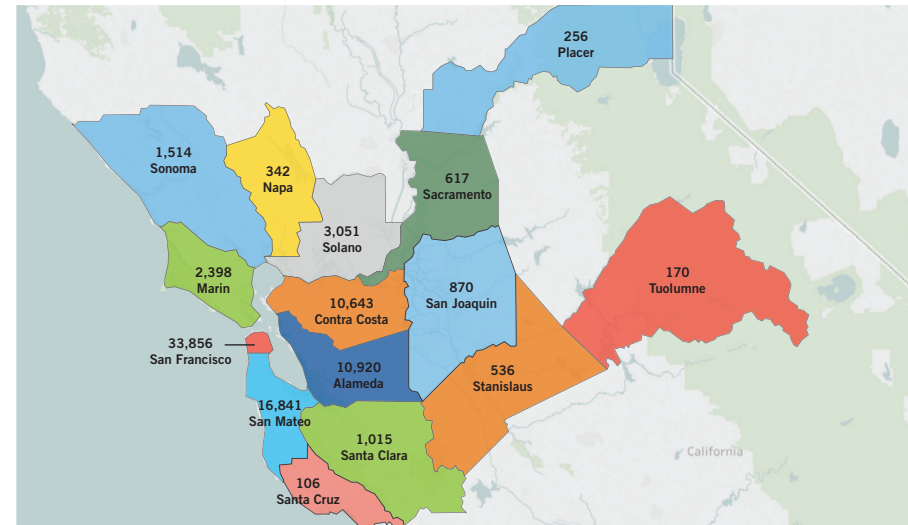
Average Age by Medical Plan: Employees and Dependents



**Medical Plan Enrollment: Employee Members and Dependents By County**

	Members	Child Deps	Adult Deps	Total	Percent
San Francisco	18,640	9,546	5,670	33,856	40%
San Mateo	7,690	5,800	3,351	16,841	20%
Alameda	5,311	3,537	2,072	10,920	13%
Contra Costa	4,473	4,059	2,111	10,643	13%
Solano	1,295	1,200	556	3,051	4%
Marin	996	898	504	2,398	3%
Sonoma	566	621	327	1,514	2%
Santa Clara	494	311	210	1,015	1%
San Joaquin	323	370	177	870	1%
Sacramento	251	238	128	617	1%
Stanislaus	210	207	119	536	1%
Napa	137	132	73	342	<1%
Placer	80	114	62	256	<1%
Tuolumne	66	66	38	170	<1%
Santa Cruz	46	44	16	106	<1%
Other California Counties	252	183	97	532	1%
Outside California	57	48	32	137	<1%
<b>Total</b>	<b>40,887</b>	<b>27,374</b>	<b>15,543</b>	<b>83,804</b>	<b>100%</b>

**Employee Members and Dependent Lives By County**



Medical and Dental Plan Enrollment: Employee Members and Dependents (All Employers)										
	2017		2018		2019		2020		2021	
<b>Employee vs. Dependents</b>										
Employees	39,962	49%	40,828	49%	41,349	49%	41,629	49%	42,917	51%
Dependents of Employees	41,187	51%	41,873	51%	42,628	51%	43,191	51%	40,887	49%
<b>Total</b>	<b>81,149</b>	<b>100%</b>	<b>82,701</b>	<b>100%</b>	<b>83,977</b>	<b>100%</b>	<b>84,820</b>	<b>100%</b>	<b>83,804</b>	<b>100%</b>
<b>Employees by Coverage Level</b>										
Employee Only	18,842	47%	19,281	47%	19,759	48%	19,812	48%	19,312	47%
Employee + 1	10,338	26%	10,422	26%	10,342	25%	10,413	25%	10,145	25%
Employee + 2 or more	10,782	27%	11,125	27%	11,248	27%	11,404	27%	11,430	28%
<b>Total</b>	<b>39,962</b>	<b>100%</b>	<b>40,828</b>	<b>100%</b>	<b>41,349</b>	<b>100%</b>	<b>41,629</b>	<b>100%</b>	<b>40,887</b>	<b>100%</b>
<b>Employee Lives by Plan</b>										
Kaiser Permanente HMO	47,298	58%	48,899	59%	50,398	60%	51,493	61%	51,324	61%
Blue Shield Access+ HMO	32,294	40%	19,796	24%	21,026	25%	20,959	24%	20,527	24%
Blue Shield Trio HMO			12,267	15%	10,711	13%	10,565	12%	10,164	12%
UHC Medicare Advantage PPO							20	<1%	23	<1%
UHC PPO (City Plan)	1,530	2%	1,716	2%	1,823	2%	1,783	2%	1,766	2%
<b>Total</b>	<b>81,149</b>	<b>100%</b>	<b>82,701</b>	<b>100%</b>	<b>83,977</b>	<b>100%</b>	<b>84,820</b>	<b>100%</b>	<b>83,804</b>	<b>100%</b>
<b>Employee Members by Plan</b>										
Kaiser Permanente HMO	23,467	59%	24,467	60%	25,211	61%	25,686	62%	25,501	62%
Blue Shield Access+ HMO	15,519	39%	8,764	21%	9,417	23%	9,434	23%	9,210	22%
Blue Shield Trio HMO			6,551	16%	5,631	14%	5,453	13%	5,119	12%
UHC PPO (City Plan)	976	2%	1,046	3%	1,090	3%	1,056	2%	1,057	2%
<b>Total</b>	<b>39,962</b>	<b>100%</b>	<b>40,828</b>	<b>100%</b>	<b>41,349</b>	<b>100%</b>	<b>41,629</b>	<b>100%</b>	<b>40,887</b>	<b>100%</b>
<b>Employee Dependents by Plan</b>										
Kaiser Permanente HMO	23,831	58%	24,432	58%	25,187	59%	25,807	60%	25,823	60%
Blue Shield Access+ HMO	16,775	41%	11,032	26%	11,609	27%	11,525	27%	11,317	26%
Blue Shield Trio HMO			5,716	14%	5,080	12%	5,112	11%	5,045	11%
UHC Medicare Advantage PPO	27	<1%	26	<1%	24	<1%	23	<1%	23	<1%
UHC PPO (City Plan)	554	1%	670	2%	733	2%	727	1%	709	1.65%
<b>Total</b>	<b>41,187</b>	<b>100%</b>	<b>41,873</b>	<b>100%</b>	<b>42,628</b>	<b>100%</b>	<b>43,191</b>	<b>100%</b>	<b>42,917</b>	<b>100%</b>
<b>Employee Lives by Dental Plan</b>										
Delta Dental PPO	70,066	97%	71,485	97%	72,012	97%	68,212	97%	71,660	96%
DeltaCare USA DHMO	1,442	2%	1,360	2%	1,316	2%	1,220	2%	1,326	2%
UnitedHealthcare Dental DHMO	675	1%	762	1%	894	1%	882	1%	912	1%
<b>Total</b>	<b>72,183</b>	<b>100%</b>	<b>73,607</b>	<b>100%</b>	<b>74,222</b>	<b>100%</b>	<b>70,314</b>	<b>100%</b>	<b>73,898</b>	<b>100%</b>
<b>Employee Lives by Gender</b>										
Female	41,481	51%	42,224	51%	42,768	51%	43,213	50%	42,773	51%
Male	39,659	49%	40,468	49%	41,206	49%	41,595	49%	40,998	49%
Unspecified	9	<1%	9	<1%	3	<1%	12	<1%	33	<1%
<b>Total</b>	<b>81,149</b>	<b>100%</b>	<b>82,701</b>	<b>100%</b>	<b>83,977</b>	<b>100%</b>	<b>84,820</b>	<b>100%</b>	<b>83,804</b>	<b>100%</b>
<b>Employee Members by Gender</b>										
Female	19,078	48%	19,523	48%	19,866	48%	20,021	48%	19,736	48%
Male	20,875	52%	21,296	52%	21,480	52%	21,596	51%	21,138	51%
Unspecified	9	<1%	9	<1%	3	<1%	12	<1%	13	<1%
<b>Total</b>	<b>39,962</b>	<b>100%</b>	<b>40,828</b>	<b>100%</b>	<b>41,349</b>	<b>100%</b>	<b>41,629</b>	<b>100%</b>	<b>40,887</b>	<b>100%</b>

Medical Plan Enrollment: Employee Members and Dependents (All Employers)										
	2017		2018		2019		2020		2021	
<b>Employee Members by Coverage Level: Kaiser Permanente HMO</b>										
Employee Only	11,341	48%	11,951	49%	12,513	50%	12,650	49%	12,493	49%
Employee with Adult Dependent Only	3,206	14%	3,269	13%	3,338	13%	3,445	13%	3,386	13%
Employee with Child Dependent Only	2,648	11%	2,714	11%	2,673	11%	2,765	11%	2,759	11%
Employee with Child Dependents Only	1,027	4%	1,086	4%	1,117	4%	1,073	4%	1,033	4%
Employee with Adult and Child Dependents	5,245	22%	5,447	22%	5,570	22%	5,743	22%	5,830	23%
<b>Total</b>	<b>23,467</b>	<b>100%</b>	<b>24,467</b>	<b>100%</b>	<b>25,211</b>	<b>100%</b>	<b>25,676</b>	<b>100%</b>	<b>25,501</b>	<b>100%</b>
<b>Employee Members by Coverage Level: Blue Shield Access+ HMO</b>										
Employee Only	6,843	44%	3,185	36%	3,576	38%	3,689	39%	3,586	39%
Employee with Adult Dependent Only	2,416	16%	1,362	16%	1,486	16%	1,440	15%	1,410	15%
Employee with Child Dependent Only	1,889	12%	1,234	14%	1,271	13%	1,233	13%	1,178	13%
Employee with Child Dependents Only	507	3%	363	4%	395	4%	358	4%	362	4%
Employee with Adult and Child Dependents	3,864	25%	2,620	30%	2,689	29%	2,718	29%	2,674	29%
<b>Total</b>	<b>15,519</b>	<b>100%</b>	<b>8,764</b>	<b>100%</b>	<b>9,417</b>	<b>100%</b>	<b>9,438</b>	<b>100%</b>	<b>9,210</b>	<b>100%</b>
<b>Employee Members by Coverage Level: Blue Shield Trio HMO</b>										
Employee Only			3,500	53%	2,975	53%	2,801	51%	2,547	50%
Employee with Adult Dependent Only			970	15%	800	14%	779	14%	718	14%
Employee with Child Dependent Only			641	10%	562	10%	542	10%	495	10%
Employee with Child Dependents Only			184	3%	170	3%	155	3%	167	3%
Employee with Adult and Child Dependents			1,256	19%	1,124	20%	1,181	22%	1,192	23%
<b>Total</b>			<b>6,551</b>	<b>100%</b>	<b>5,631</b>	<b>100%</b>	<b>5,458</b>	<b>100%</b>	<b>5,119</b>	<b>100%</b>
<b>Employee Members by Coverage Level: UHC City Plan PPO</b>										
Employee Only	658	67%	667	64%	695	64%	672	64%	686	65%
Employee with Adult Dependent Only	124	13%	153	15%	162	15%	167	16%	158	15%
Employee with Child Dependent Only	55	6%	57	5%	50	5%	42	4%	41	4%
Employee with Child Dependents Only	9	1%	13	1%	13	1%	14	1%	13	1%
Employee with Adult and Child Dependents	130	13%	156	15%	170	16%	162	15%	159	15%
<b>Total</b>	<b>976</b>	<b>100%</b>	<b>1,046</b>	<b>100%</b>	<b>1,090</b>	<b>100%</b>	<b>1,057</b>	<b>100%</b>	<b>1,057</b>	<b>100%</b>
<b>Employee Members by Coverage Level: All Plans</b>										
Employee Only	18,842	47%	19,303	47%	19,759	48%	19,812	48%	19,312	47%
Employee with Adult Dependent Only	5,746	14%	5,754	14%	5,786	14%	5,831	14%	5,671	14%
Employee with Child Dependent Only	4,592	11%	4,646	11%	4,556	11%	4,582	11%	4,474	11%
Employee with Child Dependents Only	1,543	4%	1,646	4%	1,695	4%	1,600	4%	1,581	4%
Employee with Adult and Child Dependents	9,239	23%	9,479	23%	9,553	23%	9,804	24%	9,849	24%
<b>Total</b>	<b>39,962</b>	<b>100%</b>	<b>40,828</b>	<b>100%</b>	<b>41,349</b>	<b>100%</b>	<b>41,629</b>	<b>100%</b>	<b>40,887</b>	<b>100%</b>

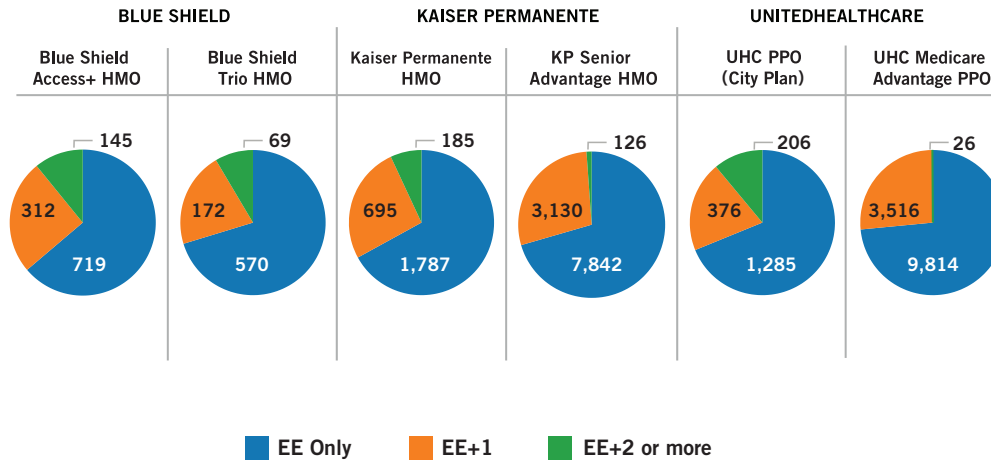
# RETIREE MEMBERS AND DEPENDENTS

---

## Retiree Members and Dependents (All Employers)

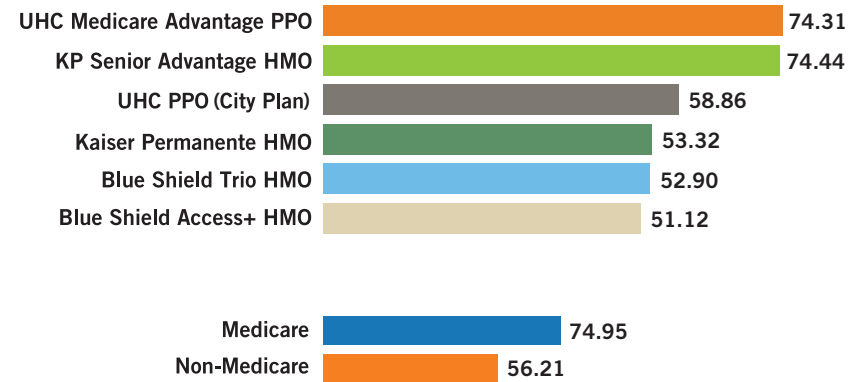
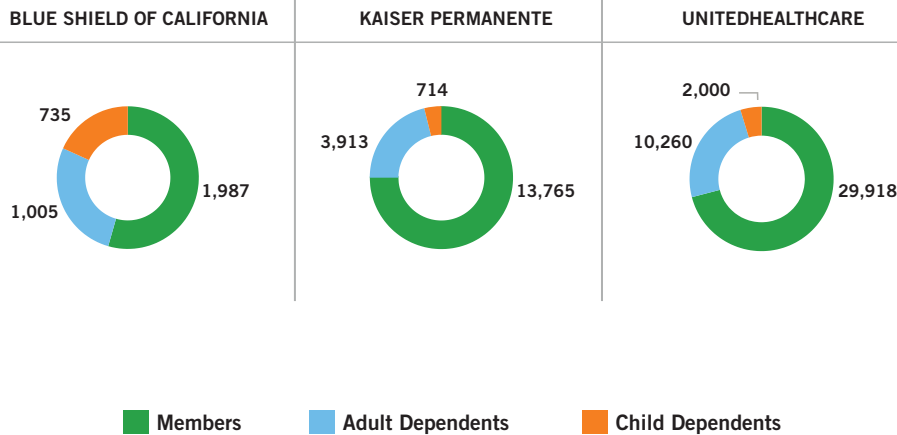
- Retiree lives continues an upward trend, increasing by another 854 lives to 40,265. Retiree members increased by 527 while retiree dependents increased by 327. Kaiser enrollments include 110 subscribers in regions outside of California; 40 in Hawaii, 42 in the Northwest and 28 in Washington. 2021 enrollment in the KP plans outside of California experienced a 25% increase.
- The proportion of retirees vs. dependents enrolled in medical dropped slightly to 74% retiree members and 26% retiree dependents.
- Medicare retirees remain split between UHC Medicare Advantage PPO with 55% and Kaiser Permanente Senior Advantage at 45%, as the prior year.
- The Blue Shield of California plans are only available for Non-Medicare retirees which accounts for the 6.6% of lives when taken as a percent of all retirees. When considering only Non-Medicare plans, the Blue Shield plans account for 36% of Non-Medicare retiree enrollment. The percentages have decreased from previous year.
- UnitedHealthcare City Plan PPO enrollment increased to 1,038 retiree lives which are comprised of Non-Medicare retirees, Medicare-eligible but not enrolled retirees or retirees living outside of the country.
- The average age of Medicare retiree lives enrolled in medical coverage is 74.95 and the average age of Non-Medicare retiree lives is 56.21. Enrollment decreased by 181 lives.
- The number of retiree members and dependents enrolled in coverage who reside outside of the United States is 54. 94 additional members live outside of the country but waive coverage.
- Retiree lives enrolled in Medicare increased to 30,716, an increase of 957. Non-Medicare retiree lives decreased by 103 to 9,549.
- 92% (37,098) of retirees and dependents enrolled live in the state of California. 88% live in Bay Area counties: San Francisco, San Mateo, Contra Costa, Alameda, Marin, Sonoma, Solano, and Santa Clara.
- 13,127, or 35% of retirees live in San Francisco.
- Enrollment in retiree dental plans increased by 572 lives, which demonstrates a steady increase in enrollment since 2017. A majority of retirees remain in the Delta Dental PPO plan with 31,175 or 92% of the total enrollment.

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	13,127	35%
San Mateo	7,222	19%
Contra Costa	3,891	10%
Alameda	3,151	8%
Marin	2,262	6%
Sonoma	1,802	5%
Solano	1,550	4%
Sacramento	780	2%
Santa Clara	403	1%
San Joaquin	339	1%
Placer	331	1%
Riverside	225	1%
Napa	194	1%
Stanislaus	181	<1%
San Diego	166	<1%
Los Angeles	154	<1%
Tuolumne	154	<1%
El Dorado	140	<1%
Nevada	115	<1%
Orange	83	<1%
Santa Cruz	75	<1%
Lake	60	<1%
Mendocino	60	<1%
Yolo	59	<1%
Monterey	49	<1%
Butte	48	<1%
Fresno	44	<1%
Shasta	44	<1%
Humboldt	36	<1%
Calaveras	34	<1%
San Luis Obispo	34	<1%
San Bernardino	28	<1%
Amador	27	<1%
Madera	25	<1%
Santa Barbara	21	<1%
Mariposa	19	<1%
Merced	19	<1%
Tehama	18	<1%



Kern	17	<1%
Sutter	17	<1%
Tulare	15	<1%
Yuba	15	<1%
Ventura	14	<1%
Siskiyou	11	<1%
Other California Counties	39	<1%
<b>Total</b>	<b>37,098</b>	<b>100%</b>

Medical Plan Enrollment: Retiree Lives by State		
California	37,098	92%
Nevada	498	1%
Oregon	321	1%
Arizona	279	1%
Washington	279	1%
Texas	248	1%
Florida	223	1%
Hawaii	125	<1%
Idaho	96	<1%
Georgia	78	<1%
Colorado	74	<1%
New York	71	<1%
New Mexico	70	<1%
North Carolina	61	<1%
Louisiana	51	<1%
Tennessee	46	<1%
Utah	34	<1%
Ohio	33	<1%
Montana	31	<1%
Virginia	31	<1%
Massachusetts	30	<1%
Pennsylvania	30	<1%
Illinois	28	<1%
Michigan	28	<1%
Oklahoma	28	<1%
Alabama	26	<1%
South Carolina	26	<1%
New Jersey	24	<1%
Other States	244	1%
Outside USA	54	<1%
<b>TOTAL</b>	<b>40,265</b>	<b>100%</b>

Medical Plan Waived: Retiree Members by State		
California	4,356	88%
Nevada	83	2%
Oregon	68	1%
Texas	68	1%
Washington	54	1%
Arizona	48	1%
Florida	40	1%
Hawaii	26	1%
North Carolina	24	<1%
New York	14	<1%
Georgia	13	<1%
Idaho	12	<1%
Louisiana	12	<1%
New Mexico	11	<1%
Colorado	10	<1%
Mississippi	9	<1%
Montana	9	<1%
Pennsylvania	9	<1%
Massachusetts	8	<1%
Tennessee	8	<1%
Maryland	7	<1%
Ohio	7	<1%
Virginia	7	<1%
Maine	6	<1%
New Jersey	6	<1%
Illinois	5	<1%
Missouri	5	<1%
Wisconsin	5	<1%
Alaska	4	<1%
Arkansas	4	<1%
South Carolina	4	<1%
Other States	35	<1%
<b>TOTAL WAIVED</b>	<b>4,977</b>	<b>100%</b>

Medical Plan Waived: Retiree Members by Country		
Philippines	20	21%
Canada	13	14%
Mexico	7	7%
Spain	5	5%
France	5	5%
Israel	5	5%
United Kingdom	4	4%
Ireland	4	4%
Australia	3	3%
Germany	3	3%
Hong Kong	2	2%
India	2	2%
Peru	2	2%
Belgium	1	1%
Switzerland	1	1%
Chile	1	1%
China	1	1%
Other Countries	1	1%
<b>TOTAL WAIVED</b>	<b>94</b>	<b>100%</b>

Medical Plan Enrollment: Retiree Members and Dependents										
	2017		2018		2019		2020		2021	
<b>Retiree vs. Dependent Lives</b>										
Retiree Members	27,588	75%	28,148	75%	28,785	75%	29,391	75%	29,918	74%
Dependents	9,116	25%	9,534	25%	9,785	25%	10,020	25%	10,347	26%
<b>Total</b>	<b>36,704</b>	<b>100%</b>	<b>37,682</b>	<b>100%</b>	<b>38,570</b>	<b>100%</b>	<b>39,411</b>	<b>100%</b>	<b>40,265</b>	<b>100%</b>
<b>Retirees by Coverage Level</b>										
<b>Non-Medicare</b>										
Retiree Only	3,709	13%	3,733	13%	3,877	13%	3,876	13%	3,674	12%
Retiree + 1	1,533	6%	1,579	6%	1,422	5%	1,380	4%	1,356	5%
Retiree + 2 or More	412	1%	368	1%	367	1%	381	1%	433	1%
<b>Medicare</b>							<b>23,754</b>	<b>81%</b>	<b>24,455</b>	<b>81%</b>
Retiree Only	15,544	56%	15,833	56%	16,817	58%	17,213	59%	17,657	59%
Retiree + 1	6,171	22%	6,412	23%	6,166	21%	6,399	22%	6,646	22%
Retiree + 2 or More	219	1%	223	1%	136	<1%	142	<1%	152	<1%
<b>Total</b>	<b>27,588</b>	<b>100%</b>	<b>28,148</b>	<b>100%</b>	<b>28,785</b>	<b>100%</b>	<b>29,391</b>	<b>100%</b>	<b>29,918</b>	<b>100%</b>
<b>Retiree Members by Plan</b>										
<b>Non-Medicare</b>										
Blue Shield Access+ HMO	2,238	39%	1,117	20%	1,268	22%	1,215	22%	1,176	22%
Blue Shield Trio HMO			1,048	18%	856	15%	855	15%	811	15%
Kaiser Permanente HMO	2,697	48%	2,744	48%	2,754	49%	2,766	49%	2,667	49%
UHC PPO (City Plan)	719	13%	771	14%	788	14%	801	14%	809	15%
<b>Sub-Total</b>	<b>5,654</b>	<b>100%</b>	<b>5,680</b>	<b>100%</b>	<b>5,666</b>	<b>100%</b>	<b>5,637</b>	<b>100%</b>	<b>5,463</b>	<b>100%</b>
<b>Medicare</b>										
Kaiser Permanente Senior Advantage HMO	10,135	46%	10,334	46%	10,597	46%	10,801	45%	11,098	45%
UHC Medicare Advantage PPO	11,799	54%	12,134	54%	12,522	54%	12,953	55%	13,356	54%
UHC PPO (City Plan)									1	<1%
<b>Sub-Total</b>	<b>21,934</b>	<b>100%</b>	<b>22,468</b>	<b>100%</b>	<b>23,119</b>	<b>100%</b>	<b>23,754</b>	<b>100%</b>	<b>24,455</b>	<b>100%</b>
<b>Total Retiree Members</b>	<b>27,588</b>	<b>100%</b>	<b>28,148</b>	<b>100%</b>	<b>28,785</b>	<b>100%</b>	<b>29,391</b>	<b>100%</b>	<b>29,918</b>	<b>100%</b>
<b>Retiree Lives by Plan</b>										
<b>Non-Medicare</b>										
Blue Shield Access+ HMO	3,989	42%	2,084	22%	2,389	25%	2,314	24%	2,289	27%
Blue Shield Trio HMO			1,798	19%	1,515	16%	1,488	15%	1,434	16%
Kaiser Permanente HMO	4,583	49%	4,628	48%	4,624	48%	4,631	48%	3,689	43%
UHC PPO (City Plan)	885	9%	1,181	11%	1,178	12%	1,219	13%	1,038	12%
<b>Sub-Total</b>	<b>9,457</b>	<b>100.0%</b>	<b>9,691</b>	<b>100%</b>	<b>9,706</b>	<b>100%</b>	<b>9,652</b>	<b>100%</b>	<b>8,450</b>	<b>100%</b>
<b>Medicare</b>										
Kaiser Permanente Senior Advantage HMO	12,543	46%	12,808	46%	13,157	46%	13,463	45%	13,688	44%
UHC Medicare Advantage PPO	14,704	54%	15,183	54%	15,707	54%	16,296	55%	16,826	55%
<b>Sub-Total</b>	<b>27,247</b>	<b>100%</b>	<b>27,991</b>	<b>100%</b>	<b>28,864</b>	<b>100%</b>	<b>29,759</b>	<b>100%</b>	<b>30,514</b>	<b>100%</b>
<b>Total Retiree Lives</b>	<b>36,704</b>	<b>100%</b>	<b>37,682</b>	<b>100%</b>	<b>38,570</b>	<b>100%</b>	<b>39,411</b>	<b>100%</b>	<b>38,964</b>	<b>100%</b>
<b>Medicare with Non-Medicare Dependents</b>										
<b>Kaiser Permanente Senior Advantage HMO</b>										
KP HMO Non-Medicare Dependents					10		14		29	
<b>UHC Medicare Advantage PPO</b>										
BSC Non-Medicare Dependents					671		697		656	
UHC PPO Non-Medicare Dependents					5		3		9	
<b>Total</b>					<b>686</b>		<b>714</b>		<b>694</b>	

Medical Plan Enrollment: Retiree Members and Dependents										
	2017		2018		2019		2020		2021	
<b>Retiree Lives by Employer</b>										
City and County of San Francisco (CCSF)	28,409	77%	29,292	78%	30,141	78%	30,890	78%	31,731	78%
San Francisco Unified School District (SFUSD)	6,219	17%	6,219	17%	6,258	16%	6,199	16%	6,194	15%
City College of San Francisco (SFCCD)	1,587	4%	1,651	4%	1,646	4%	1,777	5%	1,766	4%
Superior Court of San Francisco (CRT)	489	1%	520	1%	525	1%	545	1%	574	1%
<b>Total</b>	<b>36,704</b>	<b>100%</b>	<b>37,682</b>	<b>100%</b>	<b>38,570</b>	<b>100%</b>	<b>39,411</b>	<b>100%</b>	<b>40,265</b>	<b>100%</b>
<b>Retiree Members by Employer</b>										
City and County of San Francisco (CCSF)	20,894	76%	21,403	76%	22,019	76%	22,556	77%	23,075	77%
San Francisco Unified School District (SFUSD)	5,050	18%	5,042	18%	5,054	18%	5,006	17%	5,007	17%
City College of San Francisco (SFCCD)	1,246	5%	1,285	5%	1,284	4%	1,385	5%	1,374	5%
Superior Court of San Francisco (CRT)	398	1%	418	1%	428	1%	444	1%	462	1%
<b>Total</b>	<b>27,588</b>	<b>100%</b>	<b>28,148</b>	<b>100%</b>	<b>28,785</b>	<b>100%</b>	<b>29,391</b>	<b>100%</b>	<b>29,918</b>	<b>100%</b>
<b>Retirees Lives Medicare Enrollment</b>										
Medicare	27,247	74%	27,991	75%	28,864	75%	29,759	76%	30,716	76%
Non-Medicare	9,457	26%	9,691	25%	9,706	25%	9,652	24%	9,549	23%
<b>Total</b>	<b>36,704</b>	<b>100%</b>	<b>37,682</b>	<b>100%</b>	<b>38,570</b>	<b>100%</b>	<b>39,411</b>	<b>100%</b>	<b>40,265</b>	<b>100%</b>
<b>Retiree Lives by Gender</b>										
<b>Female</b>	<b>20,432</b>	<b>56%</b>	<b>21,033</b>	<b>56%</b>	<b>21,517</b>	<b>56%</b>	<b>22,038</b>	<b>56%</b>	<b>22,548</b>	<b>56%</b>
Medicare			15,463		15,954		16,508	41%	17,103	42%
Non-Medicare			5,570		5,563		5,530	14%	5,445	13%
<b>Male</b>	<b>16,270</b>	<b>44%</b>	<b>16,638</b>	<b>44%</b>	<b>17,044</b>	<b>44%</b>	<b>17,362</b>	<b>44%</b>	<b>17,700</b>	<b>45%</b>
Medicare			12,519		12,903		13,241	33%	13,598	34%
Non-Medicare			4,119		4,141		4,121	10%	4,102	10%
<b>Unspecified</b>	<b>2</b>	<b>&lt;1%</b>	<b>11</b>	<b>&lt;1%</b>	<b>9</b>	<b>&lt;1%</b>	<b>11</b>	<b>&lt;1%</b>	<b>17</b>	<b>&lt;1%</b>
Medicare			9		7		10	<1%	15	<1%
Non-Medicare			2		2		1	<1%	2	<1%
<b>Total</b>	<b>36,704</b>	<b>100%</b>	<b>37,682</b>	<b>100%</b>	<b>38,570</b>	<b>100%</b>	<b>39,411</b>	<b>100%</b>	<b>40,265</b>	<b>100%</b>
<b>Retiree Members by Gender</b>										
<b>Female</b>	<b>14,054</b>	<b>51%</b>	<b>14,390</b>	<b>51%</b>	<b>14,761</b>	<b>51%</b>	<b>15,169</b>	<b>51%</b>	<b>15,460</b>	<b>51%</b>
Medicare			11,629		11,997		12,401	42%	12,831	42%
Non-Medicare			2,761		2,764		2,768	9%	2,629	8%
<b>Male</b>	<b>13,532</b>	<b>49%</b>	<b>13,747</b>	<b>49%</b>	<b>14,015</b>	<b>49%</b>	<b>14,211</b>	<b>48%</b>	<b>14,443</b>	<b>48%</b>
Medicare			10,830		11,115		11,343	38%	11,618	39%
Non-Medicare			2,917		2,900		2,868	10%	2,833	9%
<b>Unspecified</b>	<b>2</b>	<b>&lt;1%</b>	<b>11</b>	<b>&lt;1%</b>	<b>9</b>	<b>&lt;1%</b>	<b>11</b>	<b>&lt;1%</b>	<b>15</b>	<b>&lt;1%</b>
Medicare			9		7		10	<1%	14	<1%
Non-Medicare			2		2		1	<1%	1	<1%
<b>Total</b>	<b>27,588</b>	<b>100%</b>	<b>28,148</b>	<b>100%</b>	<b>28,785</b>	<b>100%</b>	<b>29,391</b>	<b>100%</b>	<b>29,918</b>	<b>100%</b>
<b>Surviving Spouse Enrollment</b>										
Survivor	2,882	97%	2,856	97%	2,891	97%	2,928	97%	2,966	97%
Survivor Children	81	3%	84	3%	86	3%	92	3%	98	3%
<b>Total</b>	<b>2,963</b>	<b>100%</b>	<b>2,940</b>	<b>100%</b>	<b>2,977</b>	<b>100%</b>	<b>3,021</b>	<b>100%</b>	<b>3,064</b>	<b>100%</b>

Medical Plan Enrollment: Retiree Members and Dependents										
	2017		2018		2019		2020		2021	
<b>Retiree Members by Coverage Level: Kaiser Permanente HMO</b>										
Retiree Only	1,805	67%	1,842	70%	1,869	68%	1,879	68%	1,787	67%
Retiree with Adult Dependent Only	610	23%	640	27%	610	22%	601	22%	578	22%
Retiree with Child Dependent Only	126	5%	121	2%	132	5%	131	5%	117	4%
Retiree with Child Dependents Only	22	1%	22	<1%	19	1%	21	1%	28	1%
Retiree with Adult and Child Dependents	134	5%	119	2%	121	4%	134	5%	157	6%
<b>Total</b>	<b>2,697</b>	<b>100%</b>	<b>2,744</b>	<b>100%</b>	<b>2,751</b>	<b>100%</b>	<b>2,766</b>	<b>100%</b>	<b>2,667</b>	<b>100%</b>
<b>Retiree Members by Coverage Level: KP Senior Advantage HMO</b>										
Retiree Only	7,158	71%	7,281	70%	7,475	71%	7,614	70%	7,842	71%
Retiree with Adult Dependent Only	2,771	27%	2,843	28%	2,918	28%	2,982	28%	3,057	28%
Retiree with Child Dependent Only	91	1%	96	1%	83	1%	83	1%	73	1%
Retiree with Child Dependents Only	12	<1%	8	<1%	9	<1%	10	<1%	6	<1%
Retiree with Adult and Child Dependents	103	1%	106	1%	105	1%	112	1%	120	1%
<b>Total</b>	<b>10,135</b>	<b>100%</b>	<b>10,334</b>	<b>100%</b>	<b>10,590</b>	<b>100%</b>	<b>10,801</b>	<b>100%</b>	<b>11,098</b>	<b>100%</b>
<b>Retiree Members by Coverage Level: Blue Shield Access+ HMO</b>										
Retiree Only	1,365	61%	696	62%	797	63%	775	64%	719	61%
Retiree with Adult Dependent Only	518	23%	214	19%	246	19%	234	19%	236	20%
Retiree with Child Dependent Only	122	5%	79	7%	85	7%	74	6%	76	6%
Retiree with Child Dependents Only	15	1%	9	1%	14	1%	14	1%	17	1%
Retiree with Adult and Child Dependents	218	10%	119	11%	126	10%	118	10%	128	11%
<b>Total</b>	<b>2,238</b>	<b>100%</b>	<b>1,117</b>	<b>100%</b>	<b>1,268</b>	<b>100%</b>	<b>1,215</b>	<b>100%</b>	<b>1,176</b>	<b>100%</b>
<b>Retiree Members by Coverage Level: Blue Shield Trio HMO</b>										
Retiree Only			752	72%	612	71%	614	72%	570	70%
Retiree with Adult Dependent Only			171	16%	141	16%	140	16%	144	18%
Retiree with Child Dependent Only			51	5%	46	5%	30	4%	28	3%
Retiree with Child Dependents Only			6	1%	5	1%	8	1%	8	1%
Retiree with Adult and Child Dependents			68	6%	62	7%	63	7%	61	8%
<b>Total</b>			<b>1,048</b>	<b>100%</b>	<b>866</b>	<b>100%</b>	<b>855</b>	<b>100%</b>	<b>811</b>	<b>100%</b>
<b>Retiree Members by Coverage Level: UHC PPO (City Plan)</b>										
Retiree Only	539	75%	577	75%	599	76%	608	76%	599	74%
Retiree with Adult Dependent Only	149	21%	154	20%	156	20%	153	19%	159	20%
Retiree with Child Dependent Only	8	1%	15	2%	13	2%	17	2%	18	2%
Retiree with Child Dependents Only	3	<1%		<1%	3	<1%	3	<1%	4	<1%
Retiree with Adult and Child Dependents	20	3%	25	3%	17	2%	20	2%	30	4%
<b>Total</b>	<b>719</b>	<b>100%</b>	<b>771</b>	<b>100%</b>	<b>788</b>	<b>100%</b>	<b>801</b>	<b>100%</b>	<b>810</b>	<b>100%</b>
<b>All Retiree Members by Coverage Level: UHC Medicare Advantage PPO</b>										
Retiree Only	8,386	71%	9,073	75%	9,342	75%	9,599	74%	9,814	73%
Retiree with Adult Dependent Only	3,226	27%	3,003	25%	3,130	25%	3,279	25%	3,478	26%
Retiree with Child Dependent Only	83	1%	33	<1%	28	<1%	33	<1%	38	<1%
Retiree with Child Dependents Only	2	<1%		<1%		<1%	1	<1%	1	<1%
Retiree with Adult and Child Dependents	102	1%	25	<1%	22	<1%	19	<1%	25	<1%
<b>Total</b>	<b>11,799</b>	<b>100%</b>	<b>12,134</b>	<b>100%</b>	<b>12,522</b>	<b>100%</b>	<b>12,931</b>	<b>100%</b>	<b>13,356</b>	<b>100%</b>

<b>Dental and Vision Plan Enrollment: Retiree Members and Dependents</b>										
	<b>2017</b>		<b>2018</b>		<b>2019</b>		<b>2020</b>		<b>2021</b>	
<b>Total Dental Plan Enrollment Retirees vs. Dependents</b>										
Retiree Members	20,583	70%	21,276	70%	22,244	70%	23,131	70%	23,274	69%
Dependents	8,924	30%	9,145	30%	9,423	30%	9,845	30%	10,274	30%
<b>Total</b>	<b>29,507</b>	<b>100%</b>	<b>30,421</b>	<b>100%</b>	<b>31,667</b>	<b>100%</b>	<b>32,976</b>	<b>100%</b>	<b>33,548</b>	<b>100%</b>
<b>Retiree Lives by Dental Plan</b>										
Delta Dental PPO	26,849	91%	27,855	92%	29,116	92%	30,493	92%	31,175	92%
DeltaCare USA DHMO	1,642	6%	1,542	5%	1,527	5%	1,412	4%	1,274	3%
UnitedHealthcare Dental DHMO	1,016	3%	1,024	3%	1,024	3%	1,071	3%	1,099	3%
<b>Total</b>	<b>29,507</b>	<b>100%</b>	<b>30,421</b>	<b>100%</b>	<b>31,667</b>	<b>100%</b>	<b>32,976</b>	<b>100%</b>	<b>33,548</b>	<b>100%</b>
<b>Retiree Members by Dental Plan</b>										
Delta Dental PPO	18,620	90%	19,391	91%	20,342	91%	21,290	92%	21,521	92%
DeltaCare USA DHMO	1,194	6%	1,119	5%	1,122	5%	1,031	4%	942	4%
UnitedHealthcare Dental DHMO	769	4%	766	4%	780	4%	810	4%	811	3%
<b>Total</b>	<b>20,583</b>	<b>100%</b>	<b>21,276</b>	<b>100%</b>	<b>22,244</b>	<b>100%</b>	<b>23,131</b>	<b>100%</b>	<b>23,274</b>	<b>100%</b>
<b>Total VSP Vision Premier Plan Enrollment by Retiree Members</b>										
Retiree only			2,257	63%	3,007	62%	3,525	62%	3,812	62%
Retiree +1			1,278	35%	1,724	36%	1,988	35%	2,137	34%
Retiree +2 or more			66	2%	103	2%	130	2%	163	2%
<b>Total</b>			<b>3,601</b>	<b>100%</b>	<b>4,834</b>	<b>100%</b>	<b>5,643</b>	<b>100%</b>	<b>6,112</b>	<b>100%</b>

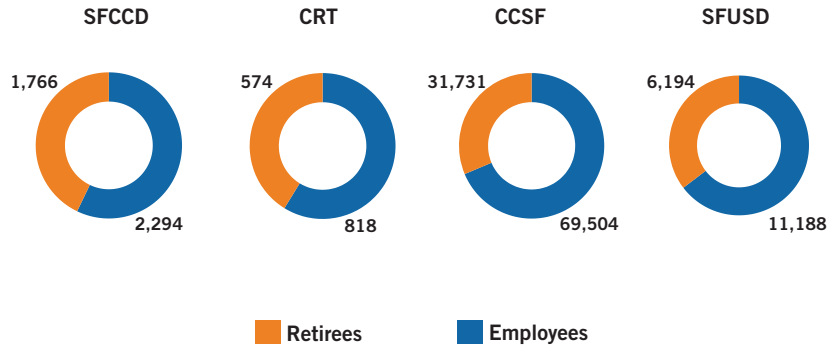
# EMPLOYERS

---

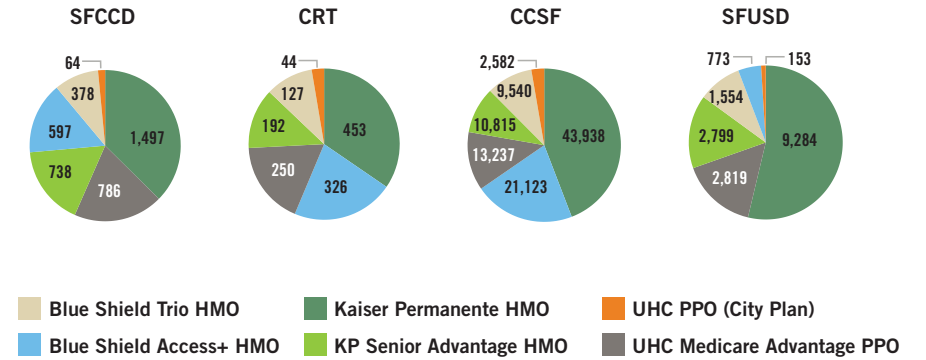
## Employers

- City and County of San Francisco covers the largest proportion of active and retiree lives at 81.6%. The San Francisco Unified School District covers 14.01%; City College of San Francisco covers 3.28% and the Superior Court of San Francisco 1.1%.
- The proportion of retiree lives to their total lives by employer is: City College of San Francisco at 43.5%, Superior Court of San Francisco with 41.2%, City and County of San Francisco representing 31.3% and San Francisco Unified School District with 35.6%.
- SFUSD has the highest proportion of employee lives enrolled in Kaiser Permanente HMO, compared to other employers. 80% of SFUSD, 58% for City and County of San Francisco, 48% of Superior Court employees, and 61% of City College of San Francisco employee lives are enrolled in Kaiser.
- For all employers, the average age of lives is highest for City College of San Francisco at 57.14 years and lowest for City and County of San Francisco at 45.58 years. The average age for the San Francisco Unified School District is 52.74 and the Superior Court of San Francisco is 51.79.
- City and County of San Francisco increased total number of lives enrolled in medical plans slightly to 101,235.

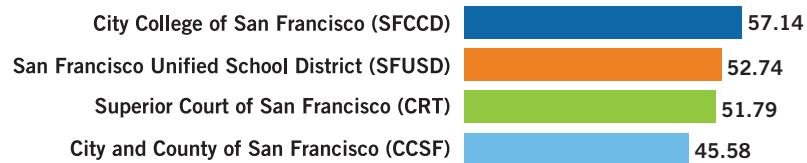
Medical Enrollment: Retiree vs. Employee Lives



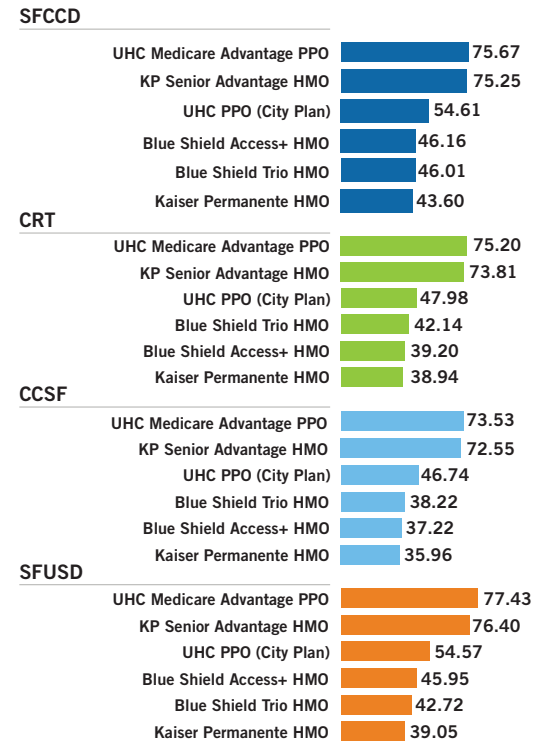
Medical Enrollment: All Lives by Employer



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										
	2017		2018		2019		2020		2021	
<b>CCSF Medical Plans All Lives</b>										
All Employee and Retiree Lives	95,353		97,838		99,588		101,159		101,235	
<b>CCSF Medical Plans Member vs. Dependent Lives</b>										
All Members	51,819	54%	53,151	54%	54,097	54%	54,905	54%	54,853	54%
All Dependents	43,534	46%	44,687	46%	45,491	46%	46,254	46%	46,382	46%
<b>Total</b>	<b>95,353</b>	<b>100%</b>	<b>97,838</b>	<b>100%</b>	<b>99,588</b>	<b>100%</b>	<b>101,159</b>	<b>100%</b>	<b>101,235</b>	<b>100%</b>
<b>CCSF: Employee Members by Medical Plan</b>										
Kaiser Permanente HMO	17,057	55%	17,836	56%	18,368	57%	18,658	58%	18,511	58%
Blue Shield Access+ HMO	13,009	42%	7,827	25%	8,391	26%	8,526	26%	8,352	26%
Blue Shield Trio HMO			5,150	16%	4,356	14%	4,213	13%	3,956	12%
UHC PPO (City Plan)	858	3%	935	3%	963	3%	952	3%	959	3%
<b>Total</b>	<b>30,924</b>	<b>100%</b>	<b>31,748</b>	<b>100%</b>	<b>32,078</b>	<b>100%</b>	<b>32,349</b>	<b>100%</b>	<b>31,778</b>	<b>100%</b>
<b>CCSF: Retiree Members by Medical Plan</b>										
Kaiser Permanente HMO	9,572	46%	9,781	46%	2,375	11%	2,372	11%	2,308	10%
Kaiser Permanente Senior Advantage HMO					7,636	35%	7,838	35%	8,097	35%
Blue Shield Access+ HMO	1,959	9%	987	5%	1,143	5%	1,082	5%	1,048	5%
Blue Shield Trio HMO			903	4%	740	3%	739	3%	692	3%
UHC PPO (City Plan)	627	3%	683	3%	692	3%	704	3%	714	3%
UHC Medicare Advantage PPO	8,736	42%	9,049	42%	9,433	43%	9,821	43%	10,216	44%
<b>Total</b>	<b>20,894</b>	<b>100%</b>	<b>21,403</b>	<b>100%</b>	<b>22,019</b>	<b>100%</b>	<b>22,556</b>	<b>100%</b>	<b>23,075</b>	<b>100%</b>
<b>City and County of San Francisco: Other Plan Enrollment Year-by-Year</b>										
<b>CCSF Employee Members Flexible Spending Accounts</b>										
Healthcare FSA	4,313	14%	5,126	16%	5,513	17%	6,327	20%	5,927	19%
Child Care Dependent Care FSA	1,197	4%	1,331	4%	1,342	4%	1,483	5%	887	3%
<b>CCSF Employee Lives by Vision Premier Plan</b>										
EE Only			1,986	35%	3,215	33%	4,001	30%	4,258	38%
EE+1			1,916	33%	2,720	28%	3,307	25%	3,452	30%
EE+2			1,789	31%	2,688	28%	3,375	25%	3,625	32%
<b>Total</b>			<b>5,726</b>	<b>100%</b>	<b>9,658</b>	<b>100%</b>	<b>13,445</b>	<b>100%</b>	<b>11,335</b>	<b>100%</b>
<b>CCSF Retiree Lives by Vision Premier Plan</b>										
EE Only			2,259	63%	3,020	59%	2,757	55%	3,011	61%
EE+1			1,277	35%	1,731	34%	1,667	33%	1,799	36%
EE+2			66	2%	104	2%	120	3%	154	3%
<b>Total</b>			<b>3,612</b>	<b>100%</b>	<b>5,088</b>	<b>100%</b>	<b>5,007</b>	<b>100%</b>	<b>4,964</b>	<b>100%</b>

City and County of San Francisco Employees: Medical Plan Enrollment				
	2020		2021	
<b>CCSF Employee Members vs. Dependents</b>				
Active Employee Members	32,349	46%	31,778	45%
Adult Dependents of Employees	13,620	19%	13,504	19%
Child Dependents of Employees	24,300	34%	24,222	34%
<b>Total</b>	<b>70,269</b>	<b>100%</b>	<b>69,504</b>	<b>100%</b>
<b>CCSF Employee Lives by Medical Plan</b>				
Kaiser Permanente HMO	40,652	58%	40,545	58%
Blue Shield Access+ HMO	19,379	28%	19,031	27%
Blue Shield Trio HMO	8,585	12%	8,282	12%
UHC PPO (City Plan)	1,636	2%	1,626	2%
UHC Medicare Advantage PPO	17	<1%	20	<1%
<b>Total</b>	<b>70,269</b>	<b>100%</b>	<b>69,504</b>	<b>100%</b>
<b>CCSF Employee Members by Medical Plan Enrollment Level</b>				
Kaiser Permanente HMO EE Only	7,820	23%	7,692	41%
Kaiser Permanente HMO +1	4,972	15%	4,885	26%
Kaiser Permanente HMO +2 or More	5,866	17%	5,934	32%
<b>Total</b>	<b>18,658</b>	<b>55%</b>	<b>18,511</b>	<b>100%</b>
Blue Shield Access+ HMO EE Only	3,156	9%	1,792	14%
Blue Shield Access+ HMO +1	2,471	7%	2,406	19%
Blue Shield Access+ HMO +2 or More	2,899	8%	2,865	23%
Blue Shield Trio HMO EE Only	1,978	6%	1,792	14%
Blue Shield Trio HMO +1	1,086	3%	987	8%
Blue Shield Trio HMO +2 or More	1,149	3%	1,177	9%
<b>Total</b>	<b>12,739</b>	<b>37%</b>	<b>12,308</b>	<b>100%</b>
UHC PPO (City Plan) EE Only	597	2%	619	64%
UHC PPO (City Plan) +1	188	1%	175	18%
UHC PPO (City Plan) +2 or More	167	<1%	165	17%
<b>Total</b>	<b>952</b>	<b>3%</b>	<b>959</b>	<b>100%</b>
<b>Waived</b>	<b>1,871</b>	<b>5%</b>	<b>1,786</b>	<b>5%</b>
<b>Total</b>	<b>34,220</b>	<b>100%</b>	<b>33,564</b>	<b>100%</b>

City and County of San Francisco Retirees: Medical Plan Enrollment				
	2020		2021	
<b>CCSF Retiree Members vs. Dependents</b>				
CCSF Retiree Members	29,391	75%	23,075	72%
Adult Dependents of Retirees	8,503	22%	7,190	22%
Child Dependents of Retirees	1,517	3%	1,466	4%
<b>Total</b>	<b>39,411</b>	<b>100%</b>	<b>31,731</b>	<b>100%</b>
<b>CCSF Retiree Lives by Medical Plan</b>				
Kaiser Permanente HMO	4,631	12%	3,393	10%
Kaiser Permanente Senior Advantage HMO	13,463	34%	10,815	34%
Blue Shield Access+ HMO	2,314	6%	2,092	6%
Blue Shield Trio HMO	1,488	4%	1,258	4%
UHC PPO (City Plan)	1,219	3%	956	3%
UHC Medicare Advantage PPO	16,296	41%	13,217	41%
<b>Total</b>	<b>39,411</b>	<b>100%</b>	<b>31,731</b>	<b>100%</b>
<b>CCSF Retiree Members by Medical Plan and Enrollment Level</b>				
Kaiser Permanente HMO EE Only	1,879	6%	1,512	14%
Kaiser Permanente HMO +1	732	2%	620	5%
Kaiser Permanente HMO +2 or More	155	<1%	176	1%
KP Senior Advantage HMO EE Only	7,614	23%	5,540	53%
KP Senior Advantage HMO +1	3,065	9%	2,450	23%
KP Senior Advantage HMO +2 or More	122	<1%	107	1%
<b>Total</b>	<b>13,567</b>	<b>42%</b>	<b>10,405</b>	<b>100%</b>
Blue Shield Access+ HMO EE Only	775	2%	625	35%
Blue Shield Access+ HMO +1	308	1%	284	16%
Blue Shield Access+ HMO +2 or More	132	<1%	139	7%
Blue Shield Trio HMO EE	614	2%	476	27%
Blue Shield Trio HMO +1	170	1%	152	8%
Blue Shield Trio HMO +2 or More	71	<1%	64	3%
<b>Total</b>	<b>2,070</b>	<b>6%</b>	<b>1,740</b>	<b>100%</b>
UHC PPO (City Plan) EE Only	9,599	30%	525	4%
UHC PPO (City Plan) +1	3,334	10%	157	1%
UHC PPO (City Plan) +2 or More	20	<1%	32	<1%
UHC Medicare Advantage PPO EE Only	608	2%	7,359	67%
UHC Medicare Advantage PPO +1	170	1%	2,83	25%
UHC Medicare Advantage PPO +2 or More	23	<1%	23	<1%
<b>Total</b>	<b>13,754</b>	<b>42%</b>	<b>10,930</b>	<b>100%</b>
<b>Waived</b>	<b>3,079</b>	<b>9%</b>	<b>4,000</b>	<b>15%</b>
<b>Total</b>	<b>32,470</b>	<b>100%</b>	<b>27,075</b>	<b>100%</b>

City and County of San Francisco Employees: Dental Plan Enrollment				
	2020		2021	
<b>CCSF Employee by Dental Plan and Enrollment Level</b>				
Delta Dental PPO EE	11,766	34%	11,428	37%
Delta Dental PPO EE1	11,331	33%	7,933	25%
Delta Dental PPO EE2	8,182	24%	11,280	36%
<b>Total</b>	<b>31,279</b>	<b>90%</b>	<b>30,641</b>	<b>100%</b>
DentalCare USA DHMO EE	416	1%	421	58%
DentalCare USA DHMO EE1	140	<1%	147	20%
DentalCare USA DHMO EE2	148	<1%	155	21%
<b>Total</b>	<b>704</b>	<b>2%</b>	<b>723</b>	<b>100%</b>
UnitedHealthcare Dental DHMO EE	287	1%	304	59%
UnitedHealthcare Dental DHMO EE1	110	<1%	102	20%
UnitedHealthcare Dental DHMO EE2	116	<1%	103	20%
<b>Total</b>	<b>513</b>	<b>1%</b>	<b>509</b>	<b>100%</b>
<b>Waived</b>	<b>2,267</b>	<b>7%</b>	<b>278</b>	<b>100%</b>
<b>Total</b>	<b>34,763</b>	<b>100%</b>	<b>32,151</b>	<b>100%</b>

City and County of San Francisco Retirees: Dental Plan Enrollment				
	2020		2021	
<b>CCSF Retirees by Dental Plan and Enrollment Level</b>				
Delta Dental PPO EE	10,119	38%	10,515	59%
Delta Dental PPO EE1	6,045	23%	6,326	35%
Delta Dental PPO EE2	712	3%	778	4%
<b>Total</b>	<b>16,876</b>	<b>64%</b>	<b>17,619</b>	<b>100%</b>
DentalCare USA DHMO EE	588	2%	555	69%
DentalCare USA DHMO EE1	251	1%	224	27%
DentalCare USA DHMO EE2	29	<1%	25	3%
<b>Total</b>	<b>868</b>	<b>3%</b>	<b>804</b>	<b>100%</b>
UnitedHealthcare Dental DHMO EE	439	2%	440	68%
UnitedHealthcare Dental DHMO EE1	165	1%	175	27%
UnitedHealthcare Dental DHMO EE2	21	<1%	23	3%
<b>Total</b>	<b>625</b>	<b>2%</b>	<b>638</b>	<b>100%</b>
<b>Waived</b>	<b>8,007</b>	<b>30%</b>	<b>7,853</b>	<b>100%</b>
<b>Total</b>	<b>26,376</b>	<b>100%</b>	<b>26,914</b>	<b>100%</b>

## San Francisco Unified School District (SFUSD)

SFUSD: Medical / Vision Plan Enrollment Year-by-Year										
	2017		2018		2019		2020		2021	
<b>SFUSD Medical Plans All Lives</b>										
All Employee and Retiree Lives	16,827		16,927		17,246		17,531		17,382	
<b>SFUSD Medical Plans Member vs. Dependent Lives</b>										
All Members	12,099	72%	12,204	72%	12,352	72%	12,501	71%	12,415	57%
All Dependents	4,728	28%	4,723	28%	4,894	28%	5,030	29%	4,967	43%
<b>Total</b>	<b>16,827</b>	<b>100%</b>	<b>16,927</b>	<b>100%</b>	<b>17,246</b>	<b>100%</b>	<b>17,531</b>	<b>100%</b>	<b>17,382</b>	<b>100%</b>
<b>SFUSD Employee Members by Medical Plan</b>										
Kaiser Permanente HMO	5,322	76%	5,552	78%	5,717	78%	5,983	80%	5,990	81%
Blue Shield Access+ HMO	1,644	23%	466	6%	514	7%	469	6%	440	6%
Blue Shield Trio HMO			1,063	15%	972	13%	965	13%	909	12%
UHC PPO (City Plan)	83	1%	81	1%	95	1%	78	1%	69	1%
<b>Total</b>	<b>7,049</b>	<b>100%</b>	<b>7,162</b>	<b>100%</b>	<b>7,298</b>	<b>100%</b>	<b>7,495</b>	<b>100%</b>	<b>7,408</b>	<b>100%</b>
<b>SFUSD Retiree Members by Medical Plan</b>										
Kaiser Permanente HMO	249	5%	250	5%	268	5%	262	5%	297	5%
Kaiser Permanente Senior Advantage HMO	2,251	45%	2,246	44%	2,266	45%	2,241	45%	2,799	45%
Blue Shield Access+ HMO	185	4%	80	2%	73	1%	74	1%	88	2%
Blue Shield Trio HMO			108	2%	88	2%	76	2%	125	2%
UHC PPO (City Plan)	64	1%	61	1%	63	1%	61	1%	67	1%
UHC Medicare Advantage PPO	2,301	45%	2,297	46%	2,296	46%	2,292	46%	2,818	45%
<b>Total</b>	<b>5,050</b>	<b>100%</b>	<b>5,042</b>	<b>100%</b>	<b>5,054</b>	<b>100%</b>	<b>5,006</b>	<b>100%</b>	<b>6,194</b>	<b>100%</b>
<b>SFUSD Employee Members by VSP Vision Premier Plan and Enrollment Level</b>										
EE Only			135	24%	547	61%	700	60%	759	64%
EE + 1			78	14%	185	20%	221	19%	254	21%
EE +2			346	61%	136	15%	171	15%	175	15%
<b>Total</b>			<b>566</b>	<b>100%</b>	<b>904</b>	<b>100%</b>	<b>1,165</b>	<b>100%</b>	<b>1,188</b>	<b>100%</b>
<b>SFUSD Retiree Members by VSP Vision Premier Plan and Enrollment Level</b>										
EE Only			362	68%	462	63%	535	63%	565	70%
EE + 1			167	31%	210	29%	228	27%	236	29%
EE +2			2	<1%	4	<1%	5	<1%	5	1%
<b>Total</b>			<b>535</b>	<b>100%</b>	<b>733</b>	<b>100%</b>	<b>854</b>	<b>100%</b>	<b>806</b>	<b>100%</b>

SFUSD Employees: Medical Plan Enrollment				
	2020		2021	
<b>SFUSD Employee Members vs. Dependents</b>				
Active Employee Members	7,495	66%	7,408	66%
Adult Dependents of Employees	1,474	13%	1,462	13%
Child Dependents of Employees	2,363	21%	2,318	20%
<b>Total</b>	<b>11,332</b>	<b>100%</b>	<b>11,188</b>	<b>100%</b>
<b>SFUSD Employee Lives by Medical Plan</b>				
Kaiser Permanente HMO	9,003	79%	8,987	80%
Blue Shield Access+ HMO	741	7%	685	6%
Blue Shield Trio HMO	1,489	13%	1,429	12%
UHC PPO (City Plan)	98	<1%	86	<1%
UHC Medicare Advantage PPO			1	<1%
<b>Total</b>	<b>11,332</b>	<b>100%</b>	<b>11,188</b>	<b>100%</b>
<b>SFUSD Employee Members by Medical Plan and Enrollment Level</b>				
Kaiser Permanente HMO EE	4,230	50%	4,239	51%
Kaiser Permanente HMO E1	1,007	12%	1,029	12%
Kaiser Permanente HMO E2	746	9%	722	9%
<b>Total</b>	<b>5,983</b>	<b>71%</b>	<b>5,990</b>	<b>72%</b>
Blue Shield Access+ HMO EE	312	4%	298	4%
Blue Shield Access+ HMO E1	92	1%	85	1%
Blue Shield Access+ HMO E2	65	<1%	57	1%
Blue Shield Trio HMO EE	669	8%	615	7%
Blue Shield Trio HMO E1	167	2%	163	2%
Blue Shield Trio HMO E2	129	2%	131	2%
<b>Total</b>	<b>1,434</b>	<b>17%</b>	<b>1,349</b>	<b>16%</b>
UHC PPO (City Plan) EE	63	1%	55	1%
UHC PPO (City Plan) E1	11	<1%	11	<1%
UHC PPO (City Plan) E2	4	<1%	3	<1%
<b>Total</b>	<b>78</b>	<b>1%</b>	<b>69</b>	<b>1%</b>
<b>Waived</b>	<b>955</b>	<b>11%</b>	<b>888</b>	<b>11%</b>
<b>Total</b>	<b>8,450</b>	<b>100%</b>	<b>8,296</b>	<b>100%</b>

SFUSD Retirees: Medical Plan Enrollment				
	2020		2021	
<b>SFUSD Retiree Members vs. Dependents</b>				
Retiree Members	5,006	81%	5,007	81%
Adult Dependents of Retirees	1,109	18%	1,109	18%
Child Dependents of Retirees	84	1%	78	1%
<b>Total</b>	<b>6,199</b>	<b>100%</b>	<b>6,194</b>	<b>100%</b>
<b>SFUSD Retiree Lives by Medical Plan</b>				
Kaiser Permanente HMO	415	7%	297	4%
Kaiser Permanente Senior Advantage HMO	2,704	44%	2,799	45%
Blue Shield Access+ HMO	105	2%	88	1%
Blue Shield Trio HMO	120	1%	125	2%
UHC PPO (City Plan)	72	1%	67	1%
UHC Medicare Advantage PPO	2,783	45%	2,818	45%
<b>Total</b>	<b>6,199</b>	<b>100%</b>	<b>6,194</b>	<b>100%</b>
<b>SFUSD Retiree Members by Medical Plan and Enrollment Level</b>				
Kaiser Permanente HMO EE	189	3%	173	3%
Kaiser Permanente HMO E1	68	1%	54	1%
Kaiser Permanente HMO E2	5	<1%	5	<1%
Kaiser Permanente Senior Advantage HMO EE	1,725	30%	1,759	30%
Kaiser Permanente Senior Advantage HMO E1	504	9%	496	9%
Kaiser Permanente Senior Advantage HMO E2	12	<1%	14	1%
<b>Total</b>	<b>2,503</b>	<b>43%</b>	<b>2,501</b>	<b>43%</b>
Blue Shield Access+ HMO EE	60	1%	51	1%
Blue Shield Access+ HMO E1	13	<1%	10	<1%
Blue Shield Access+ HMO E2	1	<1%	2	<1%
Blue Shield Trio HMO EE	61	1%	60	1%
Blue Shield Trio HMO E1	10	<1%	16	<1%
Blue Shield Trio HMO E2	5	<1%	4	<1%
<b>Total</b>	<b>150</b>	<b>3%</b>	<b>143</b>	<b>2%</b>
UHC PPO (City Plan) EE	56	1%	48	1%
UHC PPO (City Plan) E1	5	<1%	8	<1%
UHC PPO (City Plan) E2			1	<1%
UHC Medicare Advantage PPO EE	1,808	31%	1,812	31%
UHC Medicare Advantage PPO E1	483	8%	491	9%
UHC Medicare Advantage PPO E2	1	<1%	3	1%
<b>Total</b>	<b>2,353</b>	<b>41%</b>	<b>2,363</b>	<b>41%</b>
<b>Waived</b>	<b>765</b>	<b>13%</b>	<b>761</b>	<b>13%</b>
<b>Total</b>	<b>5,771</b>	<b>100%</b>	<b>5,768</b>	<b>100%</b>

## City College of San Francisco (SFCCD)

SFCCD: Medical Plan Enrollment Year-by-Year										
	2017		2018		2019		2020		2021	
<b>SFCCD Medical Plans All Lives</b>										
All Employee and Retiree Lives	4,210		4,154		4,270		4,146		4,060	
<b>SFCCD Medical Plans Member vs Dependent Lives</b>										
All Members	2,775	66%	2,760	66%	2,831	66%	2,774	67%	2,703	66%
All Dependents	1,435	34%	1,394	34%	1,439	34%	1,372	33%	1,357	33%
<b>Total</b>	<b>4,210</b>	<b>100%</b>	<b>4,154</b>	<b>100%</b>	<b>4,270</b>	<b>100%</b>	<b>4,145</b>	<b>100%</b>	<b>4,060</b>	<b>100%</b>
<b>SFCCD: Employee Members by Medical Plan</b>										
Kaiser Permanente HMO	873	57%	867	59%	924	60%	851	61%	1,395	61%
Blue Shield Access+ HMO	642	42%	332	23%	368	24%	318	23%	531	23%
Blue Shield Trio HMO			262	18%	237	15%	208	15%	343	15%
UHC PPO (City Plan)	14	1%	14	1%	18	1%	12	<1%	25	1%
<b>Total</b>	<b>1,529</b>	<b>100%</b>	<b>1,475</b>	<b>100%</b>	<b>1,547</b>	<b>100%</b>	<b>1,389</b>	<b>100%</b>	<b>2,294</b>	<b>100%</b>
<b>SFCCD: Retiree Members by Medical Plan</b>										
Kaiser Permanente HMO	61	5%	72	6%	66	5%	88	7%	102	6%
Kaiser Permanente Senior Advantage HMO	521	42%	540	42%	550	43%	570	41%	738	44%
Blue Shield Access+ HMO	63	5%	32	2%	27	2%	32	2%	66	4%
Blue Shield Trio HMO			25	2%	17	1%	29	2%	35	2%
UHC PPO (City Plan)	20	2%	19	1%	24	2%	28	2%	39	2%
UHC Medicare Advantage PPO	581	47%	597	46%	600	47%	638	46%	786	44%
<b>Total</b>	<b>1,246</b>	<b>100%</b>	<b>1,285</b>	<b>100%</b>	<b>1,284</b>	<b>100%</b>	<b>1,385</b>	<b>100%</b>	<b>1,766</b>	<b>100%</b>
<b>SFCCD Employee Members by VSP Vision Premier Plan and Enrollment Level</b>										
EE Only			56	23%	163	57%	150	52%	146	54%
EE +1			36	15%	67	24%	72	25%	78	29%
EE +2			118	48%	46	16%	46	16%	45	17%
<b>Total</b>			<b>245</b>	<b>100%</b>	<b>284</b>	<b>100%</b>	<b>268</b>	<b>100%</b>	<b>269</b>	<b>100%</b>
<b>SFCCD Retiree Members by VSP Vision Premier Plan and Enrollment Level</b>										
EE Only			105	69%	134	67%	173	63%	174	70%
EE +1			46	30%	54	27%	69	25%	72	29%
EE +2			2	1%	2	1%	4	1%	4	2%
<b>Total</b>			<b>153</b>	<b>100%</b>	<b>201</b>	<b>100%</b>	<b>273</b>	<b>100%</b>	<b>250</b>	<b>100%</b>

SFCCD Employees: Medical Plan Enrollment				
	2020		2021	
<b>SFCCD Employee Members vs. Dependents</b>				
Active Employee Members	1,389	59%	1,329	58%
Adult Dependents of Employees	414	17%	409	18%
Child Dependents of Employees	566	24%	556	24%
<b>Total</b>	<b>2,369</b>	<b>100%</b>	<b>2,294</b>	<b>100%</b>
<b>SFCCD Employee Lives by Medical Plan</b>				
Kaiser Permanente HMO	1,415	60%	1,395	60%
Blue Shield Access+ HMO	573	24%	531	23%
Blue Shield Trio HMO	360	15%	343	15%
UHC PPO (City Plan)	20	<1%	25	1%
UHC Medicare Advantage PPO	1	<1%		
<b>Total</b>	<b>2,389</b>	<b>100%</b>	<b>2,294</b>	<b>100%</b>
<b>SFCCD Employee Members by Medical Plan and Enrollment Level</b>				
Kaiser Permanente HMO EE	517	35%	486	34%
Kaiser Permanente HMO E1	196	13%	193	14%
Kaiser Permanente HMO E2	138	9%	142	10%
<b>Total</b>	<b>851</b>	<b>57%</b>	<b>821</b>	<b>58%</b>
Blue Shield Access+ HMO EE	178	12%	169	12%
Blue Shield Access+ HMO E1	75	5%	66	5%
Blue Shield Access+ HMO E2	65	4%	62	4%
Blue Shield Trio HMO EE	119	8%	109	8%
Blue Shield Trio HMO E1	51	3%	51	4%
Blue Shield Trio HMO E2	38	3%	36	3%
<b>Total</b>	<b>526</b>	<b>36%</b>	<b>493</b>	<b>35%</b>
UHC PPO (City Plan) EE	6	<1%	6	<1%
UHC PPO (City Plan) E1	4	<1%	8	1%
UHC PPO (City Plan) E2	2	<1%	1	<1%
<b>Total</b>	<b>12</b>	<b>1%</b>	<b>15</b>	<b>1%</b>
<b>Waived</b>	<b>86</b>	<b>6%</b>	<b>90</b>	<b>6%</b>
<b>Total</b>	<b>1,475</b>	<b>100%</b>	<b>1,419</b>	<b>100%</b>

SFCCD Retirees: Medical Plan Enrollment				
	2020		2021	
<b>SFCCD Retiree Members vs. Dependents</b>				
Retiree Members	1,385	78%	1,374	77%
Adult Dependents of Retirees	357	20%	349	19%
Child Dependents of Retirees	35	2%	43	2%
<b>Total</b>	<b>1,777</b>	<b>100%</b>	<b>1,766</b>	<b>100%</b>
<b>SFCCD Retiree Lives by Medical Plan</b>				
Kaiser Permanente HMO	136	8%	102	5%
Kaiser Permanente Senior Advantage HMO	705	40%	738	41%
Blue Shield Access+ HMO	62	3%	66	4%
Blue Shield Trio HMO	37	2%	35	2%
UHC PPO (City Plan)	43	2%	39	2%
UHC Medicare Advantage PPO	794	45%	786	44%
<b>Total</b>	<b>1,777</b>	<b>100%</b>	<b>1,766</b>	<b>100%</b>
<b>SFCCD Retiree Members by Medical Plan and Enrollment Level</b>				
Kaiser Permanente HMO EE	68	4%	64	4%
Kaiser Permanente HMO E1	17	1%	12	1%
Kaiser Permanente HMO E2	3	<1%	4	<1%
Kaiser Permanente Senior Advantage HMO EE	415	27%	416	26%
Kaiser Permanente Senior Advantage HMO E1	152	10%	153	10%
Kaiser Permanente Senior Advantage HMO E2	3	<1%	4	<1%
<b>Total</b>	<b>658</b>	<b>43%</b>	<b>653</b>	<b>41%</b>
Blue Shield Access+ HMO EE	20	1%	19	1%
Blue Shield Access+ HMO E1	9	1%	12	1%
Blue Shield Access+ HMO E2	3	<1%	2	<1%
Blue Shield Trio HMO EE	28	2%	25	2%
Blue Shield Trio HMO E1	1	<1%	2	<1%
Blue Shield Trio HMO E2				
<b>Total</b>	<b>61</b>	<b>4%</b>	<b>60</b>	<b>4%</b>
UHC PPO (City Plan) EE	19	1%	17	1%
UHC PPO (City Plan) E1	8	1%	9	1%
UHC PPO (City Plan) E2	1	<1%	1	<1%
UHC Medicare Advantage PPO EE	484	31%	486	31%
UHC Medicare Advantage PPO E1	153	10%	148	9%
UHC Medicare Advantage PPO E2	1	<1%		
<b>Total</b>	<b>666</b>	<b>43%</b>	<b>661</b>	<b>41%</b>
<b>Waived</b>	<b>155</b>	<b>10%</b>	<b>219</b>	<b>14%</b>
<b>Total</b>	<b>1,540</b>	<b>100%</b>	<b>1,593</b>	<b>100%</b>

## Superior Court of San Francisco (CRT)

Superior Court of San Francisco: Medical Plan Enrollment Year-by-Year										
	2017		2018		2019		2020		2021	
<b>Superior Court: Medical Plan Enrollment All Lives</b>										
All Employee and Retiree Lives	1,463		1,464		1,443		1,395		1,392	
<b>Superior Court: Medical Plans Member and Dependent Lives</b>										
All Members	857	59%	861	59%	854	59%	840	60%	834	60%
All Dependents	606	41%	603	41%	589	41%	555	40%	558	40%
<b>Total</b>	<b>1,463</b>	<b>100%</b>	<b>1,464</b>	<b>100%</b>	<b>1,443</b>	<b>100%</b>	<b>1,395</b>	<b>100%</b>	<b>1,392</b>	<b>100%</b>
<b>Superior Court: Employee Lives by Medical Plan</b>										
Kaiser Permanente HMO	459	47%	461	49%	447	49%	447	49%	397	48%
Blue Shield Access+ HMO	473	49%	319	34%	336	37%	336	36%	280	34%
Blue Shield Trio HMO			130	14%	105	11%	105	11%	110	13%
UHC PPO (City Plan)	42	4%	32	3%	29	3%	29	3%	29	3%
UHC Medicare Advantage PPO							1	<1%		
<b>Total</b>	<b>974</b>	<b>100%</b>	<b>942</b>	<b>100%</b>	<b>917</b>	<b>100%</b>	<b>918</b>	<b>100%</b>	<b>816</b>	<b>100%</b>
<b>Superior Court: Retiree Lives by Medical Plan</b>										
Kaiser Permanente HMO	63	13%	232	45%	59	11%	59	11%	56	9%
Kaiser Permanente Senior Advantage HMO	158	32%			172	33%	180	33%	192	33%
Blue Shield Access+ HMO	43	9%	28	5%	39	7%	38	7%	46	8%
Blue Shield Trio HMO			19	3%	12	2%	12	2%	17	3%
UHC PPO (City Plan)	8	2%	9	2%	10	2%	8	1%	15	2%
UHC Medicare Advantage PPO	217	44%	232	45%	233	45%	248	46%	248	43%
<b>Total</b>	<b>489</b>	<b>100%</b>	<b>520</b>	<b>100%</b>	<b>525</b>	<b>100%</b>	<b>545</b>	<b>100%</b>	<b>574</b>	<b>100%</b>



Superior Court of San Francisco Employees: Medical Plan Enrollment				
	2020		2021	
<b>Superior Court: Employee Members vs. Dependents</b>				
Active Employee Members	396	46%	372	45%
Adult Dependents of Employees	175	32%	168	20%
Child Dependents of Employees	279	32%	278	34%
<b>Total</b>	<b>850</b>	<b>100%</b>	<b>818</b>	<b>100%</b>
<b>Superior Court: Employee Lives by Medical Plan</b>				
Kaiser Permanente HMO	423	49%	397	48%
Blue Shield Access+ HMO	266	31%	280	34%
Blue Shield Trio HMO	131	15%	110	13%
UHC PPO (City Plan)	29	3%	29	3%
UHC Medicare Advantage PPO	1	<1%	2	<1%
<b>Total</b>	<b>850</b>	<b>100%</b>	<b>818</b>	<b>100%</b>
<b>Superior Court: Employee Members by Medical Plan and Enrollment Level</b>				
Kaiser Permanente HMO EE	83	18%	76	24%
Kaiser Permanente HMO E1	43	9%	38	12%
Kaiser Permanente HMO E2	68	14%	65	20%
<b>Total</b>	<b>194</b>	<b>41%</b>	<b>179</b>	<b>55%</b>
Blue Shield Access+ HMO EE	43	9%	38	12%
Blue Shield Access+ HMO E1	32	7%	31	10%
Blue Shield Access+ HMO E2	46	10%	52	16%
<b>Total</b>	<b>121</b>	<b>26%</b>	<b>121</b>	<b>38%</b>
Blue Shield Trio HMO EE	35	7%	31	10%
Blue Shield Trio HMO E1	13	3%	12	4%
Blue Shield Trio HMO E2	19	4%	15	5%
<b>Total</b>	<b>67</b>	<b>14%</b>	<b>58</b>	<b>18%</b>
UHC PPO (City Plan) EE	6	1%	6	2%
UHC PPO (City Plan) E1	5	1%	5	2%
UHC PPO (City Plan) E2	3	1%	3	1%
<b>Total</b>	<b>14</b>	<b>3%</b>	<b>14</b>	<b>4%</b>
<b>Waived</b>	<b>74</b>	<b>16%</b>	<b>72</b>	<b>22%</b>
<b>Total</b>	<b>470</b>	<b>100%</b>	<b>323</b>	<b>100%</b>

Superior Court of San Francisco Retirees: Medical Plan Enrollment				
	2020		2021	
<b>Superior Court: Retiree Members vs. Dependents</b>				
Retiree Members	444	81%	462	80%
Adult Dependents of Retirees	92	16%	97	16%
Child Dependents of Retirees	9	1%	15	2%
<b>Total</b>	<b>545</b>	<b>100%</b>	<b>574</b>	<b>100%</b>
<b>Superior Court: Retiree Lives by Medical Plan</b>				
Kaiser Permanente HMO	59	10%	56	9%
Kaiser Permanente Senior Advantage HMO	180	33%	192	33%
Blue Shield Access+ HMO	38	6%	46	8%
Blue Shield Trio HMO	12	2%	17	3%
UHC PPO (City Plan)	8	1%	15	2%
UHC Medicare Advantage PPO	248	45%	248	43%
<b>Total</b>	<b>545</b>	<b>100%</b>	<b>574</b>	<b>100%</b>
<b>Superior Court: Retiree Members by Medical Plan and Enrollment Level</b>				
Kaiser Permanente HMO EE	33	6%	38	7%
Kaiser Permanente HMO E1	11	2%	9	2%
<b>Total</b>	<b>44</b>	<b>8%</b>	<b>47</b>	<b>9%</b>
Kaiser Permanente Senior Advantage HMO EE	121	23%	127	23%
Kaiser Permanente Senior Advantage HMO E1	30	6%	31	6%
Kaiser Permanente Senior Advantage HMO E2	1	<1%	1	<1%
<b>Total</b>	<b>152</b>	<b>28%</b>	<b>159</b>	<b>29%</b>
Blue Shield Access+ HMO EE	18	3%	24	4%
Blue Shield Access+ HMO E1	8	1%	6	1%
Blue Shield Access+ HMO E2	1	<1%	2	<1%
<b>Total</b>	<b>27</b>	<b>5%</b>	<b>32</b>	<b>6%</b>
Blue Shield Trio HMO EE	10	2%	9	2%
Blue Shield Trio HMO E1	1	<1%	2	<1%
Blue Shield Trio HMO E2			1	<1%
<b>Total</b>	<b>11</b>	<b>2%</b>	<b>12</b>	<b>2%</b>
UHC PPO (City Plan) EE	8	1%	9	2%
UHC PPO (City Plan) E1			3	1%
<b>Total</b>	<b>8</b>	<b>1%</b>	<b>12</b>	<b>2%</b>
UHC Medicare Advantage PPO EE	160	30%	157	29%
UHC Medicare Advantage PPO E1	42	8%	43	8%
<b>Total</b>	<b>202</b>	<b>38%</b>	<b>200</b>	<b>36%</b>
<b>Waived</b>	<b>93</b>	<b>17%</b>	<b>86</b>	<b>16%</b>
<b>Total</b>	<b>537</b>	<b>100%</b>	<b>548</b>	<b>100%</b>

Superior Court of San Francisco: Dental/Other Plan Enrollment: Employee Members				
	2020		2021	
<b>Superior Court: Employees Members by Dental Plan and Enrollment Level</b>				
<b>Delta Dental PPO</b>				
EE Only	161	36%	144	34%
EE +1	93	21%	91	22%
EE +2 or more	138	31%	135	32%
<b>Sub-Total</b>	<b>392</b>	<b>88%</b>	<b>370</b>	<b>87%</b>
<b>Deltacare USA</b>				
EE Only	5	1%	2	<1%
EE +1	2	<1%	2	<1%
EE +2 or more	3	1%	4	1%
<b>Sub-Total</b>	<b>10</b>	<b>2%</b>	<b>8</b>	<b>2%</b>
<b>UnitedHealthcare Dental</b>				
EE Only	1	<1%	2	<1%
EE +1	2	<1%	1	<1%
EE +2 or more		<1%		
<b>Sub-Total</b>	<b>3</b>	<b>1%</b>	<b>3</b>	<b>1%</b>
<b>Waived</b>	<b>40</b>	<b>9%</b>	<b>42</b>	<b>10%</b>
<b>Total</b>	<b>445</b>	<b>100%</b>	<b>423</b>	<b>100%</b>
<b>Superior Court: Employees Members Flexible Spending Accounts % of Eligible Members</b>				
Healthcare FSA	90	23%	78	21%
Child Care Dependent Care FSA	18	5%	6	2%
<b>Total</b>	<b>108</b>			
<b>Superior Court: Employee Members by VSP Vision Premier Plan and Enrollment Level</b>				
EE Only	63	29%	65	40%
EE + 1	45	21%	40	25%
EE +2	53	25%	56	35%
<b>Total</b>	<b>216</b>	<b>100%</b>	<b>161</b>	<b>100%</b>

Superior Court of San Francisco: Dental/Other Plan Enrollment: Retiree Members				
	2020		2021	
<b>Superior Court: Retirees Members by Dental Plan and Enrollment Level</b>				
<b>Delta Dental PPO</b>				
EE Only	255	51%	263	48%
EE +1	79	16%	82	15%
EE +2 or more	9	2%	11	2%
<b>Sub-Total</b>	<b>343</b>	<b>69%</b>	<b>356</b>	<b>65%</b>
<b>Deltacare USA</b>				
EE Only	10	2%	9	2%
EE +1	7	1%	6	1%
<b>Sub-Total</b>	<b>17</b>	<b>3%</b>	<b>15</b>	<b>3%</b>
<b>UnitedHealthcare Dental</b>				
EE Only	6	1%	5	1%
EE +1	4	1%	5	1%
<b>Sub-Total</b>	<b>10</b>	<b>2%</b>	<b>10</b>	<b>2%</b>
<b>Waived</b>	<b>134</b>	<b>27%</b>	<b>166</b>	<b>30%</b>
<b>Total</b>	<b>504</b>	<b>100%</b>	<b>547</b>	<b>100%</b>
<b>Superior Court: Retiree Members by VSP Vision Premier Plan and Enrollment Level</b>				
EE Only	60	63%	62	67%
EE + 1	24	25%	30	33%
EE +2	1	1%	92	100%
<b>Total</b>	<b>96</b>	<b>100%</b>	<b>456</b>	<b>100%</b>

# 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)**