

# 2014 Membership Demographics: Summary

## Overview

The Health Service System (HSS) administers health benefits for HSS members—employees and retirees of the City & County of San Francisco, the San Francisco Unified School District, San Francisco City College and the San Francisco Superior Court, as well as eligible dependents. This report is based on HSS membership demographics as of January 1, 2014.

## Medical Enrollment

Since the last report of January 1, 2013, enrollment in HSS medical plans increased by 1,167 covered lives. This reflects an increase in employee lives of 356 and an increase in retiree lives of 811. For the fifth consecutive year, the number of Kaiser lives increased. In 2014 Kaiser gained 2,030 new members and dependents.

An increase in both employee and retiree lives drove higher enrollment in Kaiser. In 2014 1,499 employee lives and 531 retiree lives joined the Kaiser plan. Kaiser now covers 52% of the enrolled HSS population—55% of employee lives, 46% of retiree lives. Blue Shield lost 430 lives in 2014, compared to a reduction of 404 lives in 2013. Blue Shield covers 40% of all HSS lives—43% of employee lives, 32% of retiree lives. The City Health Plan continues to see outbound migration from both employees and retirees. 193 employee lives and 240 retiree lives left City Plan in 2014.

<b>All Lives—Medical</b>	<b>2013</b>	<b>2014</b>	<b>Change</b>
Kaiser HMO	55,483	57,513	2,030
Blue Shield HMO	43,980	43,550	(430)
City Health Plan PPO	9,131	8,698	(433)
Total Lives	108,594	109,761	1,167

<b>Employee Lives—Medical</b>	<b>2013</b>	<b>2014</b>	<b>Change</b>
Kaiser HMO	40,130	41,629	1,499
Blue Shield HMO	33,406	32,456	(950)
City Health Plan PPO	1,145	952	(193)
Total Lives	74,681	75,037	356

<b>Retiree Lives—Medical</b>	<b>2013</b>	<b>2014</b>	<b>Change</b>
Kaiser HMO	15,353	15,884	531
Blue Shield HMO	10,574	11,094	520
City Health Plan PPO	7,986	7,746	(240)
Total Lives	33,913	34,724	811

# 2014 Membership Demographics: Summary

## Medicare Enrollment

There was a net increase of 811 retiree lives enrolled in 2014 (589 members and 222 dependents). Medicare enrollment for members remained relatively flat year over year. But there was an increase of 853 enrolled retiree members and without Medicare.

## Dental Enrollment

HSS administers dental plans for City & County of San Francisco and Superior Court employees and dependents. The San Francisco Unified School District and Community College District administer dental benefits for their employees. Since our last report of January 1, 2013, HSS experienced an increase of 1,075 in total lives covered under our dental plans. Employee enrollment in dental coverage increased year-over-year by 369 lives. Retiree enrollment increased by 706. The dental plans for employees and retirees are distinct. HSS-administered dental benefits for retirees are self-funded. City employers do not subsidize retiree dental benefits.

<b>TOTAL LIVES-DENTAL</b>	<b>2013</b>	<b>2014</b>	<b>Change</b>
Employee	66,417	66,786	369
Retiree	26,054	26,760	706
Total Lives	92,471	93,546	1,075

## Flexible Spending Accounts

This report also provides an overview of Flexible Spending Account (FSA) participation for City & County of San Francisco employees. A Flexible Spending Account is an IRS-approved, tax-favored account that allows employees to reduce out-of-pocket costs for certain medical and dependent care expenses. In 2014 enrollment increased for both the Health Care and Dependent Care FSA.

<b>FSA</b>	<b>2013</b>	<b>2014</b>	<b>Change</b>
Health Care FSA	2,340	2,808	468
Dependent Care FSA	763	888	125
Total FSA	3,103	3,696	593

# 2014 Membership Demographics: Lives

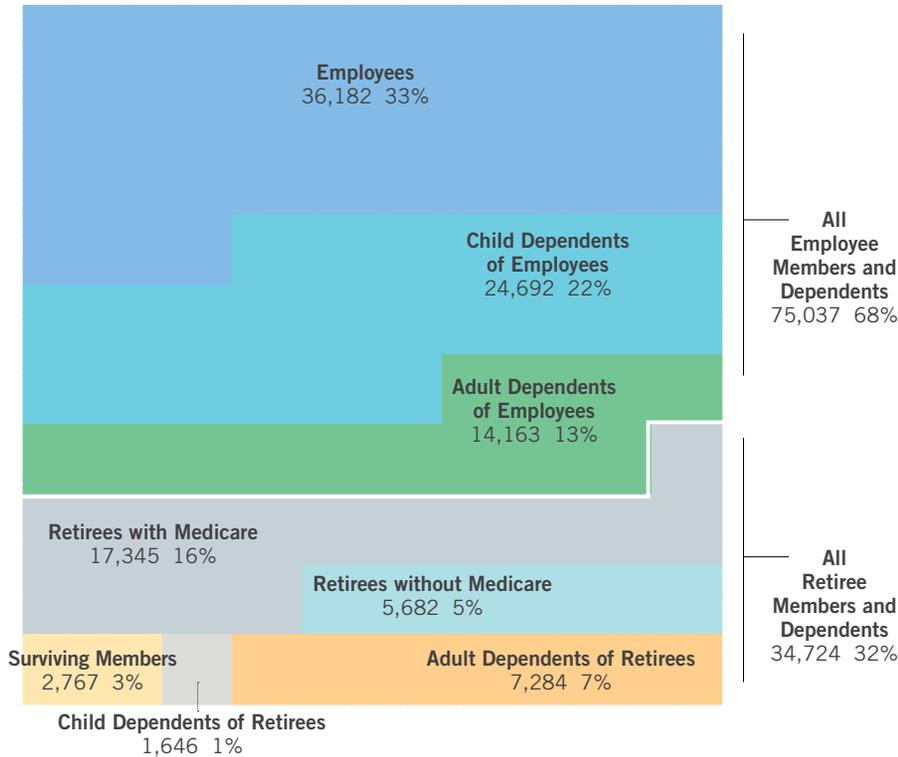
## 2014 Lives (All Employers)

- Enrollment in medical coverage continues to slowly trend upward. HSS covers more lives (109,761) than ever before.
- The number of lives over 65 years old decreased by 1,136.
- There has been no discernable impact on HSS medical plan enrollment due to the availability of coverage through Covered California and other federally-mandated healthcare exchanges.
- The average age of all lives enrolled in HSS medical plans went down slightly. In 2014 the average age was 46.33 versus 46.64 in 2013.
- Continuing a five year trend, Kaiser increased enrollment proportionally by 1% in 2014. Kaiser now covers 52% of all lives.
- Migration out of City Plan continues. City Plan lost 433 lives in 2014.
- 92% of lives covered under HSS medical plans reside in seven Bay area counties: San Francisco, San Mateo, Contra Costa, Alameda, Marin, Solano and Sonoma.
- A higher percentage of members without dependents live in San Francisco; a higher percentage of members with dependents live outside the City in San Mateo, Contra Costa, Alameda, Marin, Solano and Sonoma.
- Proportion of members and dependents enrolled in medical coverage did not change year-over-year: 56% members, 44% dependents.
- Proportion of employee and retiree lives enrolled in medical coverage did not change year-over-year: 69% member lives, 31% retiree lives.

# 2014 Membership Demographics: Lives

## ALL LIVES COVERED IN HSS MEDICAL PLANS: EMPLOYEES VS RETIREES

109,761



### Employees:

- 45% of employees have no dependents enrolled.
- 39% of employees have a spouse or partner enrolled.
- 27% of employees have family coverage (+2 or more).

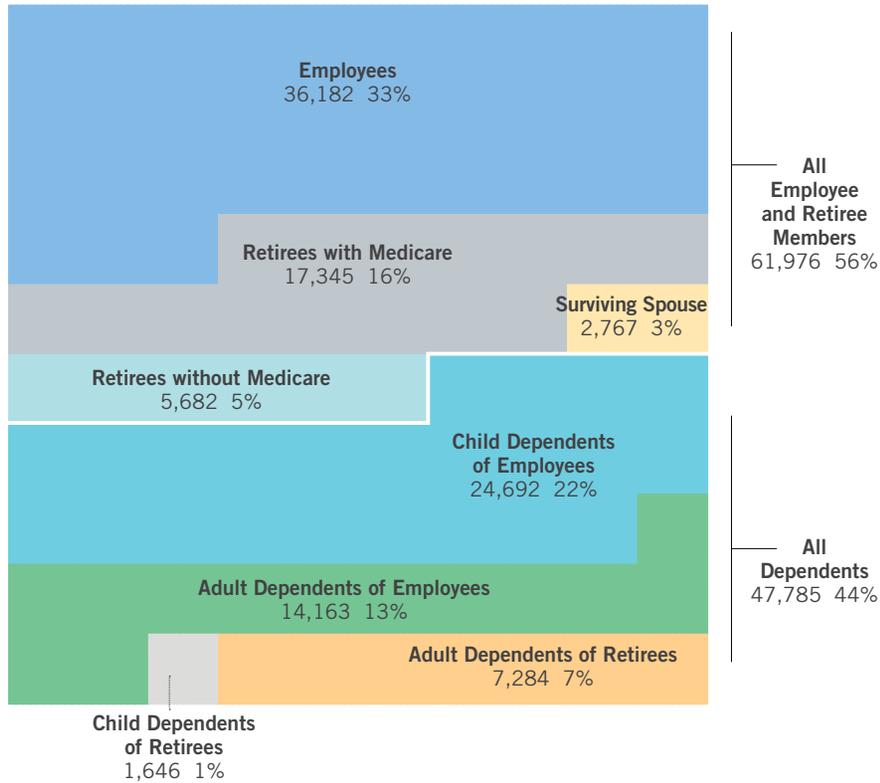
### Retirees:

- 74% of retirees have no dependents enrolled.
- 28% of retirees have a spouse or partner enrolled.
- 3% of retirees have family coverage (+2 or more).

# 2014 Membership Demographics: Lives

## ALL LIVES COVERED IN HSS MEDICAL PLANS: MEMBERS VS DEPENDENTS

109,761



### Members:

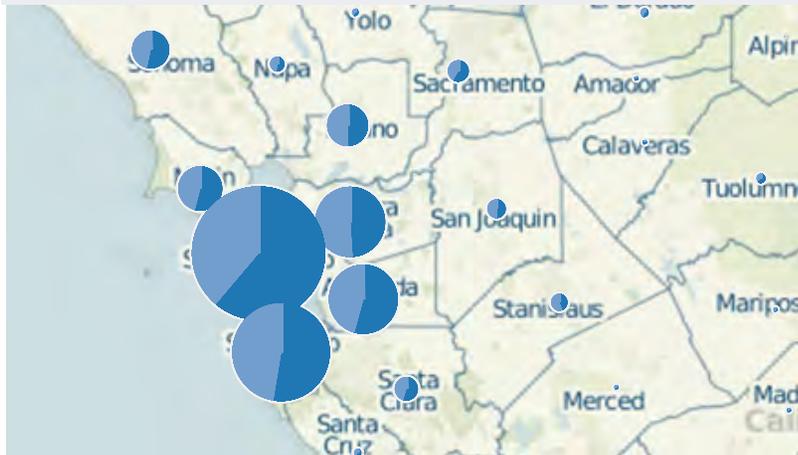
- 58% of members are active employees.
- 42% of members are retirees.
- 10% of retiree members are a surviving spouse or partner.

### Dependents:

- 55% of dependents are children under age 26.
- 45% of dependents are a spouse or domestic partner.

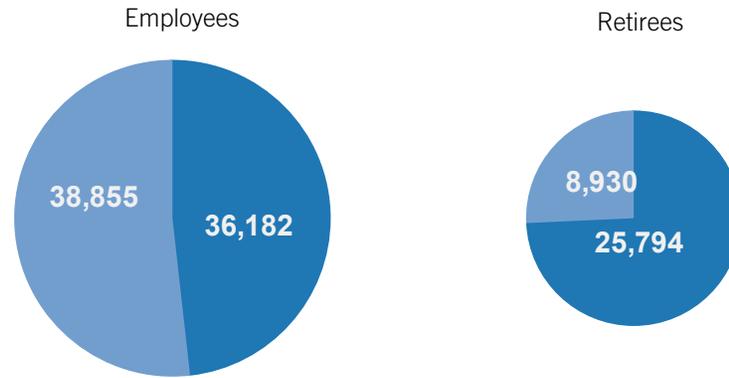
# 2014 Membership Demographics: Lives

Medical Enrollment: All Member vs Dependent Lives



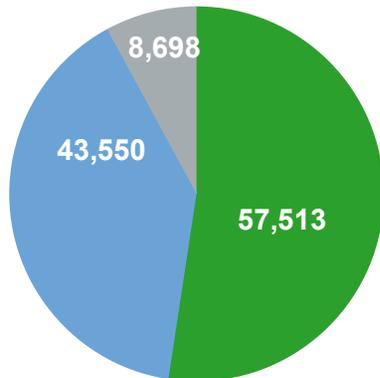
■ DEPENDENTS ■ MEMBERS

Medical Enrollment: All Member vs Dependent Lives



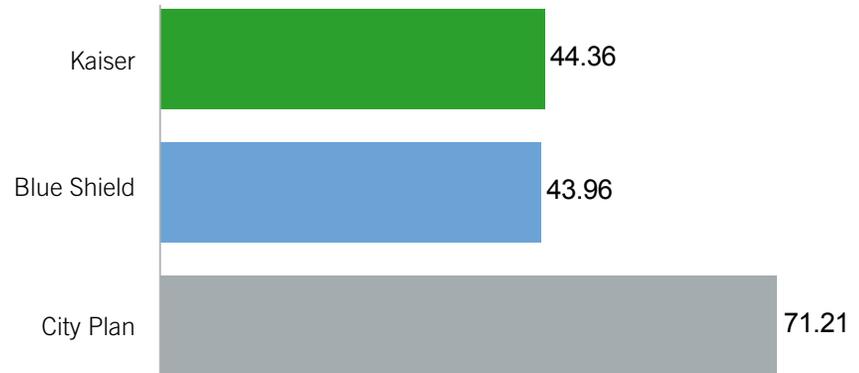
■ DEPENDENTS ■ MEMBERS

Medical Enrollment: All Covered Lives

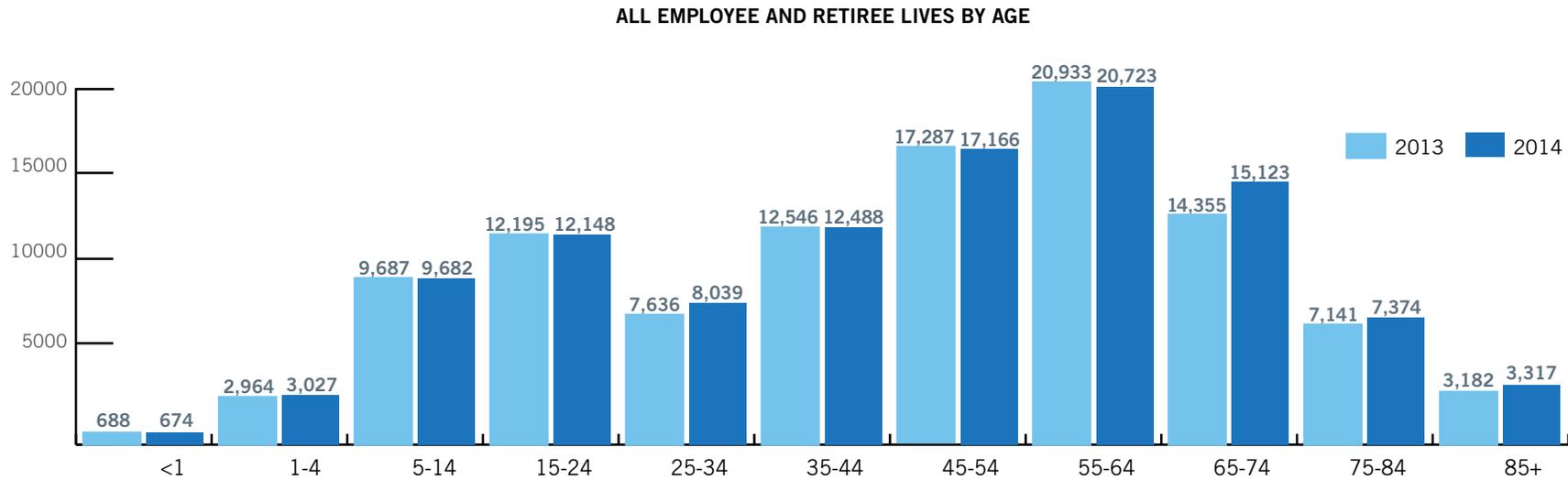


■ BLUE SHIELD ■ KAISER ■ CITY PLAN

Average Age by Plan: All Covered Lives



# 2014 Membership Demographics: Lives

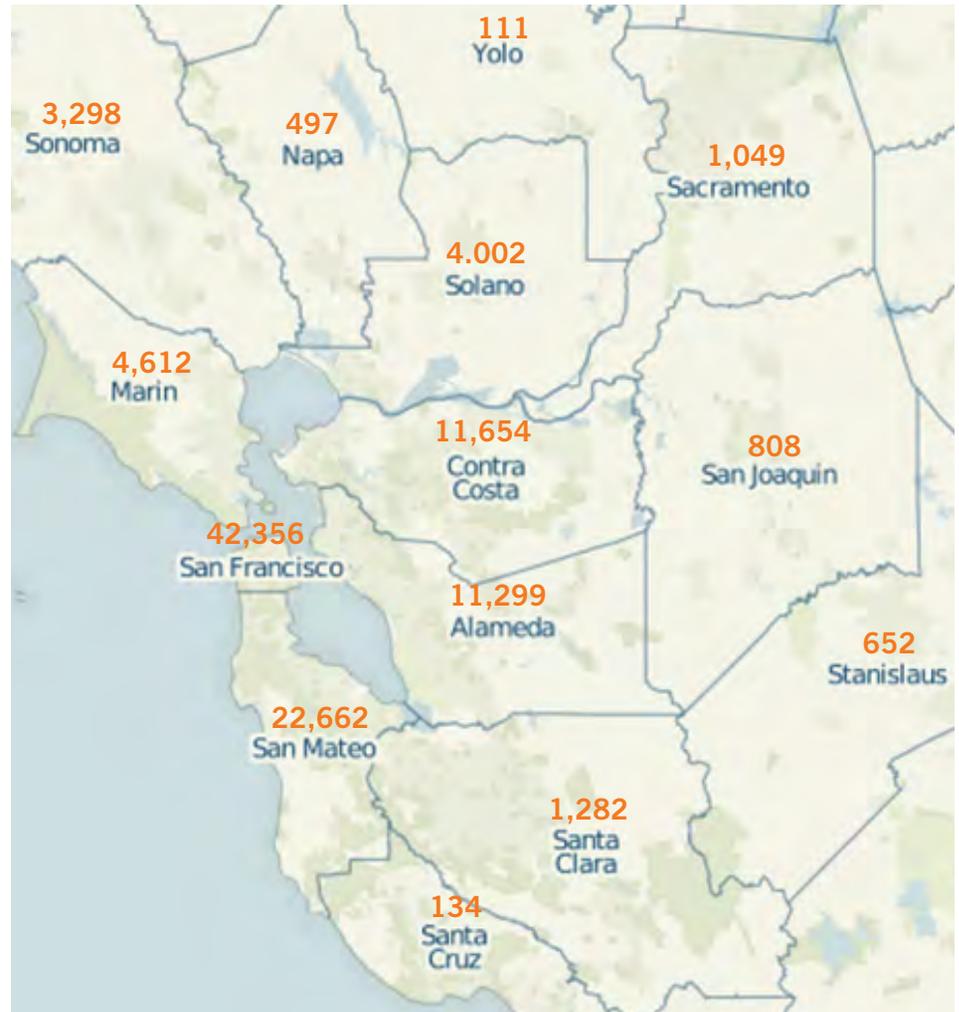


- The average age of all lives enrolled in HSS medical plans in 2014 is 46.33 versus 46.64 in 2013.
- The average age of all members enrolled in HSS medical plans in 2014 is 57.36 versus 57.70 in 2013.
- The average age of all dependents enrolled in HSS medical plans in 2014 is 32.10 vs. 32.44 in 2013.

# 2014 Membership Demographics: Lives

## Medical Plan Enrollment: All Lives By Bay Area Counties

San Francisco	42,356	39%
San Mateo	22,662	21%
Contra Costa	11,654	11%
Alameda	11,299	10%
Marin	4,612	7%
Solano	4,002	15%
Sonoma	3,298	4%
Santa Clara	1,282	1%
Sacramento	1,049	1%
San Joaquin	808	1%
Stanislaus	652	1%
Napa	497	<1%
Tuolumne	204	<1%
Santa Cruz	134	<1%
Yolo	111	<1%
Other California Counties	2,951	3%
Outside of California	2,190	2%
Total	109,761	100%



# 2014 Membership Demographics: Lives

Medical Plan Enrollment: All Lives										
	2010		2011		2012		2013		2014	
<b>Member Lives vs. Dependent Lives</b>										
Employee and Retiree Members	59,430	56%	59,865	56%	60,546	56%	61,027	56%	61,976	56%
Dependents	46,115	44%	46,891	44%	47,481	44%	47,567	44%	47,785	44%
Total	105,545	100%	106,756	100%	108,027	100%	108,594	100%	109,761	100%
<b>Employee Lives vs. Retiree Lives</b>										
Employees	74,206	70%	73,821	69%	74,213	69%	74,681	69%	75,037	69%
Retirees	31,339	30%	32,935	31%	33,814	31%	33,913	31%	34,724	31%
Total	105,545	100%	106,756	100%	108,027	100%	108,594	100%	109,761	100%
<b>Lives by Medical Plan</b>										
Kaiser	49,971	47%	52,456	49%	54,308	50%	55,483	51%	57,513	52%
Blue Shield	45,388	43%	44,609	42%	44,384	41%	43,980	40%	43,550	40%
City Plan	10,186	10%	9,691	9%	9,335	9%	9,131	8%	8,698	8%
Total	105,545	100%	106,756	100%	108,027	100%	108,594	100%	109,761	100%
<b>Lives by Employer</b>										
CCSF (2010-2011 includes Court)	85,067	81%	84,838	80%	86,166	80%	86,602	80%	87,807	80%
SFUSD	15,935	15%	15,973	15%	15,968	15%	16,179	15%	16,260	15%
SFCCD	4,543	4%	4,544	4%	4,532	4%	4,460	4%	4,300	4%
Superior Court			1,401	1%	1,361	1%	1,353	1%	1,394	1%
Total	105,545	100%	106,756	100%	108,027	100%	108,594	100%	109,761	100%
<b>Lives by Gender</b>										
Female			56,281	53%	57,071	53%	57,401	53%	57,952	53%
Male			50,475	47%	50,956	47%	51,193	47%	51,809	47%
			106,756	100%	108,027	100%	108,594	100%	109,761	100%

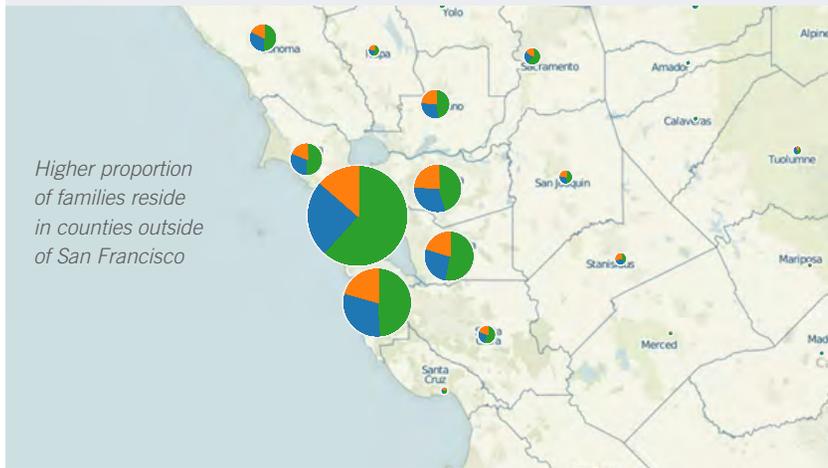
# 2014 Membership Demographics: Members

## 2014 Members (All Employers)

- The number of HSS members covered by HSS medical plans increased significantly in 2014, up 1,430 compared to 2013.
- Proportion of employee vs. retiree members enrolled in medical coverage shifted by 1% year-over-year, with retirees gaining 1%. 58% are employee members and 42% retiree members.
- The average age of all members enrolled in medical coverage is 57.36. This is slightly lower than 2013, when the average member age was 57.70.
- The number of members with child dependents only declined proportionally by 3% in 2014.
- The average age of both employee members and retiree members was slightly lower in 2014. Employee members average age in 2014 is 47.30 versus 47.89 in 2013. Retiree members average age in 2014 is 71.34 versus 71.63 in 2013.
- The number of active and retiree members enrolled in Kaiser increased by 1,918 members in 2014.
- Migration out of City Plan continues for employees and retiree members. 405 members left City Plan in 2015, an overall drop of 1%.
- Kaiser boosted its proportion of enrolled employee and retiree members to 51%. Blue Shield enrolled 38%; City Plan 11%.
- 91% of members covered under HSS medical plans reside in seven Bay area counties: San Francisco, San Mateo, Alameda, Contra Costa, Marin and Solano and Sonoma.

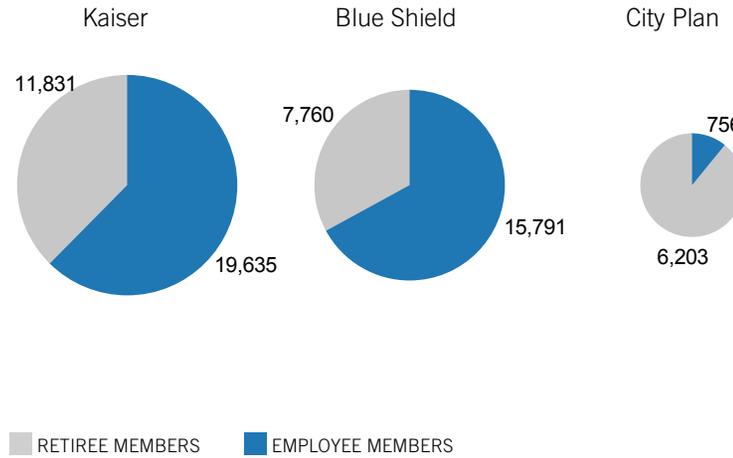
# 2014 Membership Demographics: Members

Medical Coverage Level by County: Employee and Retiree Members

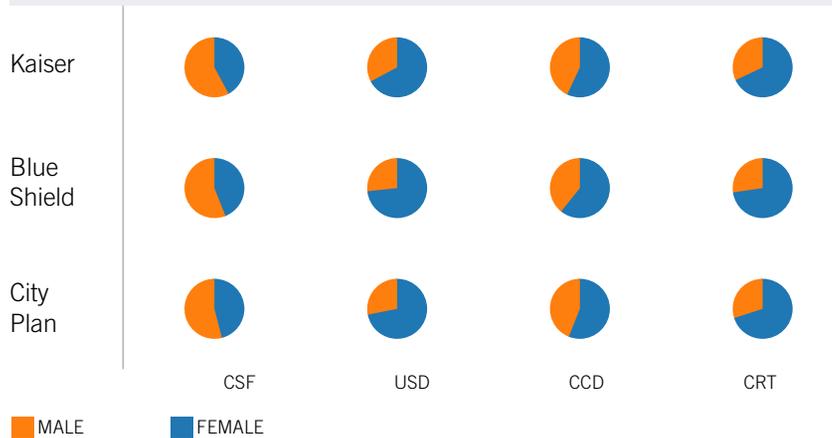


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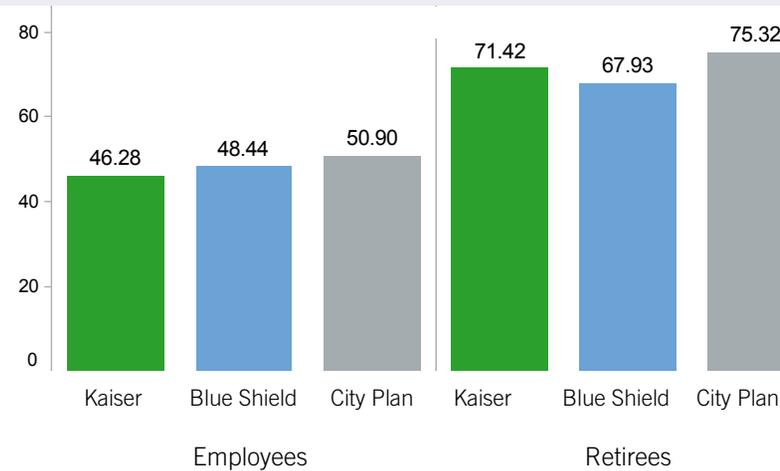
Medical Enrollment: Employee vs Retiree Members



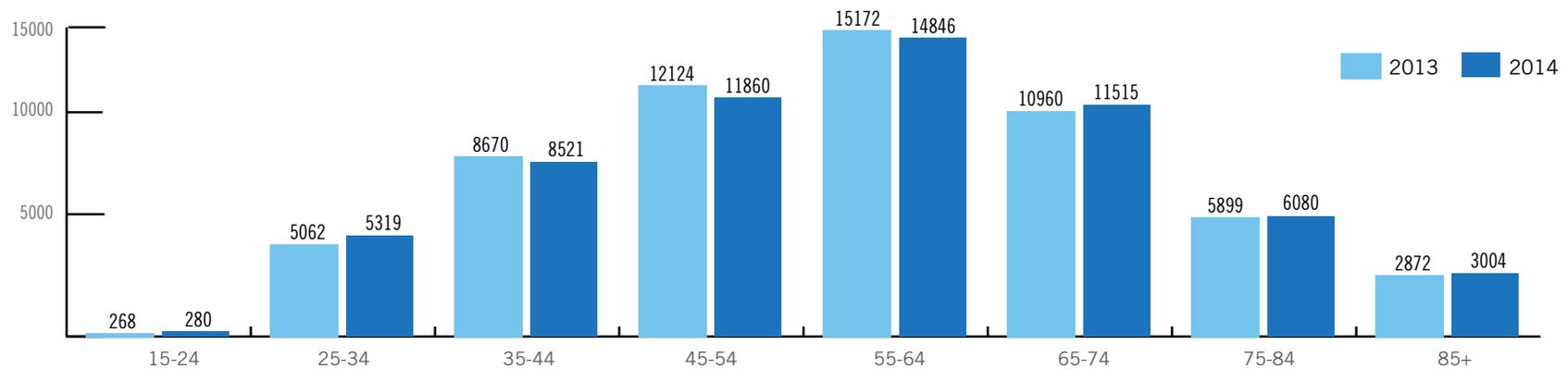
Medical Enrollment by Gender: Employee and Retiree Members



Average Age by Medical Plan: Employee and Retiree Members



# 2014 Membership Demographics: Members

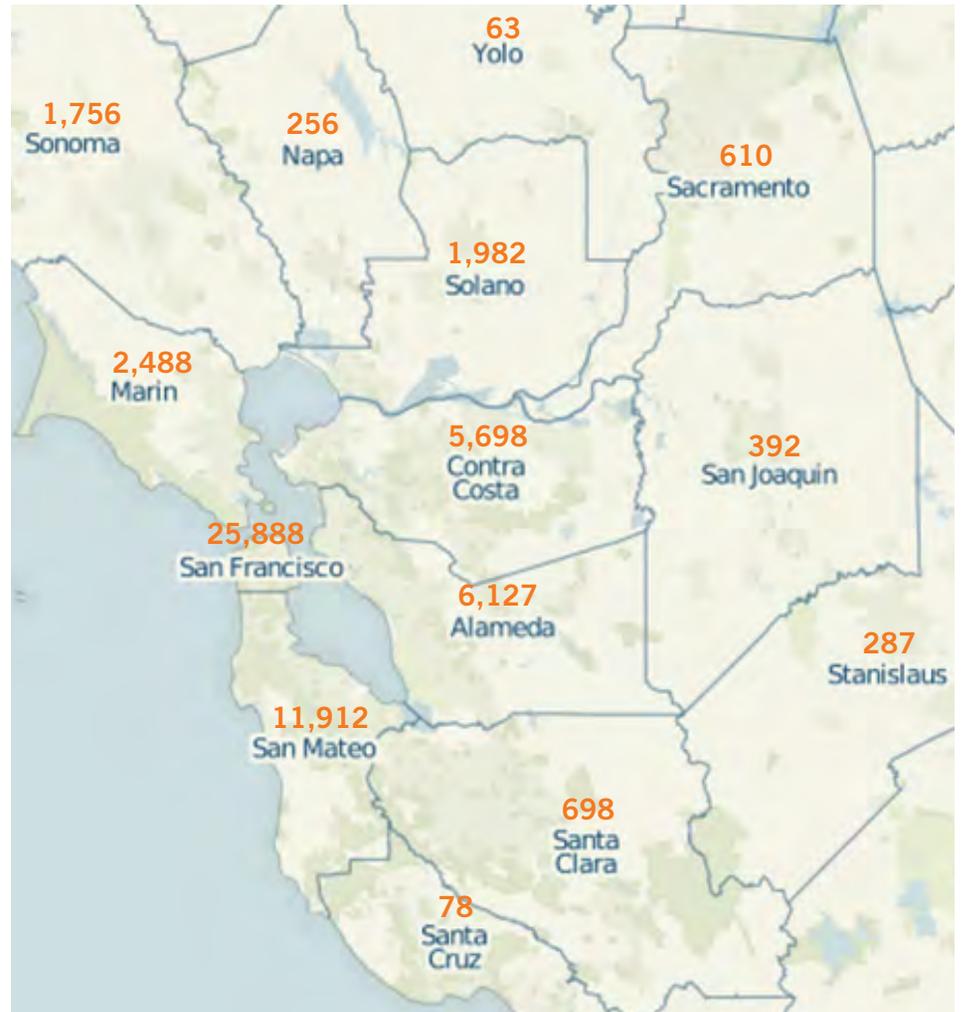


- The average age of all members enrolled in HSS medical plans in 2014 is 57.36 versus 57.70 in 2013.
- The average age of all employee members enrolled in HSS medical plans in 2014 is 47.32 versus 47.89 in 2013.
- The average age of all retiree members enrolled in HSS medical plans in 2014 is 71.34 versus 71.63 in 2013.

# 2014 Membership Demographics: Members

Medical Plan Enrollment: Employee and Retiree Members By County

San Francisco	25,888	42%
San Mateo	11,912	19%
Alameda	6,127	10%
Contra Costa	5,698	9%
Marin	2,488	4%
Solano	1,982	3%
Sonoma	1,755	3%
Santa Clara	698	1%
Sacramento	610	1%
San Joaquin	392	1%
Stanislaus	287	<1%
Napa	256	<1%
Placer	250	<1%
Tuolumne	129	<1%
Riverside	117	<1%
Other California Counties	1,669	3%
Outside California	1,718	3%
	61,976	100%



# 2014 Membership Demographics: Members

Medical Plan Enrollment: All Members										
	2010		2011		2012		2013		2014	
<b>Employee Members vs. Retiree Members</b>										
Employee Members	37,109	62%	35,937	60%	35,426	59%	35,464	59%	36,182	58%
Retiree Members	22,641	38%	23,493	40%	24,439	41%	25,082	41%	25,794	42%
Total	59,750	100%	59,430	100%	59,865	100%	60,546	100%	61,976	100%
<b>Employee and Retiree Members by Medical Plan</b>										
Kaiser	26,434	44%	27,526	46%	28,627	48%	29,548	49%	31,466	51%
Blue Shield	25,127	42%	24,003	40%	23,649	39%	23,634	39%	23,551	38%
City Plan	8,189	14%	7,901	13%	7,589	13%	7,364	12%	6,959	11%
Total	59,750	100%	59,430	100%	59,865	100%	60,546	100%	61,976	100%
<b>Employee and Retiree Members by Employer</b>										
CCSF (2007-2010 includes Court)	45,633	76%	45,619	77%	45,097	75%	45,776	76%	46,996	76%
SFUSD	11,190	19%	10,877	18%	11,002	18%	11,064	18%	11,395	18%
SFCCD	2,927	5%	2,934	5%	2,917	5%	2,885	5%	2,752	4%
Superior Court					849	2%	821	1%	833	1%
Total	59,750	100%	59,430	100%	59,865	100%	60,546	100%	61,976	100%
<b>Employee and Retiree Members by Gender</b>										
Female					30,516	51%	30,722	51%	30,167	49%
Male					29,349	49%	29,824	49%	31,258	51%
Total					59,865	100%	60,546	100%	61,027	100%
<b>Employee and Retiree Members with Enrolled Domestic Partner</b>										
Employee Domestic Partner							1,104	76%	896	78%
Retiree Domestic Partner							350	24%	255	22%
Total							1,454	100%	1,151	100%

# 2014 Membership Demographics: Members

Medical Plan Enrollment: All Members							
	2010	2011	2012	2013		2014	
<b>Employee and Retiree Members by Coverage Level</b>							
Member Only				33,618	55%	34,345	55%
Member Plus One Dependent				16,895	28%	17,063	28%
Member Plus Two or More Dependents				10,514	17%	10,568	17%
Total				61,027	100%	61,976	100%
<b>All Members by Type of Dependents</b>							
Member Only				33,618	55%	34,346	55%
Member with Adult Dependent Only				11,013	18%	12,228	20%
Member with Child Dependent Only +1				5,882	10%	4,829	8%
Member with Child Dependents Only +2				1,714	3%	1,362	2%
Member with Adult and Child Dependents				8,800	14%	9,211	15%
Total				61,027	100%	61,976	100%
<b>Employee Members by Type of Dependents</b>							
Member Only				16,018	45%	16,340	45%
Member with Adult Dependent Only				4,828	13%	5,586	15%
Member with Child Dependent Only +1				5,137	14%	4,384	12%
Member with Child Dependents Only +2				1,642	5%	1,299	4%
Member with Adult and Child Dependents				8,197	23%	8,573	24%
Total				35,822	100%	36,182	100%
<b>Retiree Members by Type of Dependents</b>							
Retiree Only				17,600	70%	18,008	70%
Retiree with Adult Dependent Only				6,185	25%	6,644	26%
Retiree with Child Dependent Only +1				745	3%	447	2%
Retiree with Child Dependents Only +2				72	<1%	55	<1%
Retiree with Adult and Child Dependents				603	2%	640	2%
Total				25,205	30%	25,794	100%

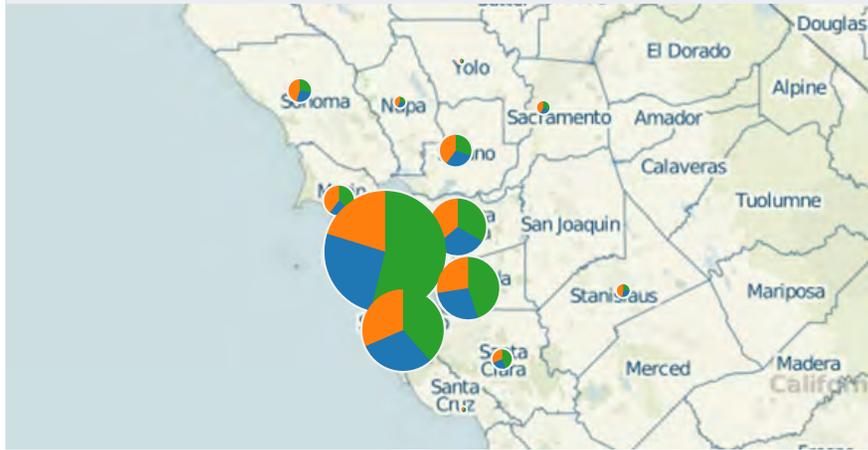
# 2014 Membership Demographics: Employees

## 2014 Employees and Dependents (All Employers)

- The number of all employee lives covered by HSS medical plans (74,681) continued trending up. In 2014, employee lives covered by medical plans increased by 360. The majority of this net increase was employee members (356).
- Proportion of employees vs. dependents enrolled in medical coverage did not change year-over-year: 48% employee members, 52% employee dependents.
- Employee lives enrolled in Kaiser increased by 1,499; raising Kaiser's proportional share of employee lives by 1%. Kaiser now covers 55% of all employee lives.
- Migration out of City Plan continues. City Plan lost 193 employee lives, a year-over-year drop of 17%. 952 employee lives remain enrolled in City Plan.
- 16% of employee members have enrolled child dependents only. HSS 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 an employee member is 47.32, versus 47.89 in 2013. The average age of an employee dependent is 26.06, versus 26.53 in 2013. Average age for all employee and dependent members combined is 36.31 versus 35.78 in 2013.
- 97% of employee lives covered under HSS medical plans reside in eight Bay area counties: San Francisco, San Mateo, Alameda, Contra Costa, Solano, Marin and Sonoma.
- Total employee coverage levels are: member only 45%; member plus one dependent 28%; member plus two or more dependents 27%.

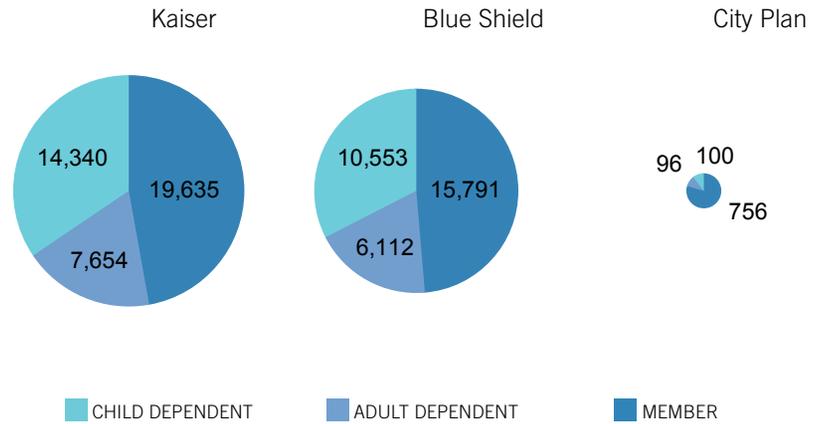
# 2014 Membership Demographics: Employees

Medical Coverage Level by County: All Employees

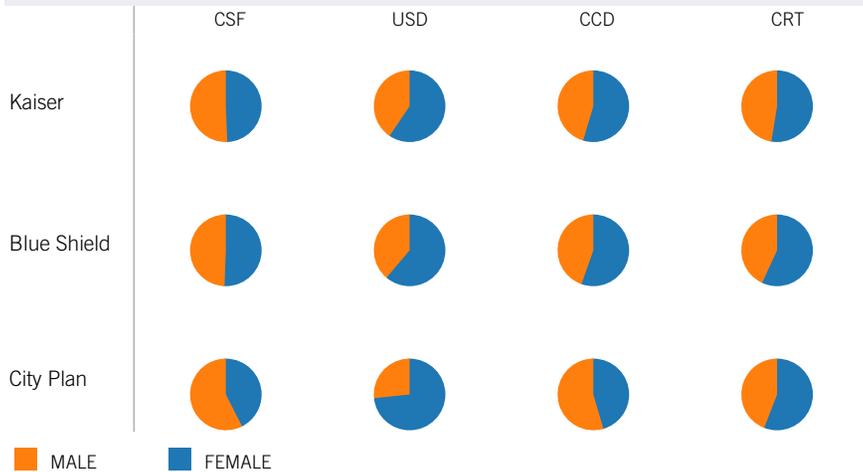


■ EE ONLY   
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 ■ EE +2 or more

Medical Enrollment: All Employees vs Dependents

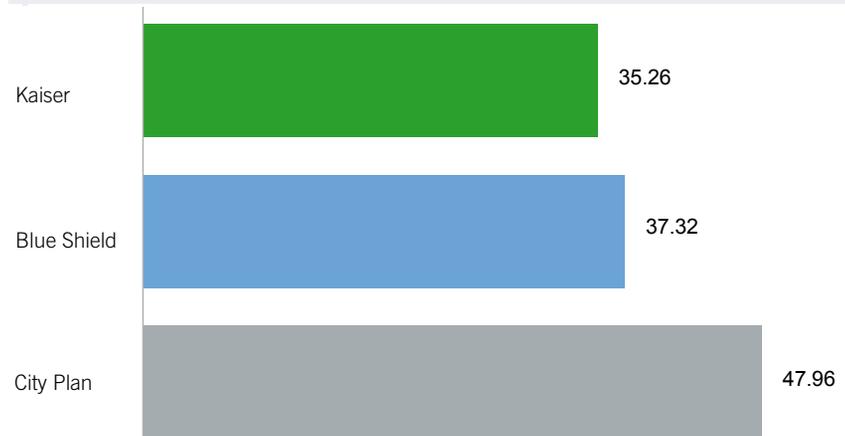


Medical Enrollment by Gender: All Employees and Dependents



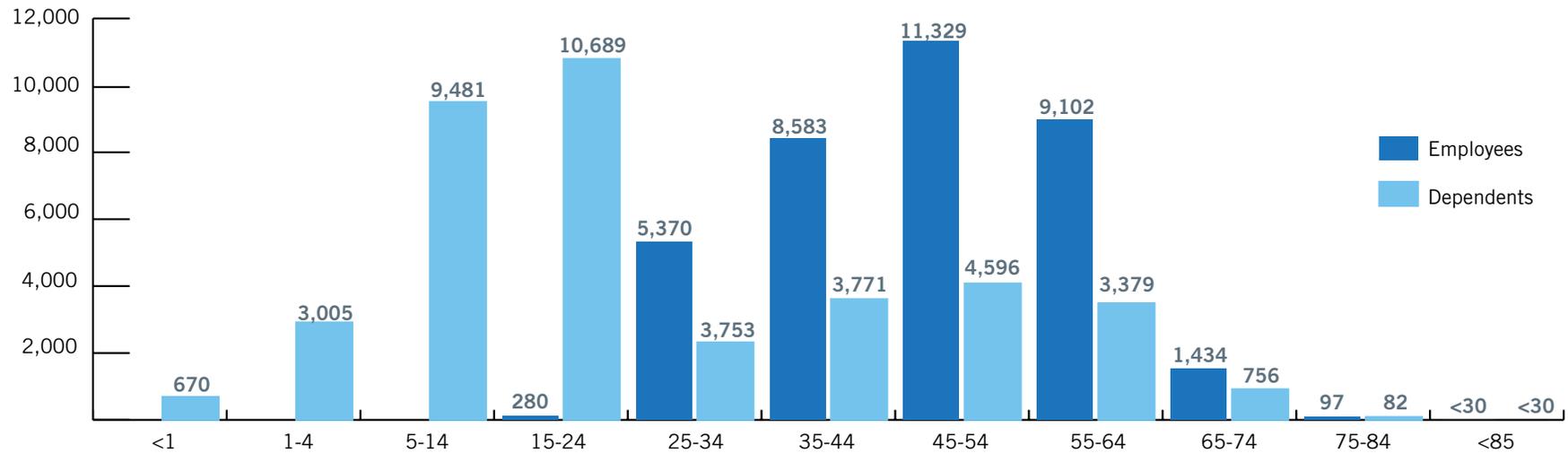
■ MALE   
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Average Age by Medical Plan: All Employees and Dependents



# 2014 Membership Demographics: Employees

ALL EMPLOYEE AND DEPENDENT MEMBERS BY AGE



- The average age of all employee members and dependents enrolled in HSS medical plans in 2014 is 36.31, compared to 35.78 in 2013.
- The average age of all employee members enrolled in HSS medical plans in 2014 is 47.32, compared to 47.89 in 2013.
- The average age of all employee dependents enrolled in HSS medical plans in 2014 is 26.06, compared to 26.53 in 2013.

# 2014 Membership Demographics: Employees

Medical Plan Enrollment: All Employees and Dependents By County

San Francisco	30,585	41%
San Mateo	16,581	22%
Alameda	8,970	12%
Contra Costa	8,737	12%
Solano	2,838	4%
Marin	2,386	3%
Sonoma	1,543	2%
Santa Clara	907	1%
San Joaquin	544	1%
Stanislaus	501	1%
Sacramento	466	1%
Napa	333	<1%
Placer	164	<1%
Tuolumne	81	<1%
Santa Cruz	60	<1%
Other California Counties	300	<1%
Outside California	41	<1%
	75,037	100%



# 2014 Membership Demographics: Employees

Medical Plan Enrollment: Employees and Dependents (All Employers)										
	2010		2011		2012		2013		2014	
<b>Employee vs. Dependents</b>										
Employees					35,464	48%	35,822	48%	36,182	48%
Dependents of Employees					38,749	52%	38,859	52%	38,855	52%
Total					74,213	100%	74,681	100%	75,037	100%
<b>Employees by Coverage Level</b>										
Employee Only							16,018	45%	16,337	45%
Employee Plus One							9,965	28%	9,972	28%
Employee Plus Two or More							9,839	27%	9,873	27%
Total							35,822	100%	36,182	100%
<b>Employee Lives by Plan</b>										
Kaiser	35,929	48%	37,611	51%	39,035	52%	40,130	54%	41,629	55%
Blue Shield	36,396	49%	34,729	47%	33,922	46%	33,406	45%	32,456	43%
City Plan	1,881	3%	1,481	2%	1,256	2%	1,145	1%	952	1%
Total	74,206	100%	73,821	100%	74,213	100%	74,681	100%	75,037	100%
<b>Employee Members by Plan</b>										
Kaiser	17,016	47%	17,611	50%	18,209	51%	18,802	52%	19,635	54%
Blue Shield	17,628	49%	16,744	47%	16,319	46%	16,137	45%	15,791	44%
City Plan	1,293	4%	1,071	3%	936	3%	883	2%	756	2%
Total	35,937	100%	35,426	100%	35,464	100%	35,822	100%	36,182	100%
<b>Employee Lives by Gender</b>										
Female			56,281	53%	57,071	53%	38,510	52%	38,608	51%
Male			50,475	47%	50,956	47%	36,171	48%	36,429	49%
Total			106,756	100%	108,027	100%	74,681	100%	75,037	100%
<b>Employee Members by Gender</b>										
Female			17,143	48%	17,276	49%	17,450	49%	17,503	48%
Male			18,283	52%	18,188	51%	18,372	51%	18,679	52%
Total			35,426	100%	35,464	100%	35,822	100%	36,182	100%

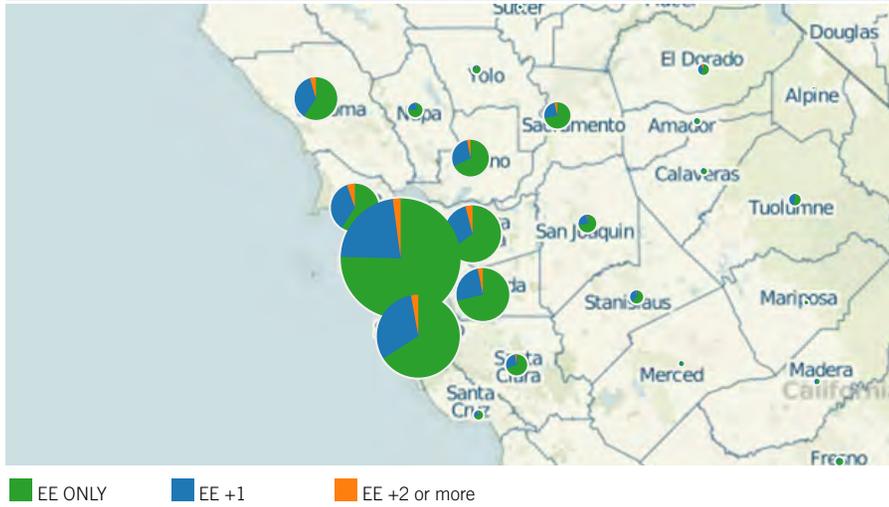
# 2014 Membership Demographics: Retirees

## 2014 Retirees and Dependents (All Employers)

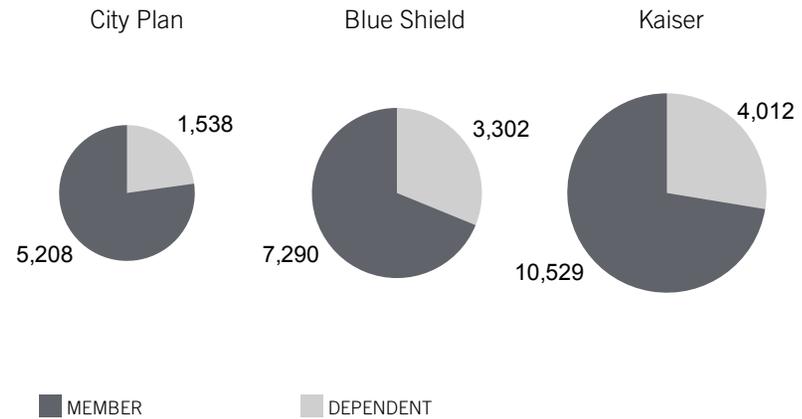
- The number of retiree lives continues to trend upward. In 2014, covered retirees lives increased by 811 to 34,724. Retiree members increased by 589.
- Proportion of retirees vs. dependents enrolled in medical coverage remained the same year-over-year: 74% retiree members, 26% retiree dependents.
- In 2014 Kaiser added 531 retiree lives; Blue Shield added 520 retiree lives; City Plan lost 240 retiree lives.
- The average age of all retirees and dependents enrolled in medical coverage is 67.97, versus 68.34 in 2013.
- In 2014, 6,684 (26%) of retiree members are under age 65.
- 23,459 retirees and dependents are over age 65. This is 68% of retiree lives.
- Retirees with medical coverage live in nearly every state in the country, and 51 live outside of the USA. 94% of retirees and dependents enrolled live in California.
- Total retiree medical coverage levels are: retiree only 70%; retiree plus one dependent 27%; retiree plus two or more dependents 3%.
- Enrollment in retiree dental plans increased by 323 lives in 2014. (Retiree dental plans are not subsidized by City employers.) Delta Dental covered 89% of retiree and dependent enrollees.

# 2014 Membership Demographics: Retirees

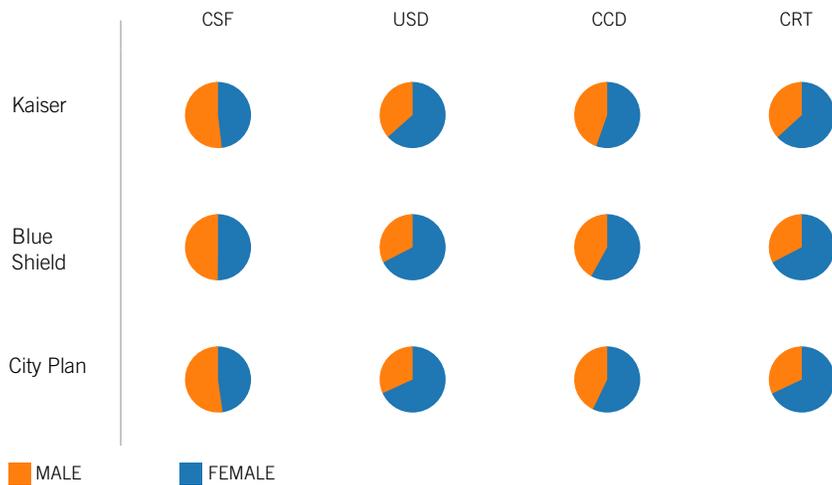
Medical Coverage Level by County: All Retirees



Medical Enrollment: All Retirees vs Dependents



Medical Enrollment by Gender: All Retirees and Dependents

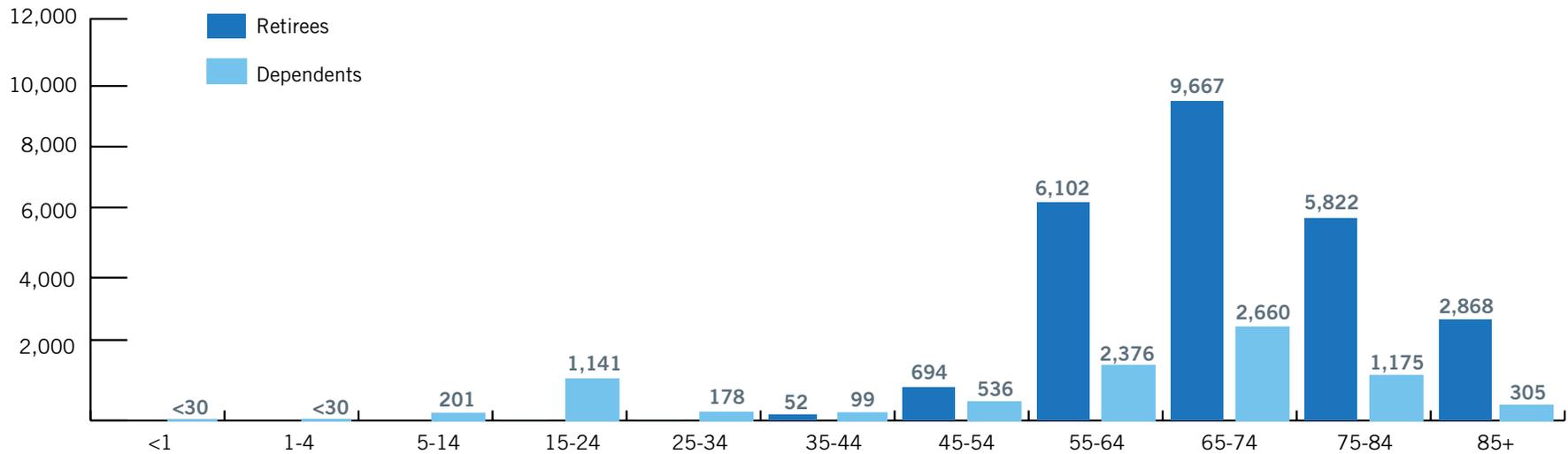


Average Age by Medical Plan: All Retirees and Dependents



# 2014 Membership Demographics: Retirees

ALL RETIREE MEMBERS AND DEPENDENTS WITH MEDICAL COVERAGE BY AGE



- The average age of all retiree members and dependents enrolled in HSS medical plans in 2014 is 67.97 compared to 68.34 in 2013.
- The average age of all retiree members enrolled in HSS medical plans in 2014 is 71.31 compared to 71.63 in 2013.
- The average age of all retiree dependents enrolled in HSS medical plans in 2014 is 58.35 compared to 58.81 in 2013.

# 2014 Membership Demographics: Retirees

Medical Plan Enrollment: Retiree Lives By California Counties

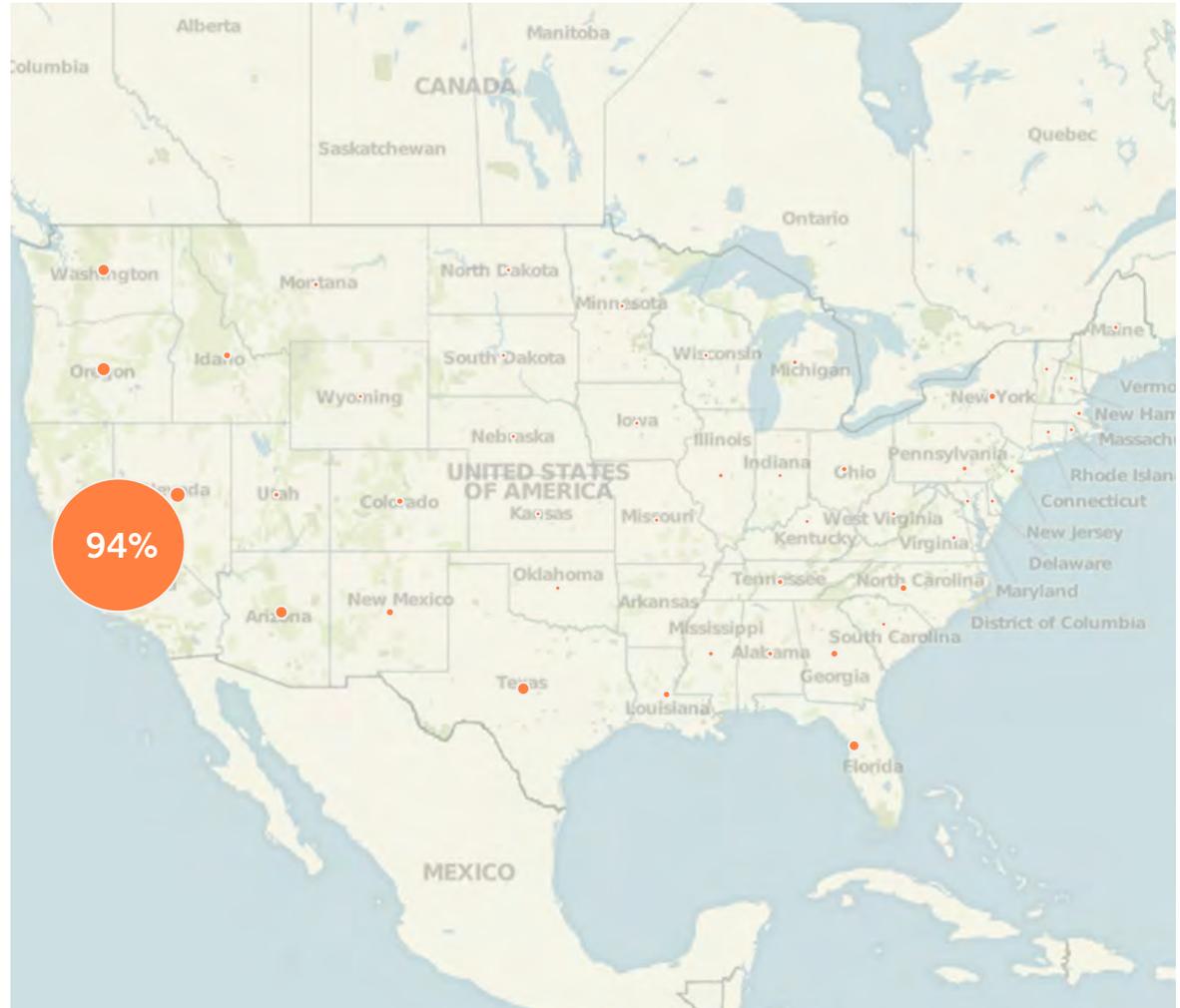
San Francisco	12,014	35%
San Mateo	6,259	18%
Contra Costa	3,017	9%
Alameda	2,456	7%
Marin	2,264	7%
Sonoma	1,770	5%
Solano	1,203	3%
Sacramento	599	2%
Santa Clara	388	1%
Placer	316	1%
San Joaquin	268	1%
Napa	168	<1%
Riverside	163	<1%
Stanislaus	156	<1%
Los Angeles	125	<1%
Tuolumne	125	<1%
San Diego	123	<1%
Nevada	122	<1%
El Dorado	114	<1%
Lake	93	<1%
Santa Cruz	74	<1%
Orange	60	<1%
Butte	59	<1%
Yolo	55	<1%
Shasta	52	<1%
Mendocino	44	<1%
Fresno	42	<1%
San Luis Obispo	31	<1%
Calaveras	30	<1%
Other California Counties	385	1%
Outside of California	2,149	6%
Total	34,724	100%



# 2014 Membership Demographics: Retirees

## Retirees: Lives by State

California	32,575	94%
Nevada	312	1%
Oregon	219	1%
Arizona	189	1%
Texas	173	<1%
Washington	161	<1%
Florida	125	<1%
Hawaii	59	<1%
Idaho	58	<1%
New Mexico	51	<1%
New York	50	<1%
Georgia	48	<1%
Louisiana	47	<1%
Colorado	44	<1%
North Carolina	40	<1%
Tennessee	32	<1%
Other States	541	2%
Outside of US	44	<1%
Total	34,724	100%



# 2014 Membership Demographics: Retirees

Medical Plan Enrollment: Retirees										
	2010		2011		2012		2013		2014	
<b>Retiree vs. Dependent Lives</b>										
Retiree Members					25,082	74%	25,205	74%	25,794	74%
Dependents of Retiree Members					8,732	26%	8,708	26%	8,930	26%
Total					33,814	100%	33,913	100%	34,724	100%
<b>Retirees by Coverage Level</b>										
Retiree Only							17,600	70%	18,008	70%
Retiree Plus One							6,930	27%	7,091	27%
Retiree Plus Two or More							675	3%	695	3%
Total							25,205	100%	25,794	100%
<b>Retiree Lives by Plan</b>										
Kaiser	14,042	45%	14,845	45%	15,273	45%	15,353	45%	15,884	46%
Blue Shield	8,992	29%	9,880	30%	10,462	31%	10,574	31%	11,094	32%
City Plan	8,305	27%	8,210	25%	8,079	24%	7,986	24%	7,746	22%
Total	31,339	100%	32,935	100%	33,814	100%	33,913	100%	34,724	100%
<b>Retiree Members by Plan</b>										
Kaiser	10,510	45%	11,016	45%	11,339	45%	11,420	45%	11,831	46%
Blue Shield	6,375	27%	6,905	28%	7,315	29%	7,414	29%	7,760	30%
City Plan	6,608	28%	6,518	27%	6,428	26%	6,371	25%	6,203	24%
Total	23,493	100%	24,439	100%	25,082	100%	25,205	100%	25,794	100%
<b>Retiree Lives by Employer</b>										
CCSF							25,911	76%	26,626	77%
SFUSD							6,185	18%	6,202	18%
SFCCD							1,342	4%	1,428	4%
Superior Court							475	1%	468	1%
Total							33,913	100%	34,724	100%
<b>Retiree Members by Employer</b>										
CCSF							18,769	74%	19,277	75%
SFUSD							5,014	20%	5,027	19%
SFCCD							1,039	4%	1,111	4%
Superior Court							383	2%	379	1%
Total							25,205	100%	25,794	100%

# 2014 Membership Demographics: Retirees

Medical Plan Enrollment: Retirees										
	2010		2011		2012		2013		2014	
<b>Retiree Lives Medicare Enrollment</b>										
Medicare	20,870	65%	21,853	66%	23,031	68%	23,602	69%	24,300	70%
No Medicare	11,480	35%	11,082	34%	10,783	32%	10,511	31%	10,424	30%
Total	32,350	100%	32,935	100%	33,814	100%	33,913	100%	34,724	100%
<b>Retiree Members Medicare Enrollment</b>										
Medicare over age 65							18,194	73%	18,954	73%
Medicare under age 65							877	3%	777	3%
No Medicare over age 65							163	4%	161	<1%
No Medicare under age 65							5,971	20%	5,902	23%
Total							25,205	100%	25,794	100%
<b>Retiree Dependents Medicare Enrollment</b>										
Medicare over age 65							4,114	48%	4,340	49%
Medicare under age 65							217	1%	232	3%
No Medicare over age 65							26	4%	30	<1%
No Medicare under age 65							4,351	46%	4,328	48%
Total							8,708	100%	8,930	100%
<b>Retiree Lives by Gender</b>										
Female			18,355	56%	18,833	56%	18,891	56%	19,344	56%
Male			14,580	44%	14,981	44%	15,022	44%	15,380	44%
Total			32,935	100%	33,814	100%	33,913	100%	34,724	100%
<b>Retiree Members by Gender</b>										
Female			12,206	50%	12,206	50%	12,624	50%	12,957	50%
Male			12,233	50%	12,233	50%	12,581	50%	12,837	50%
Total			24,439	100%	24,439	100%	25,205	100%	25,794	100%
<b>Retiree Dependents by Gender</b>										
Female							6,267	72%	6,387	72%
Male							2,441	28%	2,543	28%
Total							8,708	100%	8,930	100%
<b>Surviving Spouse Enrollment</b>										
Survivor							2,760	97%	2,767	97%
Survivor Children							74	4%	78	4%
Total							2,834	100%	2,845	100%

# 2014 Membership Demographics: Retirees

Retiree Dental Plan Enrollment (All Employers)										
	2010		2011		2012		2013		2014	
<b>Total Dental Plan Enrollment Retirees vs. Dependents</b>										
Retiree Members					17,659	69%	17,900	69%	18,088	69%
Dependents					8,068	31%	8,154	31%	8,289	31%
Total					25,727	100%	26,054	100%	26,377	100%
<b>Retiree Lives by Dental Plan</b>										
Delta Dental	18,696	87%	19,977	87%	21,632	88%	23,238	89%	23,646	90%
Deltacare USA	2,010	9%	1,996	9%	1,949	8%	1,924	7%	1,844	7%
Pacific Union Dental	869	4%	889	4%	913	4%	892	4%	887	3%
Total	21,575	100%	22,862	100%	24,494	100%	26,054	100%	26,377	100%
<b>Retiree Members by Dental Plan</b>										
Delta Dental	13,728	87%	14,827	88%	15,234	86%	15,902	89%	16,139	89%
Deltacare USA	1,417	9%	1,384	8%	1,382	8%	1,358	8%	1,322	7%
Pacific Union Dental	649	4%	653	4%	635	4%	640	4%	627	3%
Total	15,794	100%	16,864	100%	17,659	100%	17,900	100%	18,088	100%

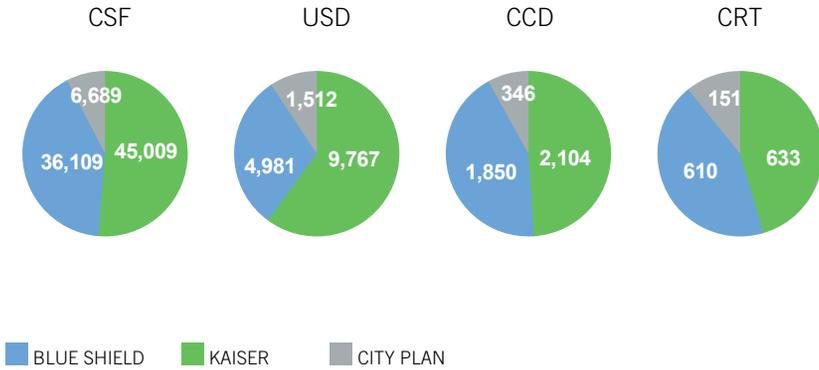
# 2014 Membership Demographics: Employers

## 2014 Employers

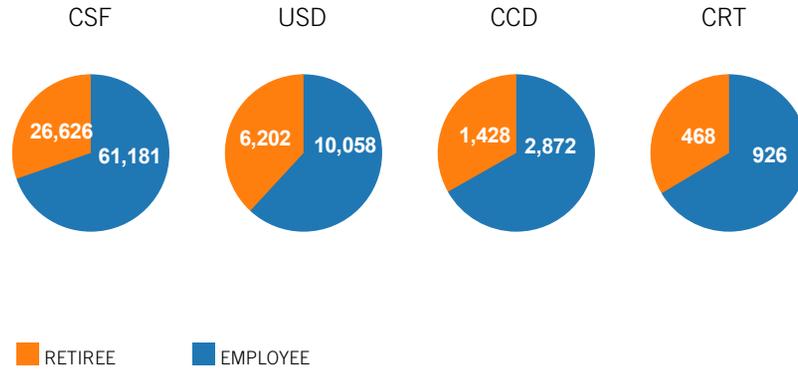
- City & County covers the largest proportion of lives: 80%. SFUSD covers 15%; City College 4% and the Superior Court 1%.
- All employers except City College increased medical plan enrollment in 2014. City College enrollment declined by 160 lives.
- City & County dental plan enrollment decreased by 659 lives year-over-year.
- SFUSD has the highest proportion of retiree lives enrolled in medical coverage—38%. City & County retiree lives make up 30%; City College retiree lives 33% and Superior Court retiree lives 34%.
- SFUSD has the highest proportion of their population (60%) enrolled in Kaiser, compared to other employers.
- SFUSD and the Court have a higher proportion of female lives enrolled, compared to other employers.
- SFUSD and City College have higher average age than other employers.
- For all employers, the average age of lives enrolled in City Plan is much higher than the average age of lives enrolled in Kaiser or Blue Shield.

# 2014 Membership Demographics: Employers

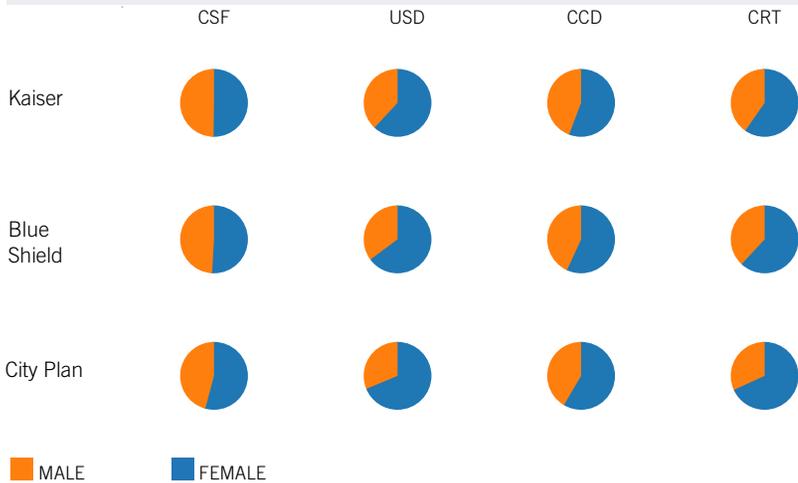
Medical Plan Enrollment: All Lives by Employer



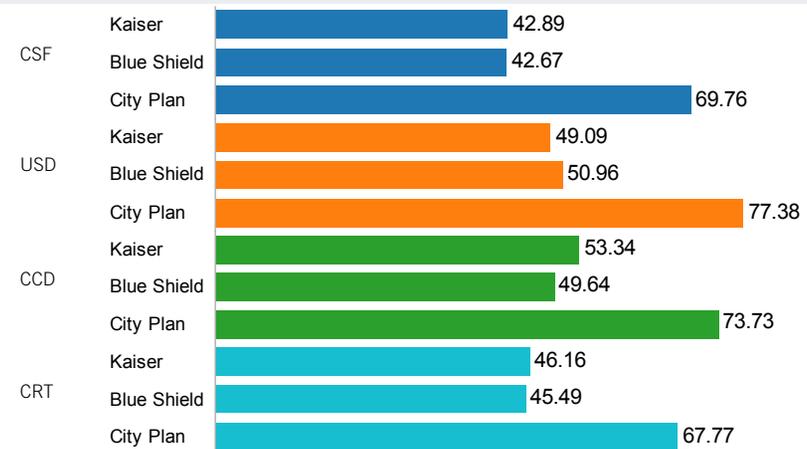
Medical Enrollment: Retiree vs Employee Lives



Medical Enrollment by Gender: Employee and Retiree Lives



Average Age by Medical Enrollment: All Lives



# 2014 Membership Demographics: City & County of San Francisco

City & County of San Francisco: Medical Plan Enrollment Year Over Year										
	2010		2011		2012		2013		2014	
<b>CCSF Medical Plans All Lives</b> (2010-2011 includes Superior Court)										
All Employee and Retiree Lives	85,067		84,838		86,166		86,602		87,807	
<b>CCSF Medical Plans Member vs Dependent Lives</b>										
All Members (Active and Retired)	45,619	54%	45,097	53%	45,775	53%	46,079	53%	46,996	54%
All Dependents (Active and Retired)	40,448	48%	39,741	47%	40,391	47%	40,523	47%	40,811	46%
Total	85,067	100%	84,838	100%	86,166	100%	86,602	100%	87,807	100%
<b>CCSF: Employee Members by Medical Plan</b> (2010-2011 includes Superior Court)										
Kaiser	12,490	45%	12,705	47%	13,185	49%	13,534	50%	14,231	51%
Blue Shield	14,226	51%	13,344	49%	13,112	48%	12,970	47%	12,787	46%
City Plan	1,156	4%	956	4%	853	3%	806	3%	701	3%
Total	27,872	100%	27,005	100%	27,150	100%	27,310	100%	27,719	100%
<b>CCSF: Retiree Members by Medical Plan</b> (2010-2011 includes Superior Court)										
Kaiser	7,819	44%	8,027	44%	8,291	45%	8,366	45%	8,714	45%
Blue Shield	4,954	28%	5,256	29%	5,585	30%	5,696	30%	5,974	31%
City Plan	4,974	28%	4,809	27%	4,750	25%	4,707	25%	4,589	24%
Total	17,747	100%	18,092	100%	18,626	100%	18,769	100%	19,277	100%
City & County of San Francisco: Dental Plan Enrollment Year Over Year										
<b>CCSF Employee Lives by Dental Plan</b>										
Delta Dental	63,613	96%	63,699	96%	63,831	96%	64,190	97%	63,770	97%
Deltacare USA	1,684	3%	1,627	2%	1,551	2%	1,480	2%	1,349	2%
Pacific Union Dental	974	1%	924	1%	793	1%	745	1%	639	1%
Total	66,271	100%	66,250	100%	66,175	100%	66,417	100%	65,758	100%

# 2014 Membership Demographics: City & County of San Francisco

City & County of San Francisco Employees: Medical Plan Enrollment				
	2013		2014	
<b>CCSF Employee Members Waived vs Enrolled Medical</b>				
Waived (includes Exempt due to non-payment)	1,213	4%	1,149	4%
Enrolled	27,310	96%	27,719	96%
Total	28,523	100%	28,868	100%
<b>CCSF Employee Members vs Dependents</b>				
Active Employee Members	27,310	45%	27,719	45%
Adult Dependents of Active Employees	11,676	19%	11,952	20%
Child Dependents of Active Employees	21,705	36%	21,510	35%
Total	60,691	100%	61,181	100%
<b>CCSF Employee Members by Medical Plan</b>				
Kaiser	13,534	50%	14,231	50%
Blue Shield	12,970	47%	12,787	47%
City Plan	806	3%	701	3%
Total	27,310	100%	27,719	100%
<b>CCSF Employee Lives by Medical Plan</b>				
Kaiser	31,678	52%	33,005	54%
Blue Shield	27,981	46%	27,310	45%
City Plan	1,032	2%	866	1%
Total	60,691	100%	61,181	100%
<b>CCSF Employee Members by Medical Plan and Enrollment Level</b>				
Kaiser EE	4,773	17%	5,120	18%
Kaiser E1	4,019	15%	4,194	15%
Kaiser E2	4,742	17%	4,917	18%
Blue Shield EE	5,305	19%	5,295	19%
Blue Shield E1	3,866	14%	3,832	14%
Blue Shield E2	3,799	14%	3,660	13%
City Plan EE	662	2%	599	2%
City Plan E1	102	<1%	73	<1%
City Plan E2	42	<1%	<30	<1%
Total	27,310	100%	27,719	100%
<b>CCSF Employee Members Flexible Spending Accounts</b>				
Healthcare FSA	2,340	75%	2,869	76%
Dependent Care FSA	763	25%	911	24%

City & County of San Francisco Retirees: Medical Plan Enrollment				
	2013		2014	
<b>CCSF Retiree Members Waived vs Enrolled Medical</b>				
Waived (includes Exempt due to non-payment)	1,517	7%	1,336	6%
Enrolled	18,769	93%	19,277	94%
Total	20,286	100%	20,613	100%
<b>CCSF Retiree Members vs Dependents</b>				
Retiree Members	18,769	72%	19,277	72%
Adult Dependents of Retirees	5,647	22%	5,843	22%
Child Dependents of Retirees	1,495	6%	1,506	6%
Total	25,911	100%	26,626	100%
<b>CCSF Retiree Members by Medical Plan</b>				
Kaiser	8,366	45%	8,714	45%
Blue Shield	5,696	30%	5,974	31%
City Plan	4,707	25%	4,589	24%
Total	18,769	100%	19,277	100%
<b>CCSF Retiree Lives by Medical Plan</b>				
Kaiser	11,546	45%	12,004	45%
Blue Shield	8,368	32%	8,799	33%
City Plan	5,997	23%	5,823	22%
Total	25,911	100%	26,626	100%
<b>CCSF Employee Members by Medical Plan and Enrollment Level</b>				
Kaiser EE	5,603	30%	5,858	30%
Kaiser E1	2,508	13%	2,591	13%
Kaiser E2	255	1%	265	1%
Blue Shield EE	3,584	19%	3,743	19%
Blue Shield E1	1,787	10%	1,884	10%
Blue Shield E2	325	2%	347	2%
City Plan EE	3,467	18%	3,393	18%
City Plan E1	1,204	6%	1,167	6%
City Plan E2	36	0%	<30	0%
Total	18,769	100%	19,277	100%

# 2014 Membership Demographics: SFUSD

SFUSD: Medical Plan Enrollment Year Over Year										
	2010		2011		2012		2013		2014	
<b>SFUSD Medical Plans All Lives</b>										
All Employee and Retiree Lives	16,064		15,935		15,973		15,968		16,260	
<b>SFUSD Medical Plans Member vs Dependent Lives</b>										
All Members	11,190	70%	10,877	68%	11,021	69%	11,064	69%	11,395	70%
All Dependents	4,874	30%	5,058	32%	4,952	31%	4,904	31%	4,865	30%
Total	16,064	100%	15,935	100%	15,973	100%	15,968	100%	16,260	100%
<b>SFUSD: Employee Members by Medical Plan</b>										
Kaiser	3,361	53%	3,545	59%	3,727	62%	3,910	65%	4,347	68%
Blue Shield	2,866	45%	2,426	40%	2,201	37%	2,065	34%	1,995	31%
City Plan	142	2%	88	1%	53	1%	37	1%	<30	<1%
Total	6,369	100%	6,059	100%	5,981	100%	6,012	100%	6,368	100%
<b>SFUSD: Retiree Members by Medical Plan</b>										
Kaiser	2,233	46%	2,270	47%	2,402	48%	2,413	48%	2,439	49%
Blue Shield	1,220	25%	1,185	25%	1,287	26%	1,336	26%	1,338	27%
City Plan	1,368	29%	1,363	28%	1,332	26%	1,303	26%	1,250	25%
Total	4,821	100%	4,818	100%	5,021	100%	5,052	100%	5,027	100%

# 2014 Membership Demographics: SFUSD

City & County of San Francisco Employees: Medical Plan Enrollment				
	2013		2014	
<b>SFUSD Employee Members Waived vs Enrolled Medical</b>				
Waived (includes Exempt due to non-payment)	695	10%	771	12%
Enrolled	6,266	90%	6,368	88%
Total	6,961	100%	7,139	100%
<b>SFUSD Employee Members vs Dependents</b>				
Active Employee Members	6,266	63%	6,368	63%
Adult Dependents of Employees	1,500	15%	1,496	15%
Child Dependents of Employees	2,228	22%	2,194	22%
Total	9,994	100%	10,058	100%
<b>SFUSD Employee Members by Medical Plan</b>				
Kaiser	4,165	66%	4,347	68%
Blue Shield	2,067	33%	1,995	31%
City Plan	34	<1%	<30	<1%
Total	6,266	100%	6,368	100%
<b>SFUSD Employee Lives by Medical Plan</b>				
Kaiser	6,545	65%	6,762	67%
Blue Shield	3,409	34%	3,266	32%
City Plan	40	<1%	30	<1%
Total	9,994	100%	10,058	100%
<b>SFUSD Employee Members by Medical Plan and Enrollment Level</b>				
Kaiser EE	2,753	44%	2,929	46%
Kaiser E1	875	14%	860	14%
Kaiser E2	537	9%	558	9%
Blue Shield EE	1,286	21%	1,255	20%
Blue Shield E1	476	8%	450	7%
Blue Shield E2	305	5%	290	5%
City Plan EE	<30	<1%	<30	<1%
City Plan E1	<30	<1%	<30	<1%
City Plan E2	<30	<1%	<30	<1%
Total	6,266	100%	6,368	100%

City & County of San Francisco Retirees: Medical Plan Enrollment				
	2013		2014	
<b>SFUSD Retiree Members Waived vs Enrolled Medical</b>				
Waived (includes Exempt due to non-payment)	2,081	10%	676	13%
Enrolled	18,769	90%	5,027	87%
Total	20,850	100%	5,086	100%
<b>SFUSD Retiree Members vs Dependents</b>				
Retiree Members	5,014	81%	5,027	81%
Adult Dependents of Retirees	1,060	17%	1,067	17%
Child Dependents of Retirees	111	2%	108	2%
Total	6,185	100%	6,202	100%
<b>SFUSD Retiree Members by Medical Plan</b>				
Kaiser	2,416	48%	2,439	49%
Blue Shield	1,309	26%	1,338	27%
City Plan	1,289	26%	1,250	25%
Total	5,014	100%	5,027	100%
<b>SFUSD Retiree Lives by Medical Plan</b>				
Kaiser	2,981	48%	3,005	48%
Blue Shield	1,670	27%	1,715	28%
City Plan	1,534	25%	1,482	24%
Total	6,185	100%	6,202	100%
<b>SFUSD Retiree Members by Medical Plan and Enrollment Level</b>				
Kaiser EE	1,878	37%	1,902	38%
Kaiser E1	518	10%	518	10%
Kaiser E2	<30	<1%	19	0%
Blue Shield EE	974	19%	989	20%
Blue Shield E1	313	6%	329	7%
Blue Shield E2	<30	<1%	<30	<1%
City Plan EE	1,048	21%	1,022	20%
City Plan E1	238	5%	225	4%
City Plan E2	<30	<1%	<30	<1%
Total	5,014	100%	5,027	100%

# 2014 Membership Demographics: SFCCD

SFCCD: Medical Plan Enrollment Year Over Year										
	2010		2011		2012		2013		2014	
<b>SFCCD Medical Plans All Lives</b>										
All Employee and Retiree Lives	4,564		4,544		4,544		4,532		4,300	
<b>SFCCD Medical Plans Member vs Dependent Lives</b>										
All Members	2,927	64%	2,934	65%	2,917	64%	2,885	64%	2,752	64%
All Dependents	1,637	36%	1,600	35%	1,627	36%	1,647	36%	1,548	36%
Total	4,564	100%	4,544	100%	4,544	100%	4,532	100%	4,300	100%
<b>SFCCD: Employee Members by Medical Plan</b>										
Kaiser	943	46%	981	49%	964	50%	925	50%	854	52%
Blue Shield	1,038	51%	976	49%	930	48%	910	49%	776	47%
City Plan	59	3%	49	2%	35	2%	<30	1%	<30	1%
Total	2,040	100%	2,006	100%	1,929	100%	1,859	100%	1,641	100%
<b>SFCCD: Retiree Members by Medical Plan</b>										
Kaiser	396	45%	421	45%	451	46%	478	47%	516	46%
Blue Shield	242	27%	236	26%	266	27%	281	27%	333	30%
City Plan	249	28%	271	29%	271	27%	267	26%	262	24%
Total	887	100%	928	100%	988	100%	1,026	100%	1,111	100%

# 2014 Membership Demographics: SFCCD

City & County of San Francisco Employees: Medical Plan Enrollment				
	2013		2014	
<b>SFCCD Employee Members Waived vs Enrolled Medical</b>				
Waived (includes Exempt due to non-payment)	76	4%	77	5%
Enrolled	1,815	96%	1,641	99%
Total	1,891	100%	1,643	100%
<b>SFCCD Employee Members vs Dependents</b>				
Active Employee Members	1,815	58%	1,641	57%
Adult Dependents of Employees	576	18%	534	19%
Child Dependents of Employees	727	23%	697	24%
Total	3,118	100%	2,872	100%
<b>SFCCD Employee Members by Medical Plan</b>				
Kaiser	919	51%	854	52%
Blue Shield	874	48%	776	47%
City Plan	<30	1%	<30	1%
Total	1,815	100%	1,641	100%
<b>SFCCD Employee Lives by Medical Plan</b>				
Kaiser	1,510	48%	1,434	50%
Blue Shield	1,569	50%	1,416	49%
City Plan	39	1%	22	1%
Total	3,118	100%	2,872	100%
<b>SFCCD Employee Members by Medical Plan and Enrollment Level</b>				
Kaiser EE	549	30%	509	31%
Kaiser E1	240	13%	207	13%
Kaiser E2	130	7%	138	8%
Blue Shield EE	465	26%	406	25%
Blue Shield E1	242	13%	211	13%
Blue Shield E2	167	9%	159	10%
City Plan EE	14	1%	<30	<1%
City Plan E1	<30	<1%	<30	<1%
City Plan E2	<30	<1%	<30	<1%
Total	1,815	100%	1,641	100%

City & County of San Francisco Retirees: Medical Plan Enrollment				
	2013		2014	
<b>SFCCD Retiree Members Waived vs Enrolled Medical</b>				
Waived (includes Exempt due to non-payment)	109	9%	146	5%
Enrolled	1,039	91%	1,111	95%
Total	1,148	100%	1,137	100%
<b>SFCCD Retiree Members vs Dependents</b>				
Retiree Members	1,039	77%	1,111	78%
Adult Dependents of Retirees	279	21%	301	21%
Child Dependents of Retirees	24	2%	<30	<1%
Total	1,342	100%	1,428	100%
<b>SFCCD Retiree Members by Medical Plan</b>				
Kaiser	479	46%	516	46%
Blue Shield	291	28%	333	30%
City Plan	269	26%	262	24%
Total	1,039	100%	1,111	100%
<b>SFCCD Retiree Lives by Medical Plan</b>				
Kaiser	624	46%	670	47%
Blue Shield	386	29%	434	30%
City Plan	332	25%	324	23%
Total	1,342	100%	1,428	100%
<b>SFCCD Retiree Members by Medical Plan and Enrollment Level</b>				
Kaiser EE	340	33%	364	33%
Kaiser E1	134	13%	150	14%
Kaiser E2	<30	<1%	<30	<1%
Blue Shield EE	201	19%	239	22%
Blue Shield E1	86	8%	89	8%
Blue Shield E2	<30	<1%	<30	<1%
City Plan EE	206	20%	200	18%
City Plan E1	63	6%	62	6%
City Plan E2	<30	<1%	<30	<1%
Total	1,039	100%	1,111	100%

# 2014 Membership Demographics: Superior Court

Superior Court: Medical Plan Enrollment Year Over Year									
	2010	2011		2012		2013		2014	
<b>Court Medical Plans All Lives</b>									
All Employee and Retiree Lives		1,401		1,361		1,353		1,394	
<b>Court Medical Plans Member vs Dependent Lives</b>									
All Members		849	61%	821	60%	814	60%	833	60%
All Dependents		552	39%	540	40%	539	40%	561	40%
Total		1,401	100%	1,361	100%	1,393	100%	1,394	100%
<b>Court: Employee Lives by Medical Plan</b>									
Kaiser						397	45%	428	46%
Blue Shield						447	51%	464	50%
City Plan						34	4%	34	4%
Total						878	100%	926	100%
<b>Court: Retiree Lives by Medical Plan</b>									
Kaiser						202	43%	205	44%
Blue Shield						150	32%	146	31%
City Plan						123	26%	117	25%
Total						475	100%	468	100%
<b>Court: Employee Members by Medical Plan</b>									
Kaiser		215	42%	189	43%	184	42%	203	45%
Blue Shield		269	53%	232	52%	226	52%	233	51%
City Plan		<30	5%	<30	5%	<30	6%	<30	4%
Total		511	100%	443	100%	814	100%	454	100%
<b>Court: Retiree Members by Medical Plan</b>									
Kaiser		136	40%	157	42%	159	42%	162	43%
Blue Shield		106	31%	108	28%	118	30%	115	30%
City Plan		96	29%	113	30%	106	28%	102	27%
Total		338	100%	378	100%	383	100%	379	100%