

# January 2015 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, 2015.

## Medical Enrollment

Since the last report of January 1, 2014, enrollment in HSS medical plans increased by 2,190 covered lives. This is driven largely by hiring that occurs as the economy improves. Employee lives increased by 1,507 and retiree lives by 683.

For the first time in five years the number of lives enrolled in Blue Shield increased, by 640. However, Kaiser continued to pick up share, gaining 1,371 lives in 2015. With 59,154 covered lives Kaiser now enrolls 53% of the population—a year-over-year increase of 1%. Blue Shield enrolls 39% of the population, a reduction of 1% compared to 2014.

City Health Plan PPO continues to see outbound migration from employees. This is likely because of the plan's higher premium costs. In 2015 136 employee lives left City Health Plan.

<b>All Lives—Medical</b>	<b>2014</b>	<b>2015</b>	<b>Change</b>
Kaiser HMO	57,513	59,154	1,641
Blue Shield HMO	43,550	44,220	670
City Health Plan PPO	8,698	8,577	(121)
Total Lives	109,761	111,951	2,190

<b>Employee Lives—Medical</b>	<b>2014</b>	<b>2015</b>	<b>Change</b>
Kaiser HMO	41,629	43,000	1,371
Blue Shield HMO	32,456	32,728	272
City Health Plan PPO	952	816	(136)
Total Lives	75,037	76,544	1,507

<b>Retiree Lives—Medical</b>	<b>2014</b>	<b>2015</b>	<b>Change</b>
Kaiser HMO	15,884	16,154	270
Blue Shield HMO	11,094	11,492	398
City Health Plan PPO	7,746	7,761	15
Total Lives	34,724	35,407	683

# January 2015 Demographics: Summary

## Dental Enrollment

HSS administers dental plans for employees and dependents of the City & County of San Francisco and Superior Court, as well as retirees from all employers. (The San Francisco Unified School District and City College administer dental benefits for their employees.) Dental benefits for employees are employer-subsidized. Retiree dental plans do not receive employer subsidy and are self-funded. In 2015 the number of lives enrolled in all HSS-administered dental plans increased by 2,012.

<b>TOTAL LIVES-DENTAL</b>	<b>2014</b>	<b>2015</b>	<b>Change</b>
Employee	66,786	67,998	1,212
Retiree	26,760	27,562	802
Total Lives	93,546	95,560	2,014

## Flexible Spending Accounts

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 2015 Flexible Spending Account (FSA) participation for City & County of San Francisco and Superior Court employees increased for both the Health Care and Dependent Care FSA. However, only about 1% of those eligible choose to enroll in these benefits.

<b>FSAs</b>	<b>2014</b>	<b>2015</b>	<b>Change</b>
Health Care FSA	2,808	3,208	400
Dependent Care FSA	888	976	88
Total FSA	3,696	4,184	488

# January 2015 Demographics: Lives

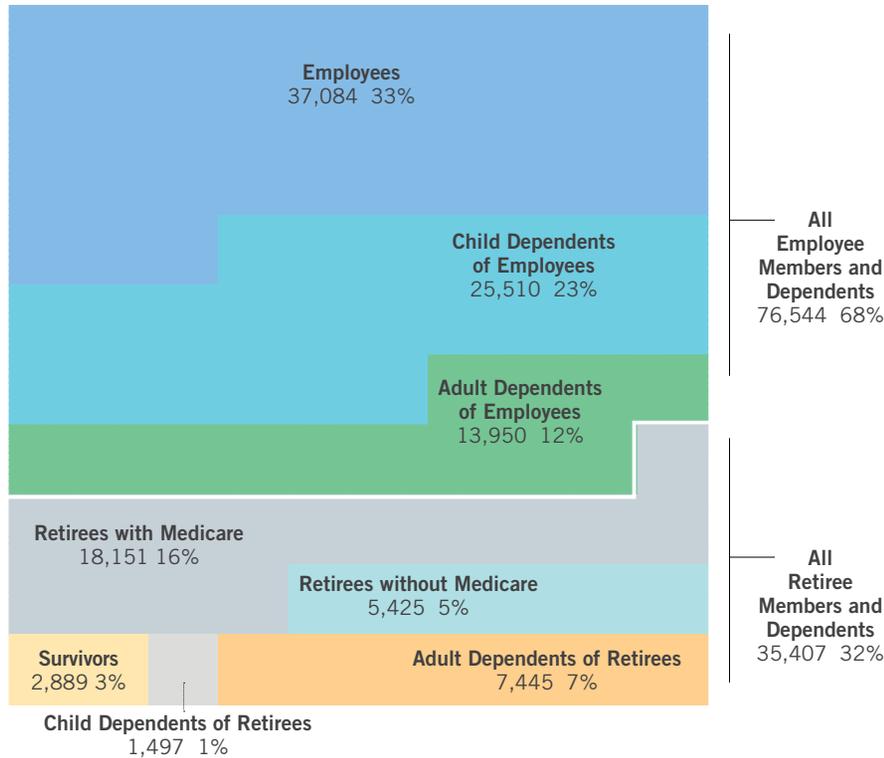
## Enrolled Lives (All Employee and Retiree Members and Dependents)

- Enrollment in medical coverage continues to trend upward. HSS covers more lives (111,951) than ever before.
- Continuing a five year trend, Kaiser increased enrollment proportionally by 1% in 2015. Kaiser now covers 53% of all lives.
- For the first time in five years Blue Shield enrollment increased. But enrollment in Blue Shield decreased by 1% proportionally, to 39%.
- The average age of enrollees in Blue Shield is lower than the average age of enrollees in Kaiser and City Plan.
- Migration out of City Plan continues. City Plan lost 121 lives in 2015.
- 39% of lives (43,188) covered under HSS medical plans reside in San Francisco. This reflects a net increase of 832 year-over-year. Rising real estate costs do not appear to be driving HSS enrollees out of the City.
- As in previous years, a higher percentage of members without dependents live in San Francisco. A higher percentage of members with dependents live in San Mateo, Contra Costa, Alameda, Marin, Solano and Sonoma.
- Proportion of members and dependents enrolled in medical coverage changed year-over-year. Members increased 1% to 57%. Dependents decreased 1% to 43%.
- Proportion of employee and retiree lives enrolled in medical coverage changed year-over-year. Employee lives decreased 1% to 68%. Retiree lives increased 1% to 32%.

# January 2015 Demographics: Lives

## ALL LIVES COVERED ON HSS MEDICAL PLANS:

111,951



### Employees:

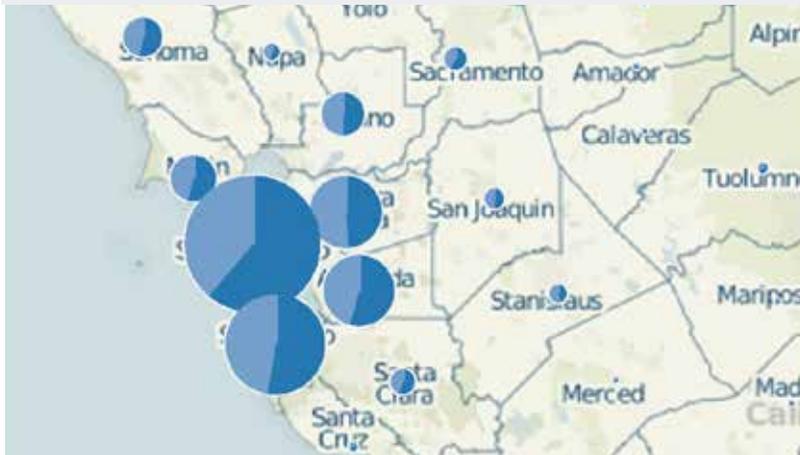
- 46% of employees have no dependents enrolled—1% more than last year.
- 54% of employees have enrolled dependents.
- Employee plus one enrollees declined proportionally by 1%.
- 27% of employees cover +2 or more adult or child dependents, the same percentage year-over-year.

### Retirees:

- 70% of retirees have no dependents enrolled.
- 28% of retirees have enrolled one dependent.
- Only 667 retirees have family coverage (+2 or more).
- Retiree lives (members and dependents) enrolled in Medicare increased year-over-year by 1,087, a gain of 2%.

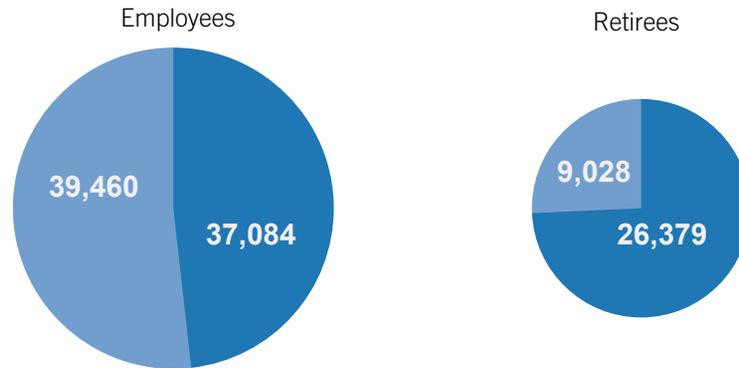
# January 2015 Demographics: Lives

Medical Enrollment: All Member vs Dependent Lives



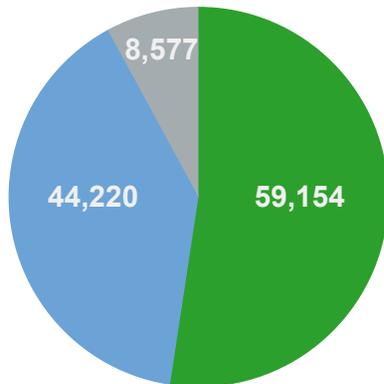
■ DEPENDENTS ■ MEMBERS

Medical Enrollment: All Member vs Dependent Lives



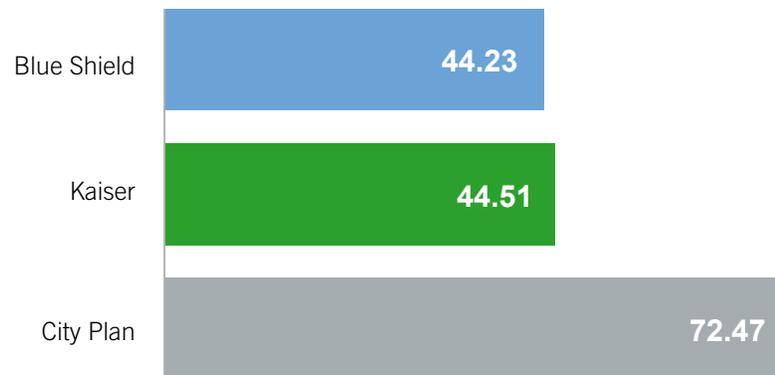
■ DEPENDENTS ■ MEMBERS

Medical Enrollment: All Covered Lives



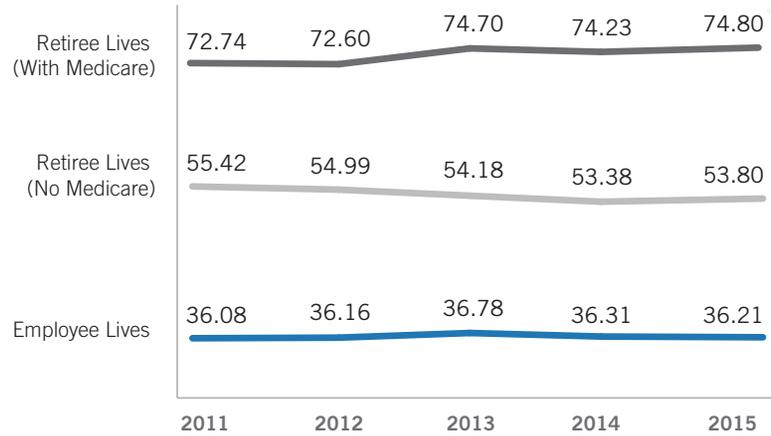
■ BLUE SHIELD ■ KAISER ■ CITY PLAN

Average Age by Plan: All Covered Lives

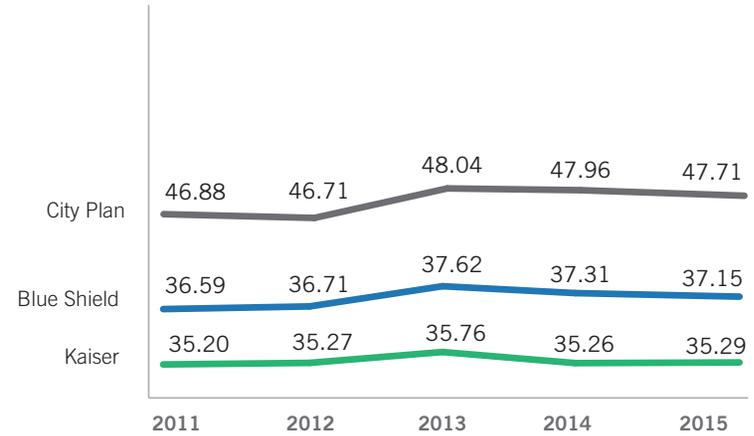


# January 2015 Demographics: Lives

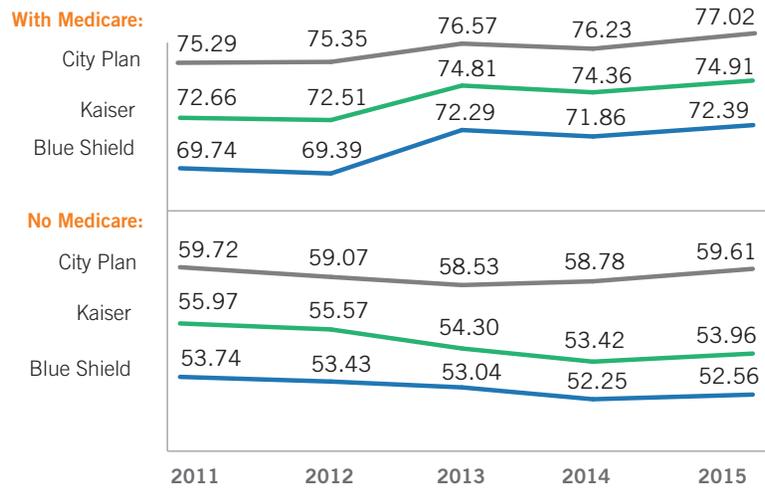
Average Age Trend: All Employee and Retiree Lives



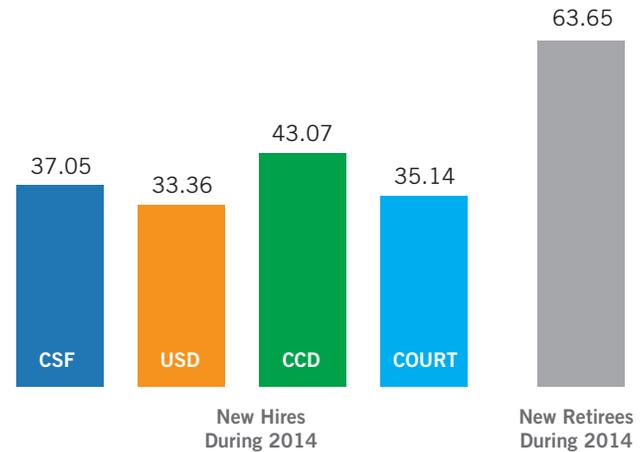
Average Age Trend By Plan: Employee Lives



Average Age Trend By Plan: Retiree Lives



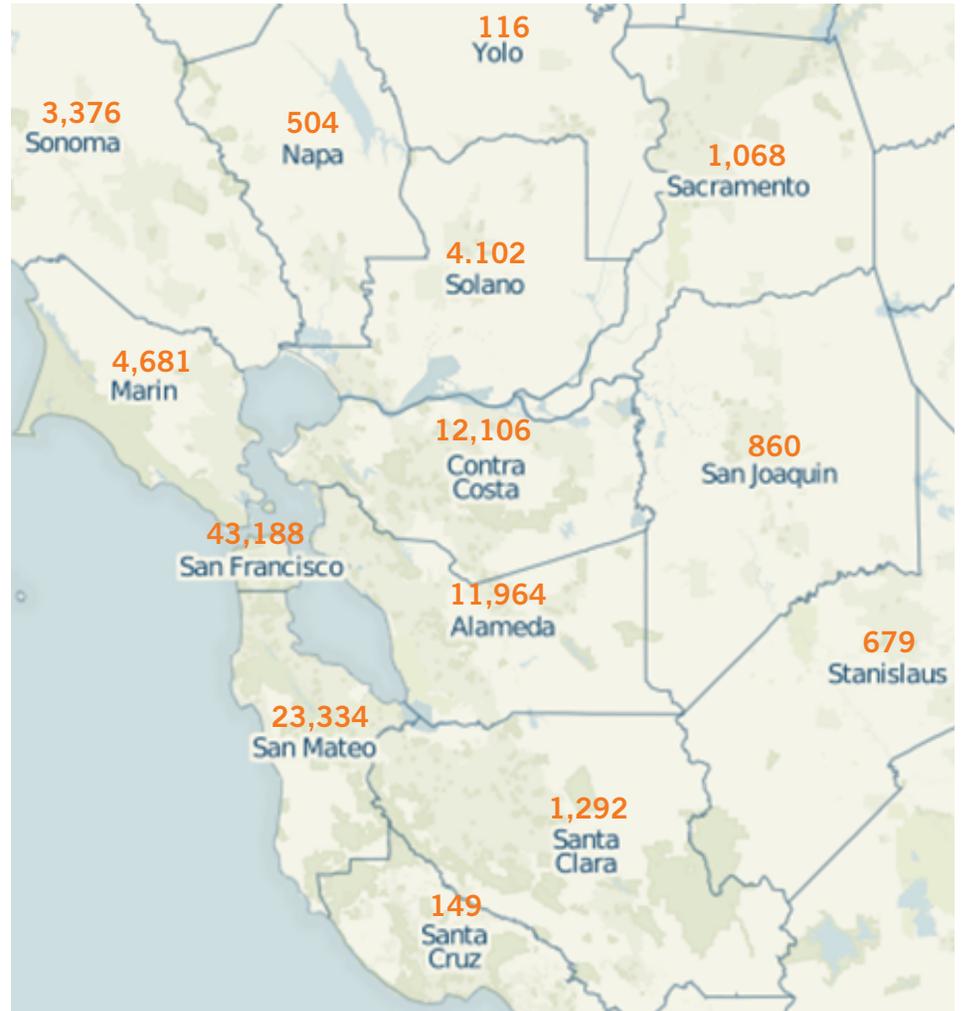
Average Age: New Hires and New Retirees



# January 2015 Demographics: Lives

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

San Francisco	43,188	39%
San Mateo	23,334	21%
Contra Costa	12,106	11%
Alameda	11,964	11%
Marin	4,681	4%
Solano	4,102	4%
Sonoma	3,376	3%
Santa Clara	1,292	1%
Sacramento	1,068	1%
San Joaquin	860	1%
Stanislaus	679	1%
Napa	504	0.5%
Tuolumne	198	0.2%
Santa Cruz	149	0.1%
Yolo	116	0.1%
Other California Counties	2,095	2%
Outside of California	2,239	2%
<b>Total</b>	<b>111,951</b>	<b>100%</b>



# January 2015 Demographics: Lives

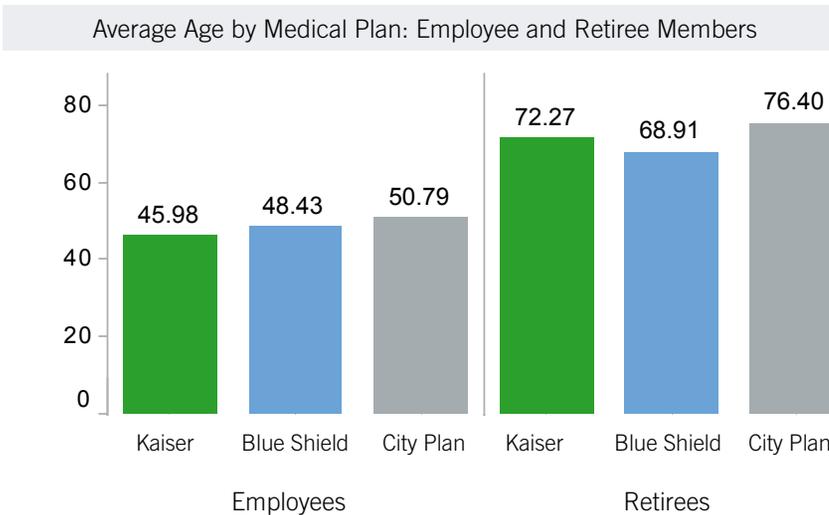
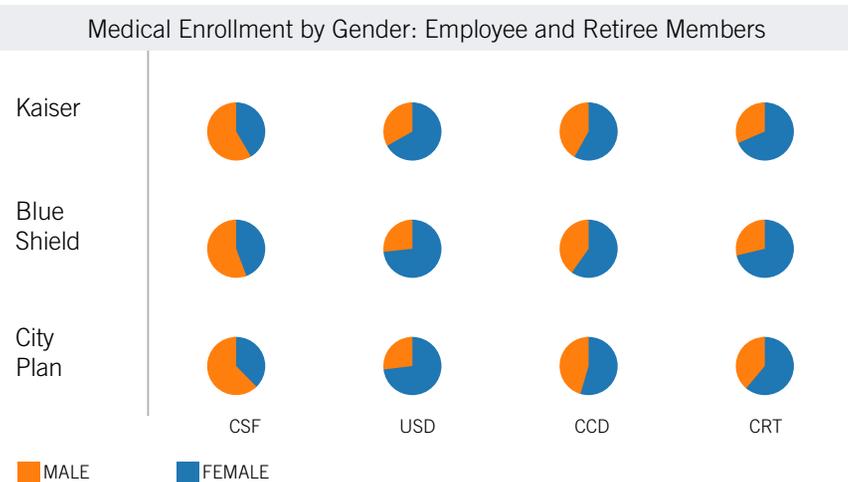
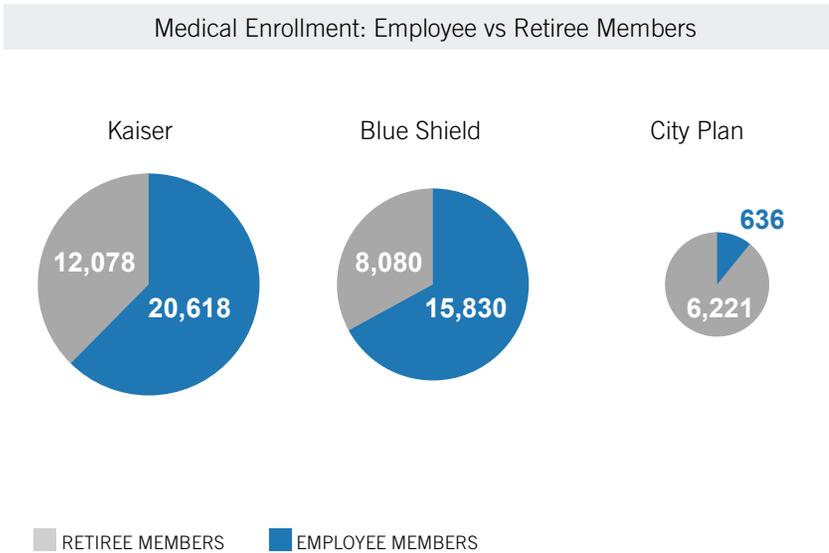
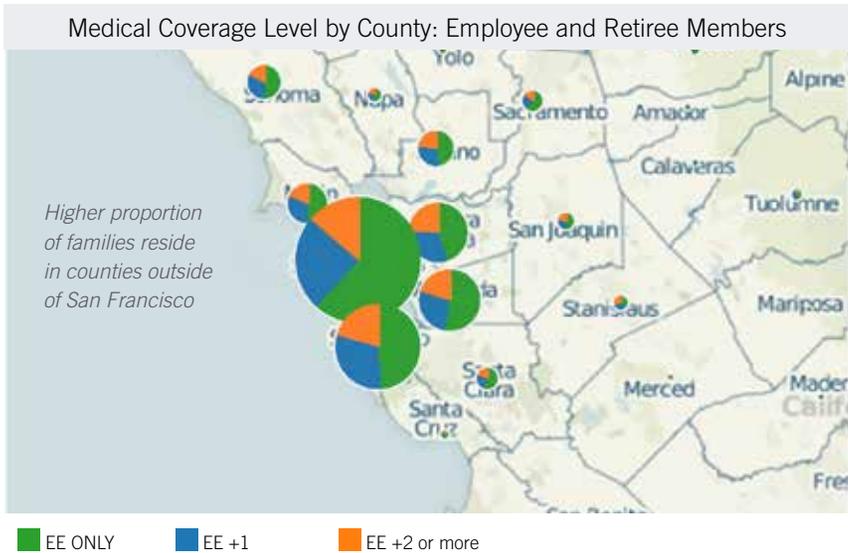
Medical Plan Enrollment: All Lives										
	2011		2012		2013		2014		2015	
<b>Member Lives vs. Dependent Lives</b>										
Employee and Retiree Members	59,865	56%	60,546	56%	61,027	56%	61,976	56%	63,463	57%
Dependents	46,891	44%	47,481	44%	47,567	44%	47,785	44%	48,488	43%
Total	106,756	100%	108,027	100%	108,594	100%	109,761	100%	111,951	100%
<b>Employee Lives vs. Retiree Lives</b>										
Employees	73,821	69%	74,213	69%	74,681	69%	75,037	69%	76,544	68%
Retirees	32,935	31%	33,814	31%	33,913	31%	34,724	31%	35,407	32%
Total	106,756	100%	108,027	100%	108,594	100%	109,761	100%	111,951	100%
<b>Lives by Medical Plan</b>										
Kaiser	52,456	49%	54,308	50%	55,483	51%	57,513	52%	59,154	53%
Blue Shield	44,609	42%	44,384	41%	43,980	40%	43,550	40%	44,220	39%
City Plan	9,691	9%	9,335	9%	9,131	8%	8,698	8%	8,577	8%
Total	106,756	100%	108,027	100%	108,594	100%	109,761	100%	111,951	100%
<b>Lives by Employer</b>										
CCSF (2010-2011 includes Court)	84,838	80%	86,166	80%	86,602	80%	87,807	80%	89,962	80%
SFUSD	15,973	15%	15,968	15%	16,179	15%	16,260	15%	16,406	15%
SFCCD (City College)	4,544	4%	4,532	4%	4,460	4%	4,300	4%	4,202	4%
Superior Court	1,401	1%	1,361	1%	1,353	1%	1,394	1%	1,381	1%
Total	106,756	100%	108,027	100%	108,594	100%	109,761	100%	111,951	100%
<b>Lives by Gender</b>										
Female	56,281	53%	57,071	53%	57,401	53%	57,952	53%	59,054	53%
Male	50,475	47%	50,956	47%	51,193	47%	51,809	47%	52,897	47%
Total	106,756	100%	108,027	100%	108,594	100%	109,761	100%	111,951	100%

# January 2015 Demographics: Employee and Retiree Members

## Employee and Retiree Members For All City Employers

- The number of HSS members covered by HSS medical plans increased by 1,487. A total of 63,463 members were enrolled as of January 2015.
- Proportion of employee vs. retiree members enrolled in medical coverage remained the same year-over-year. 58% are employee members and 42% are retiree members.
- The proportion of members with dependents under age 26 stayed at 24% year-over-year.
- The number of active and retiree members enrolled in Kaiser increased by 1,918 members in 2014. Kaiser increased its proportion of enrolled employee and retiree members to 52%, a 1% gain.
- Blue Shield enrolled 38% of employee and retiree members.
- Migration out of City Health Plan PPO continues. 102 members left City Health Plan in 2015.
- 90% of members covered under HSS medical plans reside in seven Bay area counties: San Francisco, San Mateo, Alameda, Contra Costa, Marin, Solano and Sonoma. 42% live in San Francisco.
- The number of members with domestic partners declined for both employees (less 255) and retirees (less 54), likely due to the Supreme Court decision about same-sex marriage.

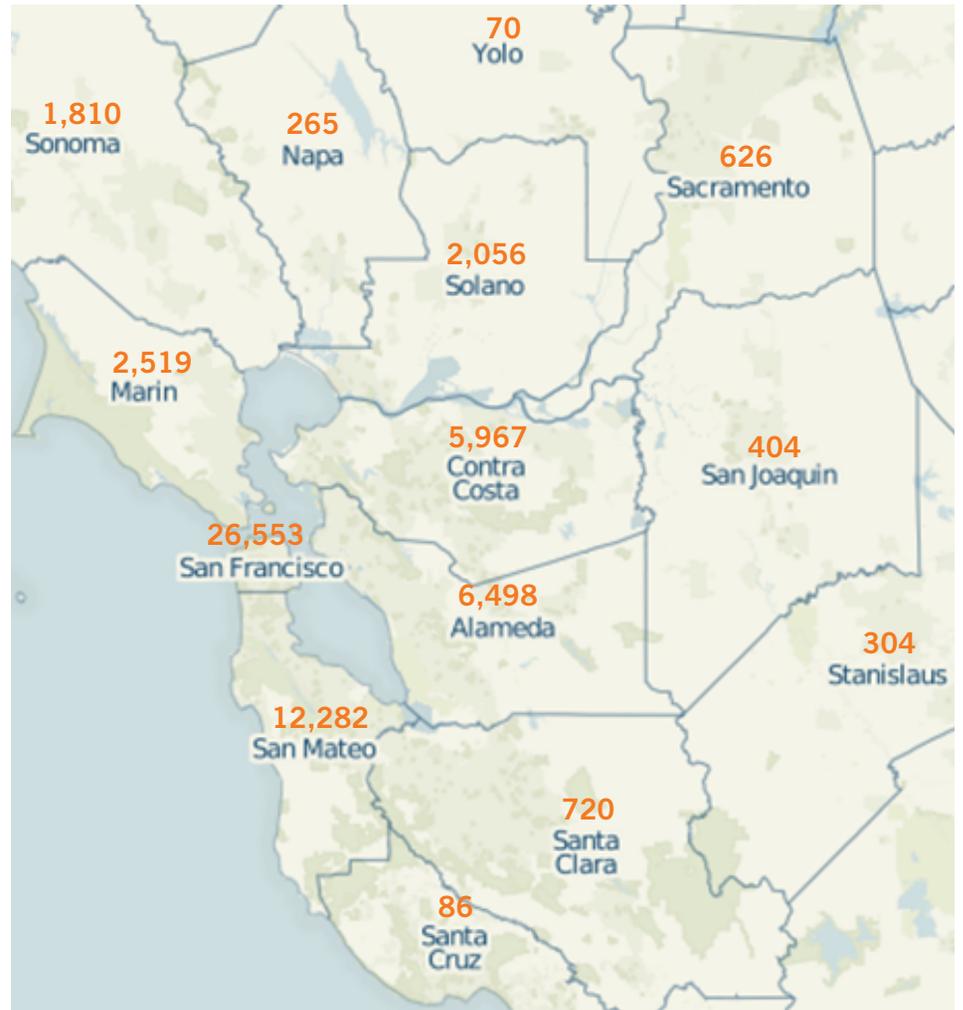
# January 2015 Demographics: Employee and Retiree Members



# January 2015 Demographics: Employee and Retiree Members

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

San Francisco	26,553	42%
San Mateo	12,282	19%
Alameda	6,498	10%
Contra Costa	5,967	9%
Marin	2,519	4%
Solano	2,056	3%
Sonoma	1,810	3%
Santa Clara	720	1%
Sacramento	626	1%
San Joaquin	404	1%
Stanislaus	304	0.5%
Napa	265	0.4%
Placer	252	0.4%
Tuolumne	125	0.2%
Riverside	124	0.2%
Other California Counties	1,184	2%
Outside California	1,774	3%
Total	63,463	100%



# January 2015 Demographics: Employee and Retiree Members

Medical Plan Enrollment: Employee and Retiree Members										
	2011		2012		2013		2014		2015	
<b>Employee Members vs. Retiree Members</b>										
Employee Members	35,937	60%	35,426	59%	35,464	59%	36,182	58%	37,084	58%
Retiree Members	23,493	40%	24,439	41%	25,082	41%	25,794	42%	26,379	42%
Total	59,430	100%	59,865	100%	60,546	100%	61,976	100%	63,463	100%
<b>Employee and Retiree Members by Medical Plan</b>										
Kaiser	27,526	46%	28,627	48%	29,548	49%	31,466	51%	32,696	52%
Blue Shield	24,003	40%	23,649	39%	23,634	39%	23,551	38%	23,910	38%
City Plan	7,901	13%	7,589	13%	7,364	12%	6,959	11%	6,857	11%
Total	59,430	100%	59,865	100%	60,546	100%	61,976	100%	63,463	100%
<b>Employee and Retiree Members by Employer</b>										
CCSF (2007-2010 includes Court)	45,619	77%	45,097	75%	45,776	76%	46,996	76%	48,313	76%
SFUSD	10,877	18%	11,002	18%	11,064	18%	11,395	18%	11,598	18%
SFCCD (City College)	2,934	5%	2,917	5%	2,885	5%	2,752	4%	2,735	4%
Superior Court			849	2%	821	1%	833	1%	817	1%
Total	59,430	100%	59,865	100%	60,546	100%	61,976	100%	63,463	100%
<b>Employee and Retiree Members by Gender</b>										
Female			30,516	51%	30,722	51%	30,167	49%	31,185	49%
Male			29,349	49%	29,824	49%	31,258	51%	32,278	51%
Total			59,865	100%	60,546	100%	61,027	100%	63,463	100%
<b>Employee and Retiree Members with Enrolled Domestic Partner</b>										
Employee Domestic Partner					1,104	76%	896	78%	641	76%
Retiree Domestic Partner					350	24%	255	22%	201	24%
Total					1,454	100%	1,151	100%	842	100%

# January 2015 Demographics: Employee and Retiree Members

Medical Plan Enrollment: Employee and Retiree Members								
	2011	2012	2013		2014		2015	
<b>Employee and Retiree Members by Coverage Level</b>								
Member Only			33,618	55%	34,345	55%	35,406	56%
Member Plus One Dependent			16,895	28%	17,063	28%	17,272	27%
Member Plus Two or More Dependents			10,514	17%	10,568	17%	10,785	17%
Total			61,027	100%	61,976	100%	63,463	100%
<b>Employee and Retiree Members by Type of Dependents</b>								
Member Only			33,618	55%	34,346	55%	35,497	56%
Member with Adult Dependent Only			11,013	18%	12,228	20%	12,410	20%
Member with Child Dependent Only +1			5,882	10%	4,829	8%	4,839	8%
Member with Child Dependents Only +2			1,714	3%	1,362	2%	1,386	2%
Member with Adult and Child Dependents			8,800	14%	9,211	15%	9,331	15%
Total			61,027	100%	61,976	100%	63,463	100%
<b>Employee Members by Type of Dependents</b>								
Member Only			16,018	45%	16,340	45%	17,049	46%
Member with Adult Dependent Only			4,828	13%	5,586	15%	5,584	15%
Member with Child Dependent Only +1			5,137	14%	4,384	12%	4,395	12%
Member with Child Dependents Only +2			1,642	5%	1,299	4%	1,336	4%
Member with Adult and Child Dependents			8,197	23%	8,573	24%	8,720	24%
Total			35,822	100%	36,182	100%	37,084	100%
<b>Retiree Members by Type of Dependents</b>								
Retiree Only			17,600	70%	18,008	70%	18,448	70%
Retiree with Adult Dependent Only			6,185	25%	6,644	26%	6,826	26%
Retiree with Child Dependent Only +1			745	3%	447	2%	444	2%
Retiree with Child Dependents Only +2			72	<1%	55	<1%	50	0.2%
Retiree with Adult and Child Dependents			603	2%	640	2%	611	2%
Total			25,205	30%	25,794	100%	26,379	100%

# January 2015 Demographics: Employee and Retiree Members

Medical Plan Enrollment: Employee and Retiree Members							
		2014		2015		Year-Over-Year Change	
<b>Employee and Retiree Members by Type of Dependents: Kaiser</b>							
Employee Only		1,6891	54%	17,828	55%	+6%	
Employee with Adult Dependent Only +1		6,070	19%	6,187	19%	+2%	
Employee with Child Dependent Only +1		2,540	8%	26,14	8%	+3%	
Employee with Child Dependents Only +2		898	3%	909	3%	+1%	
Employee with Adult and Child Dependents +2		5,067	16%	51,58	16%	+2%	
Total		31,466	100%	32,696	100%	+4%	
<b>Employee and Retiree Members by Type of Dependents: Blue Shield</b>							
Employee Only		12,113	51%	12,343	52%	+2%	
Employee with Adult Dependent Only +1		4,644	20%	4,673	20%	+1%	
Employee with Child Dependent Only +1		2,260	10%	2,237	9%	-1%	
Employee with Child Dependents Only +2		452	2%	494	2%	+9%	
Employee with Adult and Child Dependents +2		4,082	17%	4,163	17%	+2%	
Total		23,551	100%	23,910	100%	+2%	
<b>Employee and Retiree Members by Type of Dependents: City Plan</b>							
Employee Only		5,341	77%	5235	76%	-2%	
Employee with Adult Dependent Only		1,516	22%	1522	22%	0%	
Employee with Child Dependent Only +1		33	0%	39	1%	+18%	
Employee with Child Dependents Only +2		<30	0.1%	<30	0.1%	0%	
Employee with Adult and Child Dependents		64	1%	57	1%	-11%	
Total		6,958	100%	6857	100%	-1%	

# January 2015 Demographics: Employee and Retiree Members

Medical Plan Enrollment: Employee and Retiree Members by Age Bands									
	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 - 84	85+	TOTAL
City & County Employee Members	224	4,272	6,801	9,255	6,995	892	52	<30	28,494
SFUSD Employee Members	118	1,493	1,488	1,623	1,443	377	24	0	6,566
SFCCD (City College) Employee Members	<30	61	253	449	597	214	13	0	1,589
Court Employee Members	<30	39	95	147	137	16	0	0	435
Retirees Members No Medicare	0	0	30	470	4,616	567	49	58	5,790
Retirees Members With Medicare	0	0	<30	64	621	10,121	6,362	3,419	20,589

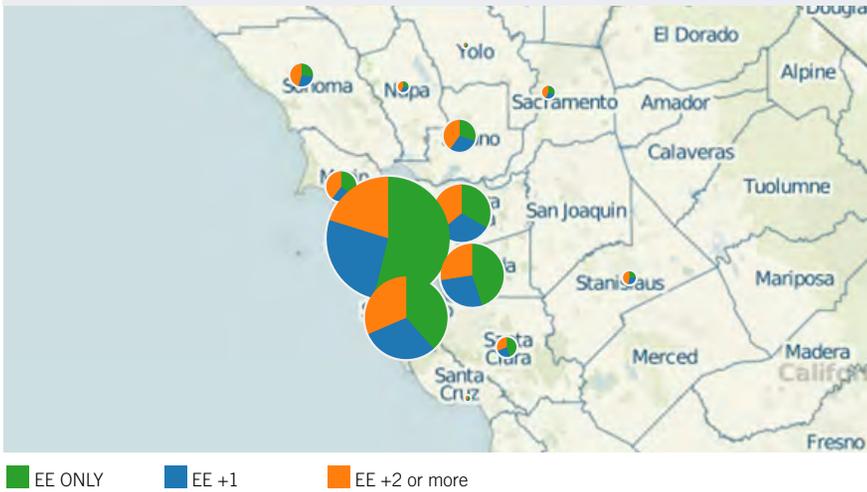
# January 2015 Demographics: Employee Members and Dependents

## 2014 Employees and Dependents (All Employers)

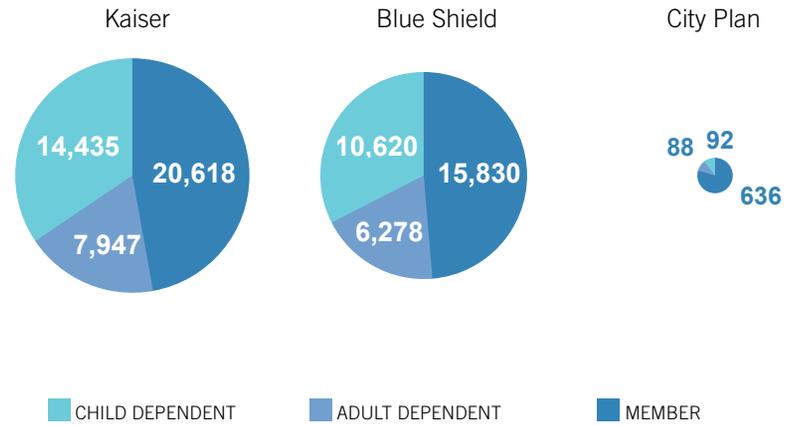
- The number of all employee lives covered by HSS medical plans (76,544) continued trending up. In 2015, employee lives covered by medical plans increased by 1,507. 902 of these are employee members; 605 are employee dependents.
- The proportion of employees vs. dependents enrolled in medical coverage did not change year-over-year: 48% employee members, 52% employee dependents.
- Employee lives enrolled in Kaiser increased by 1,371; raising Kaiser's proportional share of employee lives by 1%. Kaiser now covers 56% of all employee lives.
- Blue Shield outbound migration stabilized for the first time in 2015. 272 employee lives were added to the Blue Shield HMO plan this year. Blue Shield retained the same proportion of employee lives year-over-year: 43%.
- Migration out of City Plan continues for employees. City Plan lost 136 employee lives, a year-over-year drop of 14%. 816 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.
- For the second year in a row, the average age of an employee member fell slightly. In 2015 it is 46.92, versus 47.32 in 2014. The average age of an employee dependent is 26.34, versus 26.06 in 2014. Average age for all employee and dependent members combined is 36.04 versus 36.31 in 2015.
- 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.
- Member only enrollees increased by 1% to 46%. member plus one dependent dropped 1% to 27%; member plus two or more dependents remained the same at 27%.

# January 2015 Demographics: Employee Members and Dependents

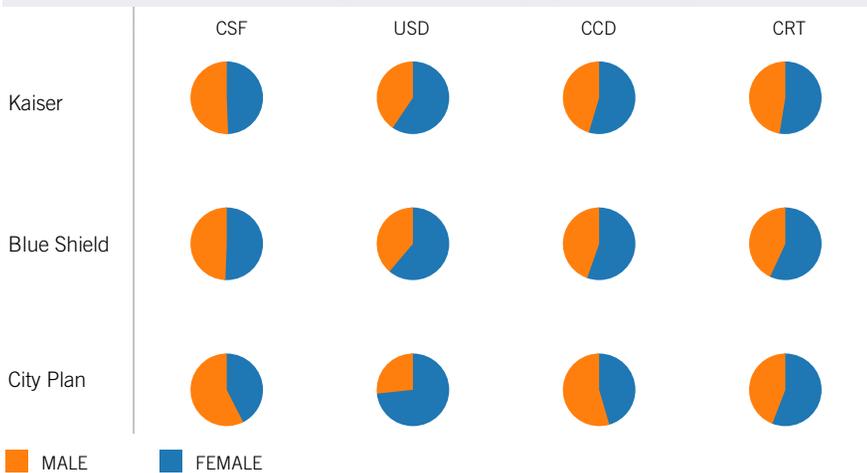
Medical Coverage Level by County: All Employees



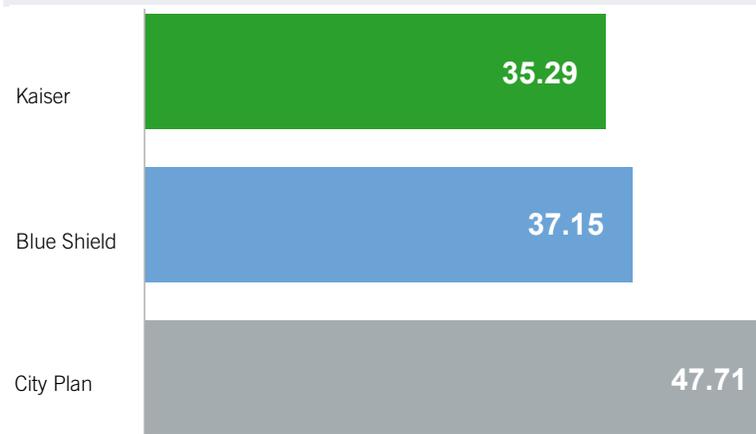
Medical Enrollment: All Employees vs Dependents



Medical Enrollment by Gender: All Employees and Dependents



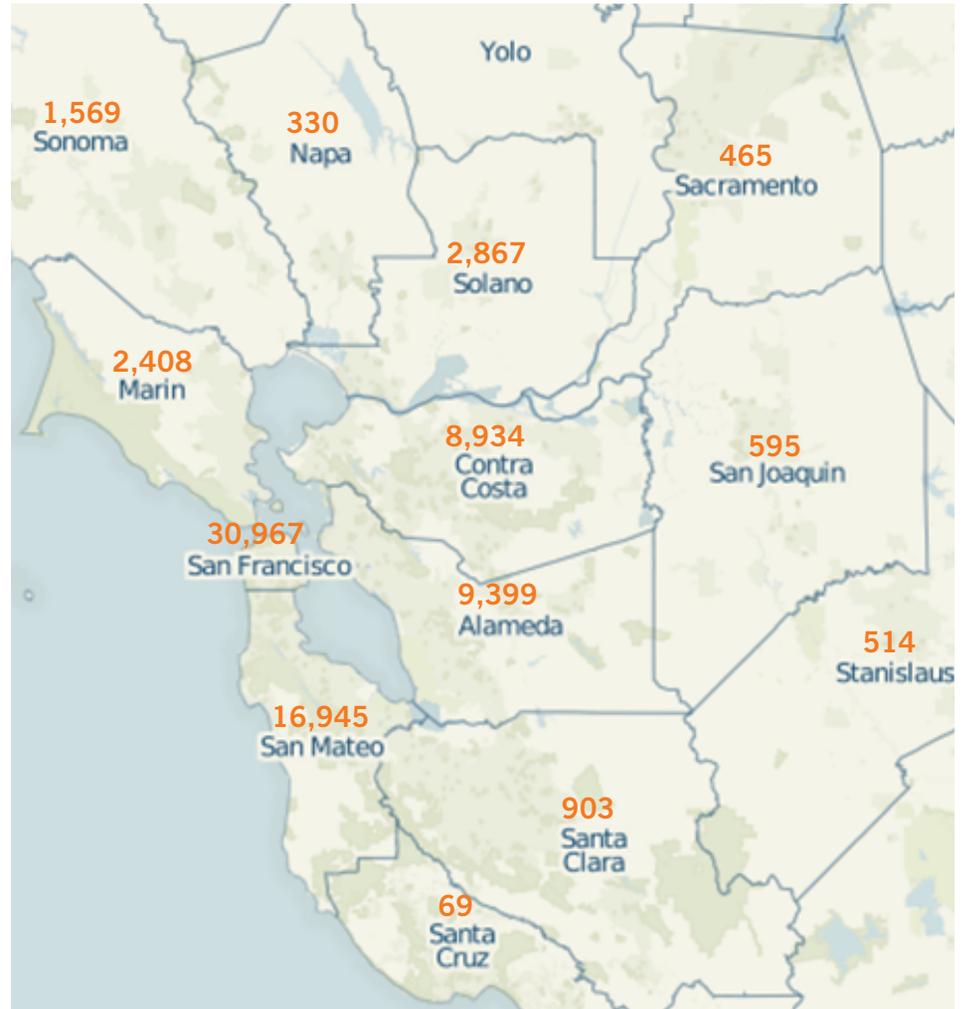
Average Age by Medical Plan: All Employees and Dependents



# January 2015 Demographics: Employee Members and Dependents

Medical Plan Enrollment: Employee Members and Dependents By County

	Members	Adult Deps	Child Deps	Percent
San Francisco	17,013	5,308	8,646	40%
San Mateo	7,666	3,354	5,925	22%
Alameda	4,578	1,797	3,024	12%
Contra Costa	3,723	1,734	3,477	12%
Solano	1,145	550	1,172	4%
Marin	991	513	904	3%
Sonoma	583	344	642	2%
Santa Clara	431	179	293	1%
San Joaquin	201	124	270	1%
Stanislaus	188	116	210	1%
Sacramento	168	98	199	1%
Napa	126	69	135	0.4%
Placer	49	32	75	0.2%
Tuolumne	39	<30	<30	0.1%
Santa Cruz	<30	<30	<30	0.1%
Other California Counties	144	62	115	0.4%
Outside California	<30	<30	<30	0.0%
Total	37,084	14,317	25,143	100%



# January 2015 Demographics: Employee Members and Dependents

Medical Plan Enrollment: Employee Members and Dependents (All Employers)										
	2011		2012		2013		2014		2015	
<b>Employee vs. Dependents</b>										
Employees			35,464	48%	35,822	48%	36,182	48%	37,084	48%
Dependents of Employees			38,749	52%	38,859	52%	38,855	52%	39,460	52%
Total			74,213	100%	74,681	100%	75,037	100%	76,544	100%
<b>Employees by Coverage Level</b>										
Employee Only					16,018	45%	16,337	45%	16,982	46%
Employee Plus One					9,965	28%	9,972	28%	9,984	27%
Employee Plus Two or More					9,839	27%	9,873	27%	10,118	27%
Total					35,822	100%	36,182	100%	37,084	100%
<b>Employee Lives by Plan</b>										
Kaiser	37,611	51%	39,035	52%	40,130	54%	41,629	55%	43,000	56%
Blue Shield	34,729	47%	33,922	46%	33,406	45%	32,456	43%	32,728	43%
City Plan	1,481	2%	1,256	2%	1,145	1%	952	1%	816	1%
Total	73,821	100%	74,213	100%	74,681	100%	75,037	100%	76,544	100%
<b>Employee Members by Plan</b>										
Kaiser	17,611	50%	18,209	51%	18,802	52%	19,635	54%	20,618	56%
Blue Shield	16,744	47%	16,319	46%	16,137	45%	15,791	44%	15,830	43%
City Plan	1,071	3%	936	3%	883	2%	756	2%	636	2%
Total	35,426	100%	35,464	100%	35,822	100%	36,182	100%	37,084	100%
<b>Employee Lives by Gender</b>										
Female	56,281	53%	57,071	53%	38,510	52%	38,608	51%	39,341	51%
Male	50,475	47%	50,956	47%	36,171	48%	36,429	49%	37,203	49%
Total	106,756	100%	108,027	100%	74,681	100%	75,037	100%	76,544	100%
<b>Employee Members by Gender</b>										
Female	17,143	48%	17,276	49%	17,450	49%	17,503	48%	17,875	48%
Male	18,283	52%	18,188	51%	18,372	51%	18,679	52%	19,209	52%
Total	35,426	100%	35,464	100%	35,822	100%	36,182	100%	37,084	100%

# January 2015 Demographics: Employee Members and Dependents

Medical Plan Enrollment: Employee Members and Dependents (All Employers)							
		2014		2015		Year-Over-Year Change	
<b>Employee Members by Type of Dependents: All Medical Plans</b>							
Employee Only		16,337	45%	16,982	46%	4%	
Employee with Adult Dependent Only +1		5,586	15%	5,566	15%	0%	
Employee with Child Dependent Only +1		4,386	12%	4,418	12%	1%	
Employee with Child Dependents Only +2		1,300	4%	1,353	4%	4%	
Employee with Adult and Child Dependents +2		8,573	24%	8,765	24%	2%	
Total		36,182	100%	37,084	100%	2%	
<b>Employee Members by Type of Dependents: Kaiser</b>							
Employee Only		8,642	44%	9,384	46%	+9%	
Employee with Adult Dependent Only +1		2,998	15%	3,051	15%	+2%	
Employee with Child Dependent Only +1		2,320	12%	2,391	12%	+3%	
Employee with Child Dependents Only +2		868	4%	878	4%	+1%	
Employee with Adult and Child Dependents +2		4,807	24%	4,914	24%	+2%	
Total		19,635	100%	20,618	100%	+5%	
<b>Employee Members by Type of Dependents: Blue Shield</b>							
Employee Only		7,056	45%	7,069	45%	0%	
Employee with Adult Dependent Only		2,521	16%	2,456	16%	-3%	
Employee with Child Dependent Only +1		2,053	13%	2,014	13%	-2%	
Employee with Child Dependents Only +2		430	3%	473	3%	+10%	
Employee with Adult and Child Dependents		3,731	24%	3,818	24%	+2%	
Total		15,791	100%	15,830	100%	0%	
<b>Employee Members by Type of Dependents: City Plan</b>							
Employee Only		639	85%	529	83%	-17%	
Employee with Adult Dependent Only		67	9%	59	9%	-12%	
Employee with Child Dependent Only +1		<30	2%	<30	2%	0%	
Employee with Child Dependents Only +2		<30	0.3%	<30	0.3%	0%	
Employee with Adult and Child Dependents		35	5%	33	5%	-6%	
Total		756	100%	636	100%	-16%	

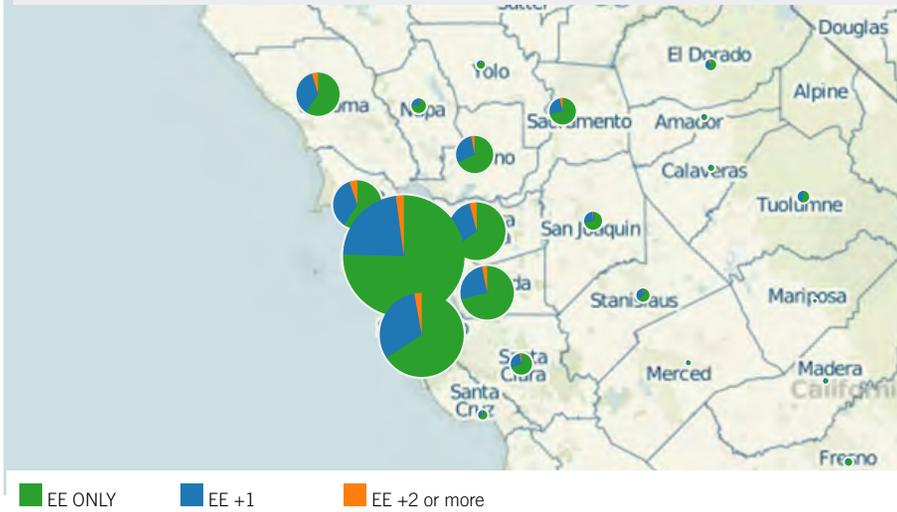
# January 2015 Demographics: Retiree Members and Dependents

## 2015 Retiree Members and Dependents (All Employers)

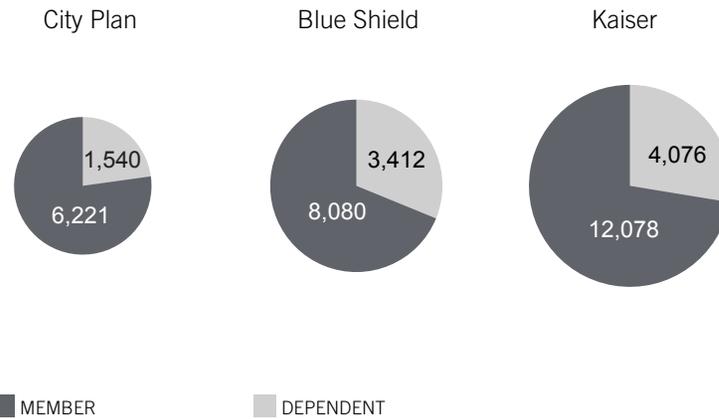
- The number of retiree lives continues to trend upward. In 2015, covered retirees lives increased by 683 to 35,407. Retiree members increased by 585, about the same increase as the prior year. Retiree dependents only increased by 98 in 2015.
- Proportion of retirees vs. dependents enrolled in medical coverage changed slightly year-over-year: 75% retiree members in 2015 versus 74% in 2014 , 25% retiree dependents in 2015 versus 26% in 2014.
- In 2015 Kaiser added 270 retiree lives; Blue Shield added 398 retiree lives. City Plan remained close to the same year-over-year.
- The average age of all retirees and dependents enrolled in medical coverage is 68.38, versus 67.97 in 2014.
- 24,627 retirees and dependents are over age 65. This is 70% of retiree lives, an increase of 2% since 2014.
- Retiree lives enrolled in Medicare increased year-over-year by 1,087, a gain of 2%.
- 10,780 retirees and dependents are under age 65. This is 30% of retiree lives, a decrease of 2% since 2014.
- 94% of retirees and dependents enrolled live in the state of California. 83% live in the Bay area counties: San Francisco, San Mateo, Contra Costa, Alameda, Marin, Sonoma and Solano.
- 12,221 (35%) retiree lives reside in San Francisco, a slight increase of 290 year-over-year. It does not appear that the increasing cost of real estate has affected this population of retirees living in San Francisco.
- Enrollment in retiree dental enrollment increased by 1,185 lives in 2015. This is almost four times as great of an enrollment boost as the 323 lives increased in 2014. This may be attributable to a change in the Delta Dental plan design that took effect in 2015.

# January 2015 Demographics: Retiree Members and Dependents

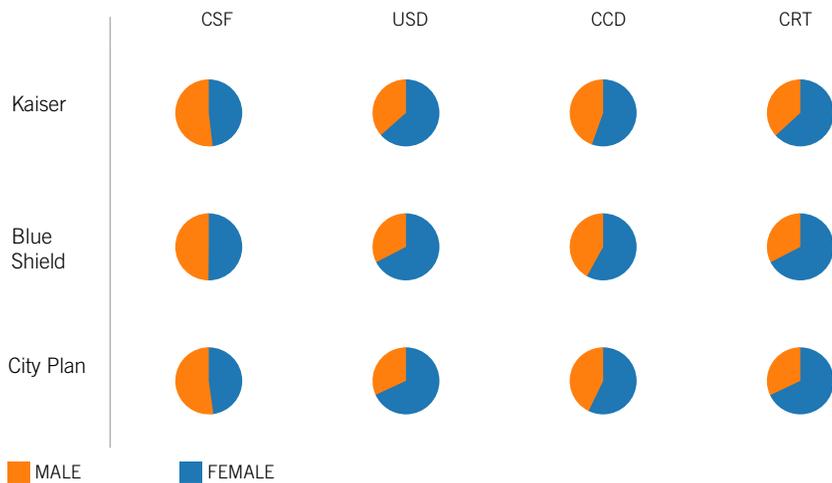
Medical Coverage Level by County: All Retirees



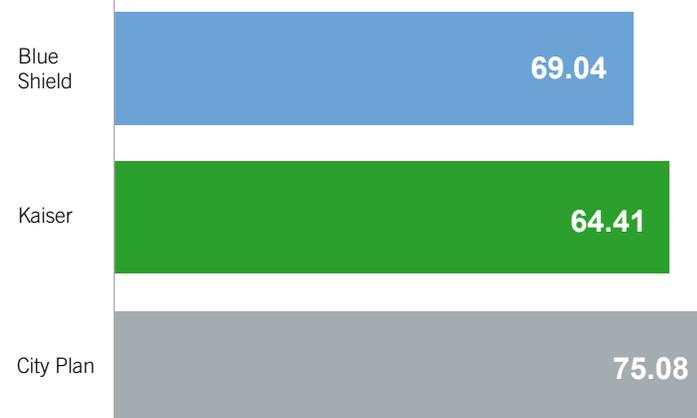
Medical Enrollment: All Retirees vs Dependents



Medical Enrollment by Gender: All Retirees and Dependents



Average Age by Medical Plan: All Retirees and Dependents



# January 2015 Demographics: Retiree Members and Dependents

## Medical Plan Enrollment: Retiree Lives By California Counties

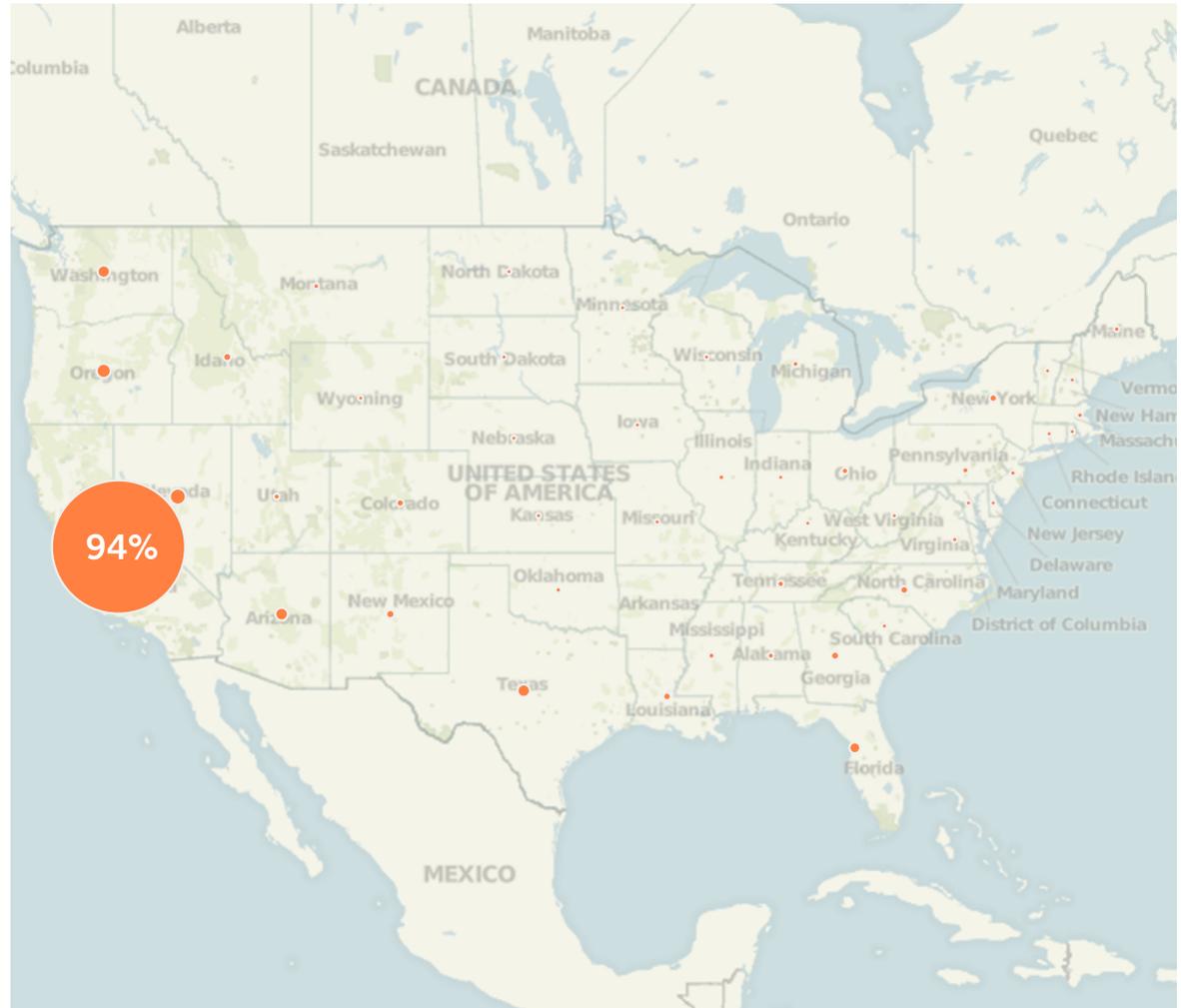
San Francisco	12,221	35%
San Mateo	6,389	18%
Contra Costa	3,172	9%
Alameda	2,565	7%
Marin	2,273	6%
Sonoma	1,807	5%
Solano	1,236	3%
Sacramento	603	2%
Santa Clara	389	1%
Placer	304	1%
San Joaquin	265	1%
Napa	174	0.5%
Stanislaus	165	0.5%
Riverside	158	0.4%
Los Angeles	133	0.4%
San Diego	127	0.4%
Tuolumne	124	0.4%
El Dorado	117	0.3%
Nevada	115	0.3%
Santa Cruz	79	0.2%
Lake	77	0.2%
Butte	56	0.2%
Orange	54	0.2%
Yolo	54	0.2%
Shasta	46	0.1%
Mendocino	43	0.1%
Fresno	41	0.1%
San Luis Obispo	34	0.1%
Amador	33	0.1%
Other California Counties	342	1%
Outside of California	2,211	6%
Total	35,407	100%



# January 2015 Demographics: Retiree Members and Dependents

## Retirees: Lives by State

California	33,196	94%
Nevada	305	1%
Oregon	225	1%
Arizona	205	1%
Washington	183	1%
Texas	176	0.5%
Florida	135	0.4%
Hawaii	59	0.2%
Idaho	58	0.2%
New Mexico	51	0.1%
New York	51	0.1%
Colorado	50	0.1%
Louisiana	50	0.1%
Georgia	47	0.1%
North Carolina	43	0.1%
Alabama	34	0.1%
Other States	490	1%
Outside of US	49	0.1%
Total	35,407	100%



# January 2015 Demographics: Retiree Members and Dependents

Medical Plan Enrollment: Retiree Members and Dependents										
	2011		2012		2013		2014		2015	
<b>Retiree vs. Dependent Lives</b>										
Retiree Members			25,082	74%	25,205	74%	25,794	74%	26,379	75%
Dependents of Retiree Members			8,732	26%	8,708	26%	8,930	26%	9,028	25%
Total			33,814	100%	33,913	100%	34,724	100%	35,407	100%
<b>Retirees by Coverage Level</b>										
Retiree Only					17,600	70%	18,008	70%	18,424	70%
Retiree Plus One					6,930	27%	7,091	27%	7,288	28%
Retiree Plus Two or More					675	3%	695	3%	667	3%
Total					25,205	100%	25,794	100%	26,379	100%
<b>Retiree Lives by Plan</b>										
Kaiser	14,845	45%	15,273	45%	15,353	45%	15,884	46%	16,154	46%
Blue Shield	9,880	30%	10,462	31%	10,574	31%	11,094	32%	11,492	32%
City Plan	8,210	25%	8,079	24%	7,986	24%	7,746	22%	7,761	22%
Total	32,935	100%	33,814	100%	33,913	100%	34,724	100%	35,407	100%
<b>Retiree Members by Plan</b>										
Kaiser	11,016	45%	11,339	45%	11,420	45%	11,831	46%	12,078	46%
Blue Shield	6,905	28%	7,315	29%	7,414	29%	7,760	30%	8,080	31%
City Plan	6,518	27%	6,428	26%	6,371	25%	6,203	24%	6,221	24%
Total	24,439	100%	25,082	100%	25,205	100%	25,794	100%	26,379	100%
<b>Retiree Lives by Employer</b>										
CCSF					25,911	76%	26,626	77%	27,259	77%
SFUSD					6,185	18%	6,202	18%	6,198	18%
SFCCD (City College)					1,342	4%	1,428	4%	1,477	4%
Superior Court					475	1%	468	1%	473	1%
Total					33,913	100%	34,724	100%	35,407	100%
<b>Retiree Members by Employer</b>										
CCSF					18,769	74%	19,277	75%	19,819	75%
SFUSD					5,014	20%	5,027	19%	5,032	19%
SFCCD (City College)					1,039	4%	1,111	4%	1,146	4%
Superior Court					383	2%	379	1%	382	1%
Total					25,205	100%	25,794	100%	26,379	100%

# January 2015 Demographics: Retiree Members and Dependents

Medical Plan Enrollment: Retiree Members and Dependents										
	2011		2012		2013		2014		2015	
<b>Retiree Lives Medicare Enrollment</b>										
Medicare	21,853	66%	23,031	68%	23,602	69%	24,300	70%	25,387	72%
No Medicare	11,082	34%	10,783	32%	10,511	31%	10,424	30%	10,020	28%
Total	32,935	100%	33,814	100%	33,913	100%	34,724	100%	35,407	100%
<b>Retiree Members Medicare Enrollment</b>										
Medicare over age 65					18,194	73%	18,954	73%	19,899	75%
Medicare under age 65					877	3%	777	3%	690	3%
No Medicare over age 65					163	4%	161	<1%	143	1%
No Medicare under age 65					5,971	20%	5,902	23%	5,647	21%
Total					25,205	100%	25,794	100%	26,379	100%
<b>Retiree Dependents Medicare Enrollment</b>										
Medicare over age 65					4,114	48%	4,340	49%	4,569	51%
Medicare under age 65					217	1%	232	3%	229	3%
No Medicare over age 65					26	4%	30	<1%	<30	<1%
No Medicare under age 65					4,351	46%	4,328	48%	4,214	47%
Total					8,708	100%	8,930	100%	9,028	100%
<b>Retiree Lives by Gender</b>										
Female	18,355	56%	18,833	56%	18,891	56%	19,344	56%	19,713	56%
Male	14,580	44%	14,981	44%	15,022	44%	15,380	44%	15,694	44%
Total	32,935	100%	33,814	100%	33,913	100%	34,724	100%	35,407	100%
<b>Retiree Members by Gender</b>										
Female	12,206	50%	12,206	50%	12,624	50%	12,957	50%	13,310	50%
Male	12,233	50%	12,233	50%	12,581	50%	12,837	50%	13,069	50%
Total	24,439	100%	24,439	100%	25,205	100%	25,794	100%	26,379	100%
<b>Retiree Dependents by Gender</b>										
Female					6,267	72%	6,387	72%	6,403	71%
Male					2,441	28%	2,543	28%	2,625	29%
Total					8,708	100%	8,930	100%	9,028	100%
<b>Surviving Spouse Enrollment</b>										
Survivor					2,760	97%	2,767	97%	2,803	97%
Survivor Children					74	4%	78	4%	86	3%
Total					2,834	100%	2,845	100%	2,889	100%

# January 2015 Demographics: Retiree Members and Dependents

Medical Plan Enrollment: Retiree Members and Dependents							
			2014		2015		Year-Over-Year Change
<b>Retiree Members by Type of Dependents: All Medical Plans</b>							
Retiree Only			18,008	70%	18,448	70%	0%
Retiree with Adult Dependent Only			6,644	26%	6,826	26%	0%
Retiree with Child Dependent Only +1			447	2%	444	2%	0%
Retiree with Child Dependents Only +2			55	<1%	50	0.2%	0%
Retiree with Adult and Child Dependents			640	2%	611	2%	0%
Total			25,794	100%	26,379	100%	0%
<b>Retiree Members by Type of Dependents: Kaiser</b>							
Retiree Only			8,249	70%	8,444	70%	+2%
Retiree with Adult Dependent Only +1			3,072	26%	3,136	26%	+2%
Retiree with Child Dependent Only +1			220	2%	223	2%	+1%
Retiree with Child Dependents Only +2			30	0%	31	0%	+3%
Retiree with Adult and Child Dependents +2			260	2%	244	2%	-6%
Total			11,831	100%	12,078	100%	+2%
<b>Retiree Members by Type of Dependents: Blue Shield</b>							
Retiree Only			5,057	65%	5,274	65%	+4%
Retiree with Adult Dependent Only			2,123	27%	2,217	27%	+4%
Retiree with Child Dependent Only +1			207	3%	223	3%	+8%
Retiree with Child Dependents Only +2			<30	0%	<30	0%	-5%
Retiree with Adult and Child Dependents			351	5%	345	4%	-2%
Total			7,760	100%	8,080	100%	+4%
<b>Retiree Members by Type of Dependents: City Plan</b>							
Retiree Only			4,702	76%	4,706	76%	0%
Retiree with Adult Dependent Only			1,449	23%	1,463	24%	+1%
Retiree with Child Dependent Only +1			<30	0.3%	<30	0.4%	+30%
Retiree with Child Dependents Only +2			<30	0.03%	<30	0.03%	0%
Retiree with Adult and Child Dependents			<30	0.5%	<30	0.4%	-17%
Total			6,202	100%	6221	100%	0%

# January 2015 Demographics: Retiree Members and Dependents

Retiree Members and Dependents: Dental Plan Enrollment (All Employers)										
	2011		2012		2013		2014		2015	
<b>Total Dental Plan Enrollment Retirees vs. Dependents</b>										
Retiree Members			17,659	69%	17,900	69%	18,088	69%	19,127	69%
Dependents			8,068	31%	8,154	31%	8,289	31%	8,435	31%
Total			25,727	100%	26,054	100%	26,377	100%	27,562	100%
<b>Retiree Lives by Dental Plan</b>										
Delta Dental	19,977	87%	21,632	88%	23,238	89%	23,646	90%	24,879	90%
Deltacare USA	1,996	9%	1,949	8%	1,924	7%	1,844	7%	1,817	7%
Pacific Union Dental	889	4%	913	4%	892	4%	887	3%	866	3%
Total	22,862	100%	24,494	100%	26,054	100%	26,377	100%	27,562	100%
<b>Retiree Members by Dental Plan</b>										
Delta Dental	14,827	88%	15,234	86%	15,902	89%	16,139	89%	17,193	90%
Deltacare USA	1,384	8%	1,382	8%	1,358	8%	1,322	7%	1,303	7%
Pacific Union Dental	653	4%	635	4%	640	4%	627	3%	631	3%
Total	16,864	100%	17,659	100%	17,900	100%	18,088	100%	19,127	100%

# January 2015 Demographics: Employers

## January 2015 Employers

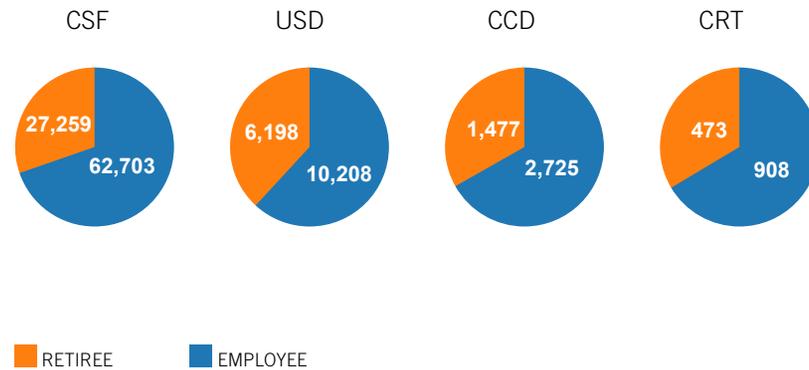
- City & County covers the largest proportion of lives: 80%. SFUSD covers 15%; City College 4% and the Superior Court 1%. These percentages are the same as the prior year.
- All employers except City College increased medical plan enrollment in 2014. City College enrollment declined by 98 lives.
- SFUSD has the highest proportion of retiree lives enrolled in medical coverage—38%. By comparison City & County retiree lives make up 30% of that employer's covered population.
- SFUSD has the highest proportion of their population enrolled in Kaiser, compared to other employers. 69% of SFUSD employee lives are enrolled in Kaiser.
- SFUSD and the Court have a higher proportion of female lives enrolled compared to 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.
- City & County dental plan enrollment increased by 1,262 lives year-over-year.

# January 2015 Demographics: Employers

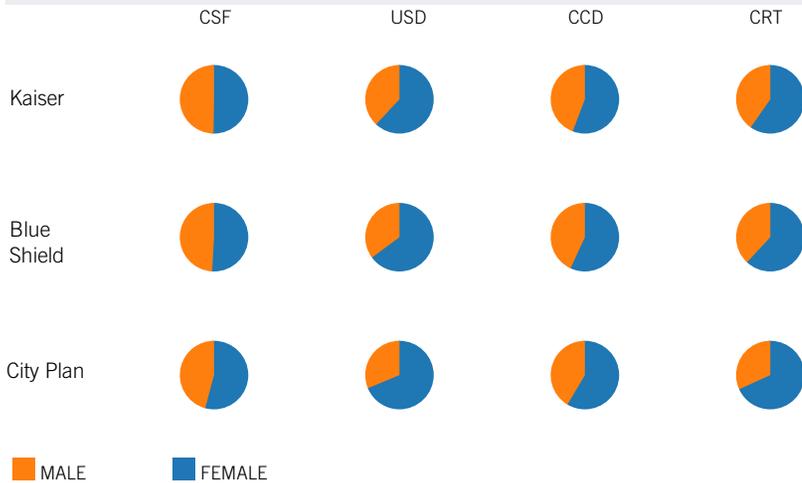
Medical Plan Enrollment: All Lives by Employer



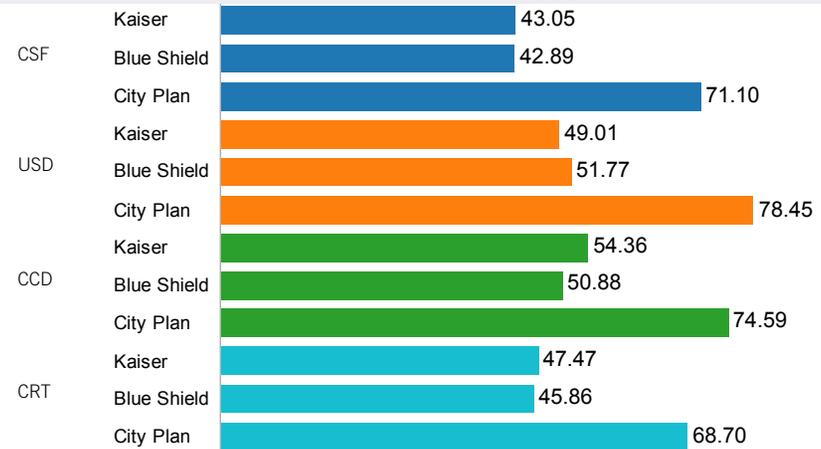
Medical Enrollment: Retiree vs Employee Lives



Medical Enrollment by Gender: Employee and Retiree Lives



Average Age by Medical Enrollment: All Lives



# January 2015 Demographics: City & County of San Francisco

City & County of San Francisco: Medical Plan Enrollment Year-Over-Year										
	2011		2012		2013		2014		2015	
<b>CCSF Medical Plans All Lives</b> (2010-2011 includes Superior Court)										
All Employee and Retiree Lives	84,838		86,166		86,602		87,807		89,962	
<b>CCSF Medical Plans Member vs Dependent Lives</b>										
All Members (Active and Retired)	45,097	53%	45,775	53%	46,079	53%	46,996	54%	48,313	54%
All Dependents (Active and Retired)	39,741	47%	40,391	47%	40,523	47%	40,811	46%	41,649	46%
Total	84,838	100%	86,166	100%	86,602	100%	87,807	100%	89,962	100%
<b>CCSF: Employee Members by Medical Plan</b> (2010-2011 includes Superior Court)										
Kaiser	12,705	47%	13,185	49%	13,534	50%	14,231	51%	14,993	53%
Blue Shield	13,344	49%	13,112	48%	12,970	47%	12,787	46%	12,919	45%
City Plan	956	4%	853	3%	806	3%	701	3%	582	2%
Total	27,005	100%	27,150	100%	27,310	100%	27,719	100%	28,494	100%
<b>CCSF: Retiree Members by Medical Plan</b> (2010-2011 includes Superior Court)										
Kaiser	8,027	44%	8,291	45%	8,366	45%	8,714	45%	8,943	45%
Blue Shield	5,256	29%	5,585	30%	5,696	30%	5,974	31%	6,251	32%
City Plan	4,809	27%	4,750	25%	4,707	25%	4,589	24%	4,625	23%
Total	18,092	100%	18,626	100%	18,769	100%	19,277	100%	19,819	100%
<b>City &amp; County of San Francisco: Dental Plan Enrollment Year-Over-Year</b>										
<b>CCSF Employee Lives by Dental Plan</b>										
Delta Dental	63,699	96%	63,831	96%	64,190	97%	63,770	97%	65,056	97%
Deltacare USA	1,627	2%	1,551	2%	1,480	2%	1,349	2%	1,378	2%
Pacific Union Dental	924	1%	793	1%	745	1%	639	1%	586	1%
Total	66,250	100%	66,175	100%	66,417	100%	65,758	100%	67,020	100%

# January 2015 Demographics: City & County of San Francisco

City & County of San Francisco Employees: Medical Plan Enrollment				
	2014		2015	
<b>CCSF Employee Members Waived vs Enrolled Medical</b>				
Waived (includes Exempt due to non-payment)	1,149	4%	1,466	5%
Enrolled	27,719	96%	28,494	95%
Total	28,868	100%	29,960	100%
<b>CCSF Employee Members vs Dependents</b>				
Active Employee Members	27,719	45%	28,494	45%
Adult Dependents of Active Employees	11,952	20%	12,181	19%
Child Dependents of Active Employees	21,510	35%	22,028	35%
Total	61,181	100%	62,703	100%
<b>CCSF Employee Members by Medical Plan</b>				
Kaiser	14,231	50%	14,993	53%
Blue Shield	12,787	47%	12,919	45%
City Plan	701	3%	582	2%
Total	27,719	100%	28,494	100%
<b>CCSF Employee Lives by Medical Plan</b>				
Kaiser	33,005	54%	34,166	54%
Blue Shield	27,310	45%	27,809	44%
City Plan	866	1%	728	1%
Total	61,181	100%	62,703	100%
<b>CCSF Employee Members by Medical Plan and Enrollment Level</b>				
Kaiser EE	5,120	18%	5,634	20%
Kaiser E1	4,194	15%	4,325	15%
Kaiser E2	4,917	18%	5,034	18%
Blue Shield EE	5,295	19%	5,296	19%
Blue Shield E1	3,832	14%	3,813	13%
Blue Shield E2	3,660	13%	3,810	13%
City Plan EE	599	2%	492	2%
City Plan E1	73	<1%	64	0.2%
City Plan E2	<30	<1%	<30	0.1%
Total	27,719	100%	28,494	100%
<b>CCSF Employee Members Flexible Spending Accounts</b>				
Healthcare FSA	2,869	1%	3,141	1%
Dependent Care FSA	911	.03%	955	.03%

City & County of San Francisco Retirees: Medical Plan Enrollment				
	2014		2015	
<b>CCSF Retiree Members Waived vs Enrolled Medical</b>				
Waived (includes Exempt due to non-payment)	1,336	6%	1,716	8%
Enrolled	19,277	94%	19,819	89%
Total	20,613	100%	21,535	100%
<b>CCSF Retiree Members vs Dependents</b>				
Retiree Members	19,277	72%	19,819	73%
Adult Dependents of Retirees	5,843	22%	5,999	22%
Child Dependents of Retirees	1,506	6%	1,441	5%
Total	26,626	100%	27,259	100%
<b>CCSF Retiree Members by Medical Plan</b>				
Kaiser	8,714	45%	8,943	45%
Blue Shield	5,974	31%	6,251	32%
City Plan	4,589	24%	4,625	23%
Total	19,277	100%	19,819	100%
<b>CCSF Retiree Lives by Medical Plan</b>				
Kaiser	12,004	45%	12,243	45%
Blue Shield	8,799	33%	9,148	34%
City Plan	5,823	22%	5,868	22%
Total	26,626	100%	27,259	100%
<b>CCSF Retiree Members by Medical Plan and Enrollment Level</b>				
Kaiser EE	5,858	30%	6,046	31%
Kaiser E1	2,591	13%	2,647	13%
Kaiser E2	265	1%	250	1%
Blue Shield EE	3,743	19%	3,927	20%
Blue Shield E1	1,884	10%	1,984	10%
Blue Shield E2	347	2%	340	2%
City Plan EE	3,393	18%	3,405	17%
City Plan E1	1,167	6%	1,197	6%
City Plan E2	<30	<1%	<30	<1%
Total	19,277	100%	19,819	100%

# January 2015 Demographics: SFUSD

SFUSD: Medical Plan Enrollment Year-Over-Year										
	2011		2012		2013		2014		2015	
<b>SFUSD Medical Plans All Lives</b>										
All Employee and Retiree Lives	15,935		15,973		15,968		16,260		16,406	
<b>SFUSD Medical Plans Member vs Dependent Lives</b>										
All Members	10,877	68%	11,021	69%	11,064	69%	11,395	70%	11,598	71%
All Dependents	5,058	32%	4,952	31%	4,904	31%	4,865	30%	4,808	29%
Total	15,935	100%	15,973	100%	15,968	100%	16,260	100%	16,406	100%
<b>SFUSD: Employee Members by Medical Plan</b>										
Kaiser	3,545	59%	3,727	62%	3,910	65%	4,347	68%	4,590	70%
Blue Shield	2,426	40%	2,201	37%	2,065	34%	1,995	31%	1,950	30%
City Plan	88	1%	53	1%	37	1%	<30	<1%	<30	<1%
Total	6,059	100%	5,981	100%	6,012	100%	6,368	100%	6,566	100%
<b>SFUSD: Retiree Members by Medical Plan</b>										
Kaiser	2,270	47%	2,402	48%	2,413	48%	2,439	49%	2,436	48%
Blue Shield	1,185	25%	1,287	26%	1,336	26%	1,338	27%	1,365	27%
City Plan	1,363	28%	1,332	26%	1,303	26%	1,250	25%	1,231	24%
Total	4,818	100%	5,021	100%	5,052	100%	5,027	100%	5,032	100%

# January 2015 Demographics: SFUSD

SFUSD: Medical Plan Enrollment				
	2014		2015	
<b>SFUSD Employee Members Waived vs Enrolled Medical</b>				
Waived (includes Exempt due to non-payment)	771	12%	829	11%
Enrolled	6,368	88%	6,566	89%
Total	6,518	100%	7,395	100%
<b>SFUSD Employee Members vs Dependents</b>				
Active Employee Members	6,368	63%	6,566	64%
Adult Dependents of Employees	1,496	15%	1,455	14%
Child Dependents of Employees	2,194	22%	2,187	21%
Total	10,058	100%	10,208	100%
<b>SFUSD Employee Members by Medical Plan</b>				
Kaiser	4,347	68%	4,590	70%
Blue Shield	1,995	31%	1,950	30%
City Plan	<30	<1%	<30	<1%
Total	6,368	100%	6,566	100%
<b>SFUSD Employee Lives by Medical Plan</b>				
Kaiser	6,762	67%	7,028	69%
Blue Shield	3,266	32%	3,149	31%
City Plan	30	<1%	31	0%
Total	10,058	100%	10,208	100%
<b>SFUSD Employee Members by Medical Plan and Enrollment Level</b>				
Kaiser EE	2,929	46%	3,160	48%
Kaiser E1	860	14%	862	13%
Kaiser E2	558	9%	568	9%
Blue Shield EE	1,255	20%	1,266	19%
Blue Shield E1	450	7%	406	6%
Blue Shield E2	290	5%	278	4%
City Plan EE	<30	<1%	<30	<1%
City Plan E1	<30	<1%	<30	<1%
City Plan E2	<30	<1%	<30	<1%
Total	6,368	100%	6,566	100%

SFUSD: Medical Plan Enrollment				
	2014		2015	
<b>SFUSD Retiree Members Waived vs Enrolled Medical</b>				
Waived (includes Exempt due to non-payment)	676	13%	829	11%
Enrolled	5,027	87%	6,566	89%
Total	5,086	100%	7,395	100%
<b>SFUSD Retiree Members vs Dependents</b>				
Retiree Members	5,027	81%	5,032	81%
Adult Dependents of Retirees	1,067	17%	1,063	17%
Child Dependents of Retirees	108	2%	103	2%
Total	6,202	100%	6,198	100%
<b>SFUSD Retiree Members by Medical Plan</b>				
Kaiser	2,439	49%	2,436	48%
Blue Shield	1,338	27%	1,365	27%
City Plan	1,250	25%	1,231	24%
Total	5,027	100%	5,032	100%
<b>SFUSD Retiree Lives by Medical Plan</b>				
Kaiser	3,005	48%	3,007	49%
Blue Shield	1,715	28%	1,736	28%
City Plan	1,482	24%	1,455	23%
Total	6,202	100%	6,198	100%
<b>SFUSD Retiree Members by Medical Plan and Enrollment Level</b>				
Kaiser EE	1,902	38%	1,894	38%
Kaiser E1	518	10%	523	10%
Kaiser E2	<30	<1%	<30	<1%
Blue Shield EE	989	20%	1,015	20%
Blue Shield E1	329	7%	333	7%
Blue Shield E2	<30	<1%	<30	<1%
City Plan EE	1,022	20%	1010	20%
City Plan E1	225	4%	218	4%
City Plan E2	<30	<1%	<30	<1%
Total	5,027	100%	5,032	100%

# January 2015 Demographics: SFCCD (City College)

SFCCD: Medical Plan Enrollment Year-Over-Year										
	2011		2012		2013		2014		2015	
<b>SFCCD Medical Plans All Lives</b>										
All Employee and Retiree Lives	4,544		4,544		4,532		4,300		4,202	
<b>SFCCD Medical Plans Member vs Dependent Lives</b>										
All Members	2,934	65%	2,917	64%	2,885	64%	2,752	64%	2,735	65%
All Dependents	1,600	35%	1,627	36%	1,647	36%	1,548	36%	1,467	35%
Total	4,544	100%	4,544	100%	4,532	100%	4,300	100%	4,202	100%
<b>SFCCD: Employee Members by Medical Plan</b>										
Kaiser	981	49%	964	50%	925	50%	854	52%	837	53%
Blue Shield	976	49%	930	48%	910	49%	776	47%	742	47%
City Plan	49	2%	35	2%	24	1%	<30	1%	<30	1%
Total	2,006	100%	1,929	100%	1,859	100%	1,641	100%	1,589	100%
<b>SFCCD: Retiree Members by Medical Plan</b>										
Kaiser	421	45%	451	46%	478	47%	516	46%	533	47%
Blue Shield	236	26%	266	27%	281	27%	333	30%	347	30%
City Plan	271	29%	271	27%	267	26%	262	24%	266	23%
Total	928	100%	988	100%	1,026	100%	1,111	100%	1,146	100%

# January 2015 Demographics: SFCCD (City College)

SFCCD (City College): Medical Plan Enrollment				
	2014		2015	
<b>SFCCD Employee Members Waived vs Enrolled Medical</b>				
Waived (includes Exempt due to non-payment)	77	4%	127	7%
Enrolled	1,641	96%	1,589	93%
Total	1,643	100%	1,715	100%
<b>SFCCD Employee Members vs Dependents</b>				
Active Employee Members	1,641	57%	1,589	58%
Adult Dependents of Employees	534	19%	503	18%
Child Dependents of Employees	697	24%	633	23%
Total	2,872	100%	2,725	100%
<b>SFCCD Employee Members by Medical Plan</b>				
Kaiser	854	52%	837	53%
Blue Shield	776	47%	742	47%
City Plan	<30	1%	<30	1%
Total	1,641	100%	1,589	100%
<b>SFCCD Employee Lives by Medical Plan</b>				
Kaiser	1,434	50%	1,386	51%
Blue Shield	1,416	49%	1,316	48%
City Plan	<30	1%	<30	1%
Total	2,872	100%	2,725	100%
<b>SFCCD Employee Members by Medical Plan and Enrollment Level</b>				
Kaiser EE	509	31%	509	32%
Kaiser E1	207	13%	199	13%
Kaiser E2	138	8%	129	8%
Blue Shield EE	406	25%	413	26%
Blue Shield E1	211	13%	186	12%
Blue Shield E2	159	10%	143	9%
City Plan EE	<30	<1%	<30	<1%
City Plan E1	<30	<1%	<30	<1%
City Plan E2	<30	<1%	<30	<1%
Total	1,641	100%	1,589	100%

SFCCD (City College): Medical Plan Enrollment				
	2014		2015	
<b>SFCCD Retiree Members Waived vs Enrolled Medical</b>				
Waived (includes Exempt due to non-payment)	146	5%	460	8%
Enrolled	1,111	95%	5,038	92%
Total	1,137	100%	5,498	100%
<b>SFCCD Retiree Members vs Dependents</b>				
Retiree Members	1,111	78%	1,146	78%
Adult Dependents of Retirees	301	21%	307	21%
Child Dependents of Retirees	<30	<1%	<30	2%
Total	1,428	100%	1,477	100%
<b>SFCCD Retiree Members by Medical Plan</b>				
Kaiser	516	46%	533	47%
Blue Shield	333	30%	347	30%
City Plan	262	24%	266	23%
Total	1,111	100%	1,146	100%
<b>SFCCD Retiree Lives by Medical Plan</b>				
Kaiser	670	47%	694	47%
Blue Shield	434	30%	458	31%
City Plan	324	23%	325	22%
Total	1,428	100%	1,477	100%
<b>SFCCD Retiree Members by Medical Plan and Enrollment Level</b>				
Kaiser EE	364	33%	376	33%
Kaiser E1	150	14%	154	13%
Kaiser E2	<30	<1%	<30	<1%
Blue Shield EE	239	22%	247	22%
Blue Shield E1	89	8%	92	8%
Blue Shield E2	<30	<1%	<30	<1%
City Plan EE	200	18%	206	18%
City Plan E1	62	6%	60	5%
City Plan E2	<30	<1%	<30	<1%
Total	1,111	100%	1,146	100%

# January 2015 Demographics: Superior Court

Superior Court: Medical Plan Enrollment Year-Over-Year										
	2011		2012		2013		2014		2015	
<b>Court Medical Plans All Lives</b>										
All Employee and Retiree Lives	1,401		1,361		1,353		1,394		1,381	
<b>Court Medical Plans Member vs Dependent Lives</b>										
All Members	849	61%	821	60%	814	60%	833	60%	817	59%
All Dependents	552	39%	540	40%	539	40%	561	40%	564	41%
Total	1,401	100%	1,361	100%	1,393	100%	1,394	100%	1,381	100%
<b>Court: Employee Lives by Medical Plan</b>										
Kaiser					397	45%	428	46%	420	46%
Blue Shield					447	51%	464	50%	454	50%
City Plan					34	4%	34	4%	34	4%
Total					878	100%	926	100%	908	100%
<b>Court: Retiree Lives by Medical Plan</b>										
Kaiser					202	43%	205	44%	210	44%
Blue Shield					150	32%	146	31%	150	32%
City Plan					123	26%	117	25%	113	24%
Total					475	100%	468	100%	473	100%
<b>Court: Employee Members by Medical Plan</b>										
Kaiser	215	42%	189	43%	184	42%	203	45%	198	46%
Blue Shield	269	53%	232	52%	226	52%	233	51%	219	50%
City Plan	<30	5%	<30	5%	<30	6%	18	4%	18	4%
Total	511	100%	443	100%	814	100%	454	100%	435	100%
<b>Court: Retiree Members by Medical Plan</b>										
Kaiser	136	40%	157	42%	159	42%	162	43%	166	43%
Blue Shield	106	31%	108	28%	118	30%	115	30%	117	31%
City Plan	96	29%	113	30%	106	28%	102	27%	99	26%
Total	338	100%	378	100%	383	100%	379	100%	382	100%