



2017 DEMOGRAPHICS REPORT

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, 2017.

Medical Enrollment

The most significant change for the 2017 plan year was the elimination of the Blue Shield Medicare retiree plan and the funding change for City Plan Medicare retirees from self-insured to fully funded (New City Plan). These changes account for significant migration to the New City Plan which grew by 13,439 lives.

Overall, since the last report of January 1, 2016, total enrollment in HSS medical plans increased by 2,088 covered lives. This was driven by increased hiring. Employee lives increased by 1,635 and retiree lives by 453.

Kaiser continues to increase its share of HSS enrollees, gaining 2,180 lives in 2017. With 64,424 covered lives Kaiser now enrolls 55% of our population. Due to the elimination of the Medicare plan, Blue Shield enrollment declined by 7,732 lives.

While overall enrollment in City Plan declined by 5,799 lives as Medicare retirees migrated into New City Plan, the enrollment of early retirees and employees and their dependents into City Plan increased the number of lives by 490. The reverse migration was aided by the “buy down” on the premium approved by the Health Service Board.

All Lives—Medical	2016	2017	Change
Kaiser HMO	62,244	64,424	2,180
Blue Shield HMO	44,024	36,292	-7,732
City Health Plan PPO	8,264	2,465	-5,799
New City Plan MA PPO	1,233	14,672	13,439
Total Lives	115,765	117,853	2,088

Employee Lives—Medical	2016	2017	Change
Kaiser HMO	45,664	47,298	1,634
Blue Shield HMO	32,810	32,294	-516
City Health Plan PPO	1,040	1,530	490
New City Plan MA PPO		27	27
Total Lives	79,514	81,149	1,635

Retiree Lives—Medical	2016	2017	Change
Kaiser HMO	16,580	17,126	546
Blue Shield HMO	11,214	3,998	(7,216)
City Health Plan PPO	7,224	935	(6,289)
New City Plan MA PPO	1,233	14,645	13,412
Total Lives	36,251	36,704	453

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 2017 the number of lives enrolled in all HSS-administered dental plans increased, by 1,551.

TOTAL LIVES–DENTAL	2016	2017	Change
Employee	70,632	72,183	1,551
Retiree	28,383	29,507	1,124
Total Lives	99,015	101,690	2,675

All Lives–Dental	2016	2017	Change
Delta Dental	94,244	96,915	2,671
Deltacare USA	3,228	3,084	-144
UnitedHealthcare Dental (formerly PUD)	1,543	1,691	148
Total	99,015	101,690	2,675

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 2017 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. 4,725 employees enrolled in a Medical FSA, a Dependent FSA or both.

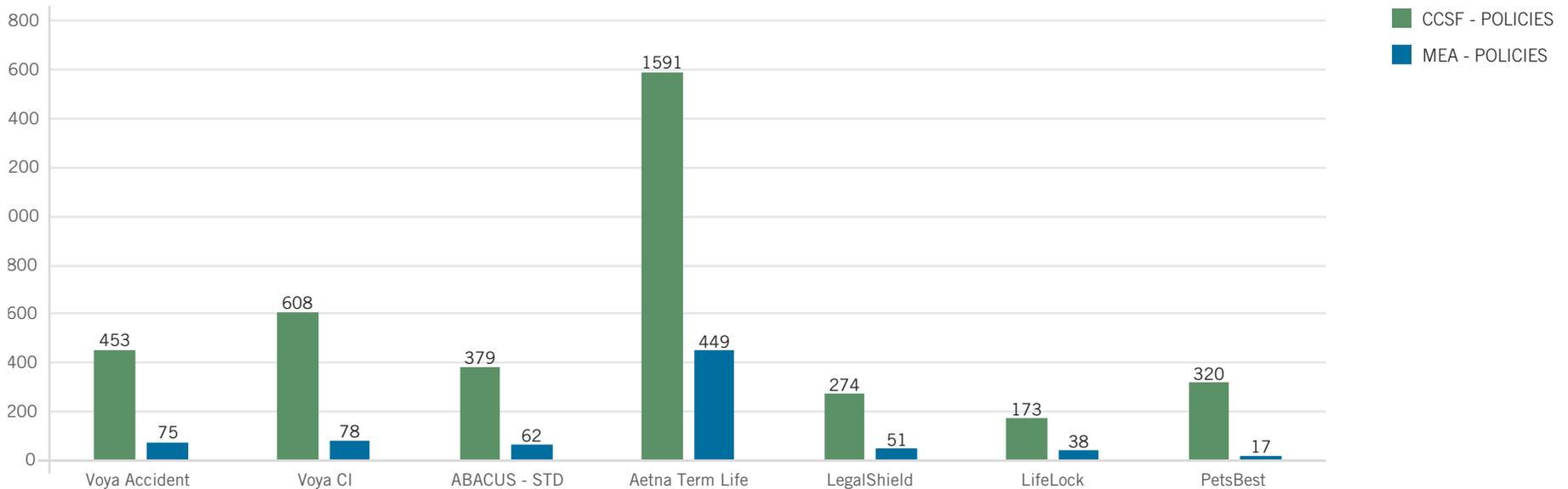
FSA	2016	2017	Change
Health Care FSA	3,571	4,313	742
Dependent Care FSA	1,068	1,197	129
Total FSA	4,639	5,510	871

Voluntary Benefits Enrollment

New for 2017, the Health Service System offered optional, supplemental insurance plans to employees of the City and County of San Francisco and San Francisco Superior Court. These voluntary benefits offered by HSS provide quality coverage at group discounted rates. The premiums for the voluntary benefits are 100% paid for by the employee and are deducted from employee’s pay checks. For 2017, the voluntary benefits offered to employees were:

- Kansas City Life short term disability insurance
- Aetna Life group term life insurance
- Voya Financial accident insurance
- Voya Financial critical illness insurance
- LifeLock identity theft protection
- LegalShield legal plan
- Pets Best pet insurance

Enrollment in the voluntary benefits exceeded expectations with the supplemental life insurance being the most popular followed by critical illness and accident insurance.



ENROLLED LIVES

All Employee and Retiree Members and Dependents

- Enrollment in medical coverage continues to trend upward although the increase was not as significant as 2016 enrollment which was impacted by expanded coverage through the Affordable Care Act. HSS now covers 117,853 lives, a 1.8% increase over 2016.
- Continuing a seven year trend, Kaiser Permanente (KP) increased enrollment proportionally by 1%. KP now covers 55% of all lives.
- The average age of enrollees in Blue Shield (38.71) is significantly lower than the other plans due to the elimination of the Medicare retiree plan. The average age of the Kaiser Permanente population is 44.18, for City Plan 48.49 and for the New City Plan Medicare Advantage PPO 74.25 years is the average age.
- City Health Plan gained 490 employee lives.
- 38% of the lives (45,346) covered under HSS medical plans reside in San Francisco. This reflects a net increase of 932 lives, but the percentage distribution remains the same as 2016.
- As in previous years, the highest percentage of population is based in San Francisco. However when comparing the percentage residing in San Francisco against the combined percentages of those residing in the next most populous counties (San Mateo, Contra Cost, Alameda, Marin, Solano and Sonoma) the findings vary for members with dependents versus those without dependents. 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 employee to retiree lives enrolled in medical coverage was unchanged in 2017 with 69% of the total population attributed to employee lives and 31% to retiree lives.
- The Health Service System includes an additional 3,295 benefit eligible employees and 2,631 benefit eligible retirees who have waived coverage for 2017.

ALL LIVES COVERED ON HSS MEDICAL PLANS:

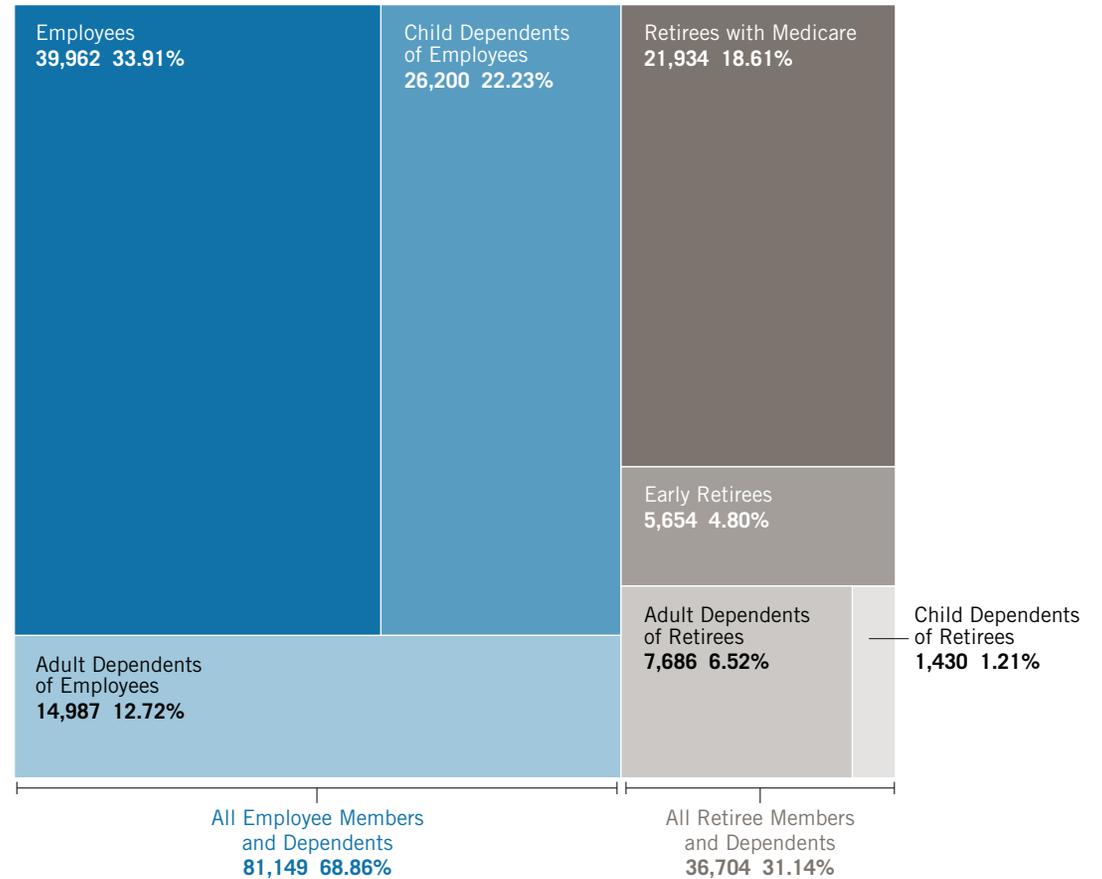
117,853

Employees:

- 47% of employees have no dependents enrolled
- 53% of employees have enrolled dependents.
- 27% of employees cover +2 or more adult or child dependents, the same percentage year-over-year since 2014.

Retirees:

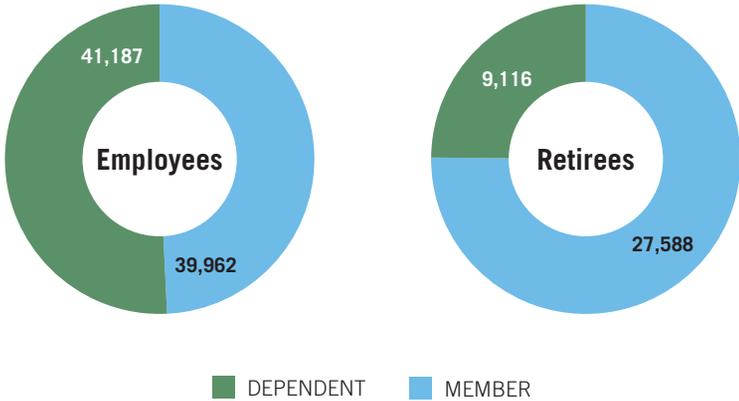
- 70% of retirees have no dependents enrolled.
- 28% of retirees have enrolled one dependent.
- Only 631 retirees have family coverage (+2 or more) which is a decrease from 2016 .
- Retiree lives (members and dependents) enrolled in Medicare increased year-over-year by 899, a gain of 1%.



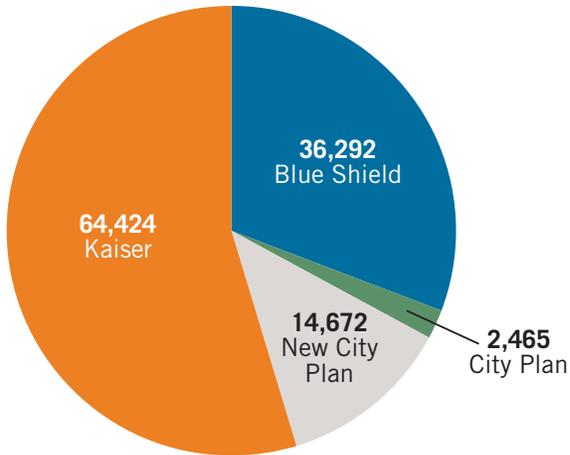
Medical Enrollment: All Member vs Dependent Lives by County



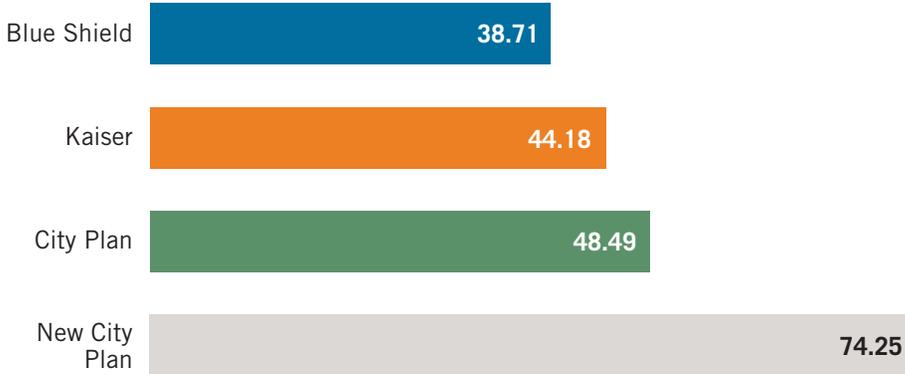
Medical Enrollment: All Member vs Dependent Lives



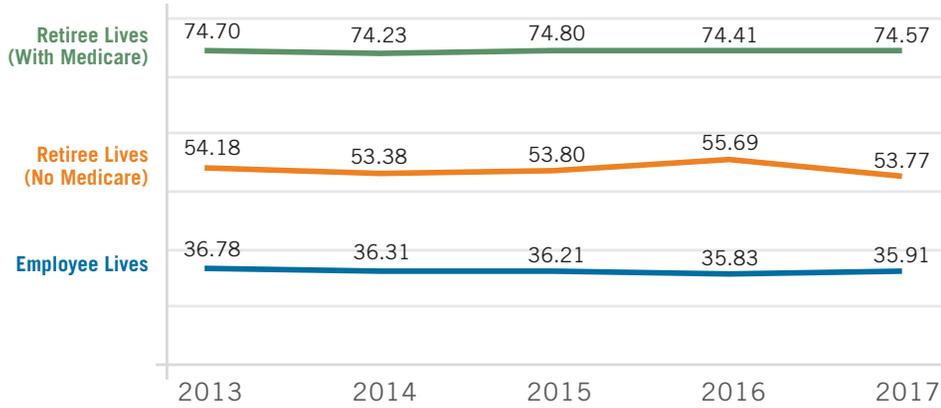
Medical Enrollment: All Covered Lives



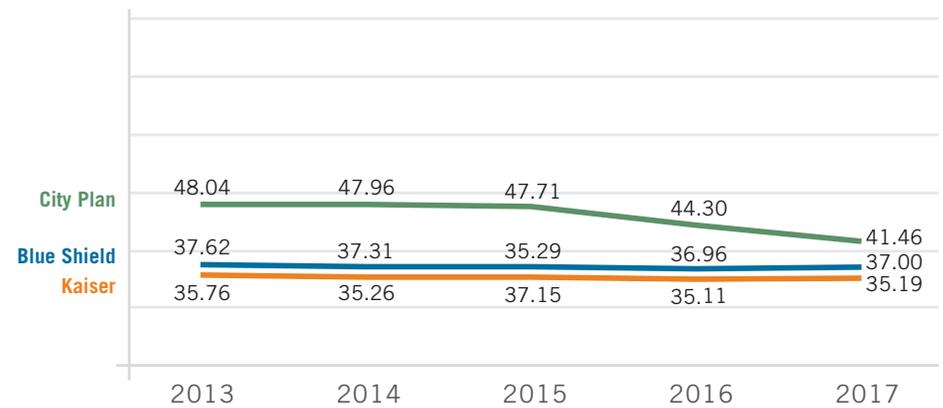
Average Age by Plan: All Covered Lives



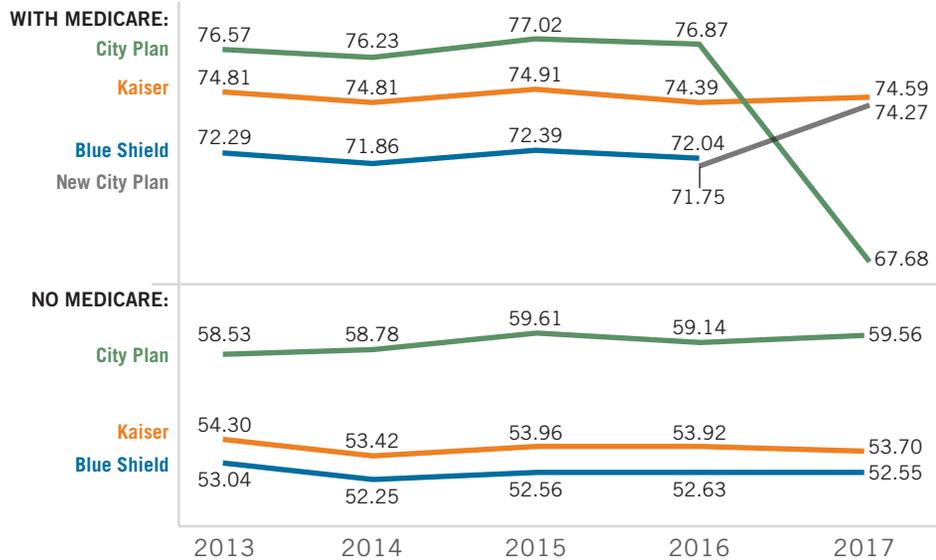
Average Age Trend: All Employee and Retiree Lives



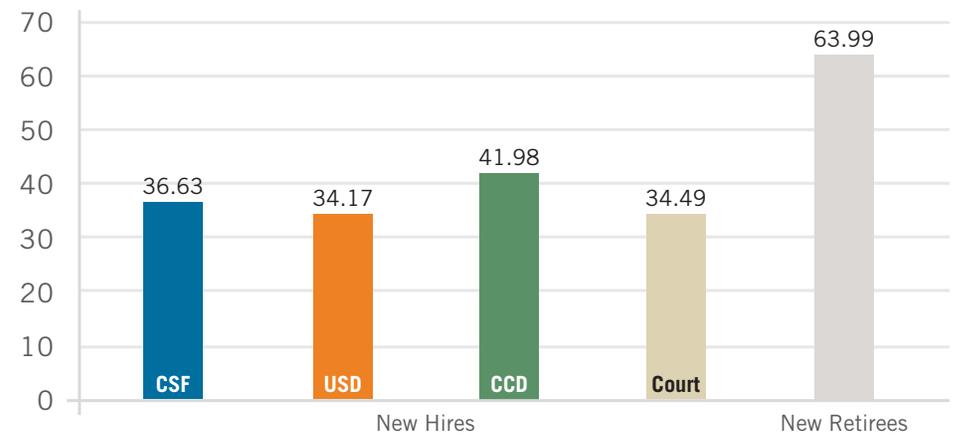
Average Age Trend By Plan: Employee Lives



Average Age Trend By Plan: Retiree Lives

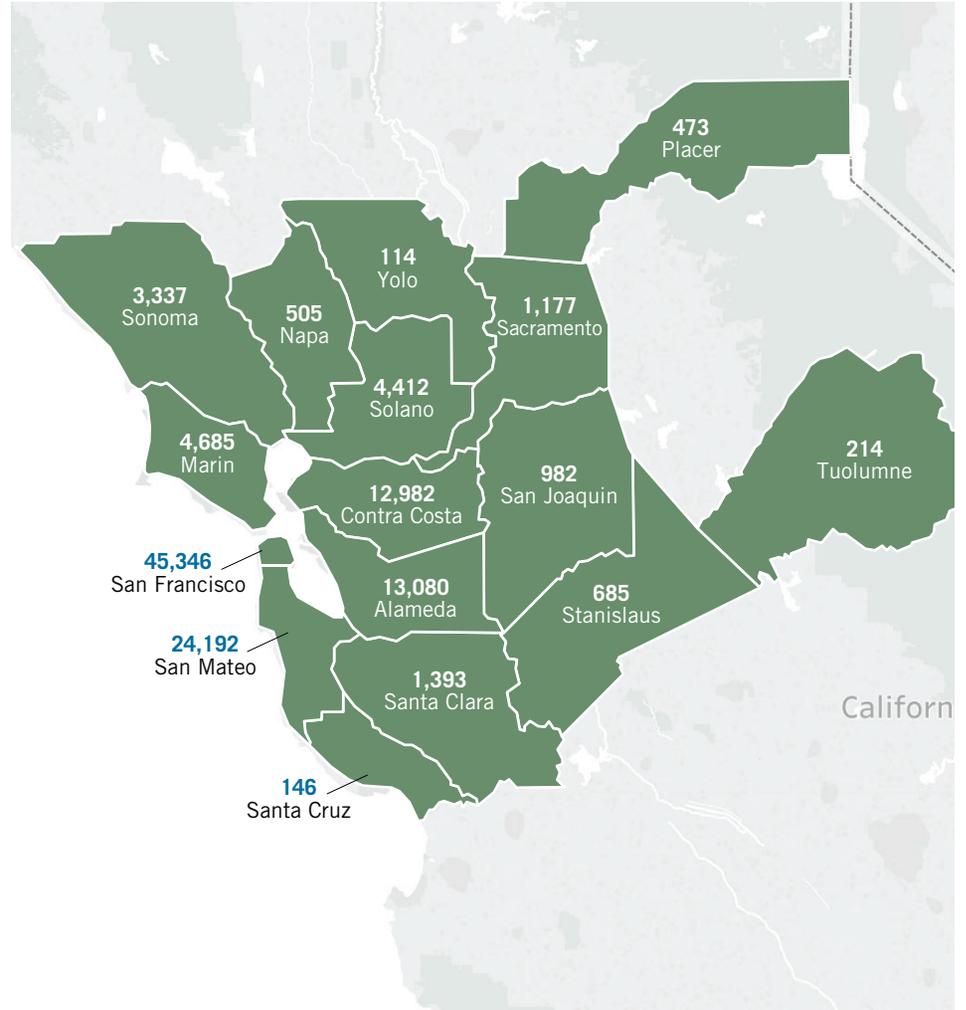


Average Age: New Hires and New Retirees 2016



Medical Plan Enrollment: All Lives By County

San Francisco	45,346	38%
San Mateo	24,192	21%
Contra Costa	12,982	11%
Alameda	13,080	11%
Marin	4,685	4%
Solano	4,412	4%
Sonoma	3,337	3%
Santa Clara	1,393	1%
Sacramento	1,177	1%
San Joaquin	982	1%
Stanislaus	685	1%
Napa	505	<1%
Placer	473	<1%
Tuolumne	214	<1%
Santa Cruz	145	<1%
Yolo	114	<1%
Other California Counties	1680	1%
Outside of California	2451	2%
Total	117,853	100%



Medical Plan Enrollment: All Lives										
	2013		2014		2015		2016		2017	
Member Lives vs. Dependent Lives										
Employee and Retiree Members	61,027	56%	61,976	56%	63,463	57%	65,779	57%	67,631	57%
Dependents	47,567	44%	47,785	44%	48,488	43%	49,986	43%	50,222	43%
Total	108,594	100%	109,761	100%	111,951	100%	115,765	100%	117,853	100%
Employee Lives vs. Retiree Lives										
Employees	74,681	69%	75,037	69%	76,544	68%	79,514	69%	81,149	69%
Retirees	33,913	31%	34,724	31%	35,407	32%	36,251	31%	36,704	31%
Total	108,594	100%	109,761	100%	111,951	100%	115,765	100%	117,853	100%
Lives by Medical Plan										
Kaiser	55,483	51%	57,513	52%	59,154	53%	62,244	54%	64,424	55%
Blue Shield	43,980	40%	43,550	40%	44,220	39%	44,024	38%	36,292	31%
City Plan	9,131	8%	8,698	8%	8,577	8%	8,264	7%	2,465	2%
New City Plan							1,233	1%	14,672	12%
Total	108,594	100%	109,761	100%	111,951	100%	115,765	100%	117,853	100%
Lives by Employer										
CCSF (2010-2011 includes Court)	86,602	80%	87,807	80%	89,962	80%	93,317	81%	95,353	81%
SFUSD	16,179	15%	16,260	15%	16,406	15%	16,776	14%	16,827	14%
SFCCD (City College)	4,460	4%	4,300	4%	4,202	4%	4,221	4%	4,210	4%
Superior Court	1,353	1%	1,394	1%	1,381	1%	1,451	1%	1,463	1%
Total	108,594	100%	109,761	100%	111,951	100%	115,765	100%	117,853	100%
Lives by Gender										
Female	57,401	53%	57,952	53%	59,054	53%	60,952	53%	61,913	53%
Male	51,193	47%	51,809	47%	52,897	47%	54,804	47%	55,929	47%
Unspecified							<30	<1%	11	<1%
Total	108,594	100%	109,761	100%	111,951	100%	115,765	100%	117,853	100%

2017 Medical Plan Enrollment: Employee and Retiree Enrolled Lives by Age Bands

	<1	1 - 4	5- 14	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 - 84	85+	TOTAL
City & County Lives	593	3,039	9,036	10,021	7,614	10,919	13,787	10,149	1,671	106	9	66,944
SFUSD Lives	58	306	815	1,040	1,887	1,869	2,080	1,945	563	44	1	10,608
SFCCD Lives	18	49	248	278	126	312	563	711	294	24		2,623
Court Lives	13	39	123	140	70	149	214	192	30	3	1	974
Retirees Lives No Medicare	3	23	221	961	185	108	983	6764	87	57	65	9,457
Retirees Lives With Medicare	0	0	0	2	15	14	76	818	14,681	8,096	3,545	27,247

2016 Medical Plan Enrollment: Employee and Retiree Enrolled Lives by Age Bands

	<1	1 - 4	5- 14	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 - 84	85+	TOTAL
City & County Lives	660	2,908	8,940	9,848	7,193	10,590	13,590	9,882	1,564	116	9	66,944
SFUSD Lives	93	301	812	1,045	1,858	1,825	2,104	1,960	521	49	0	10,608
SFCCD Lives	13	50	261	281	120	327	580	735	287	21	0	2,623
Court Lives	12	40	116	138	78	141	222	193	27	3	1	974
Retirees Lives No Medicare	1	20	209	1,072	201	118	1,015	7,127	36	49	55	9,903
Retirees Lives With Medicare	1	0	0	3	13	11	88	913	14,195	7,722	3,402	26,348

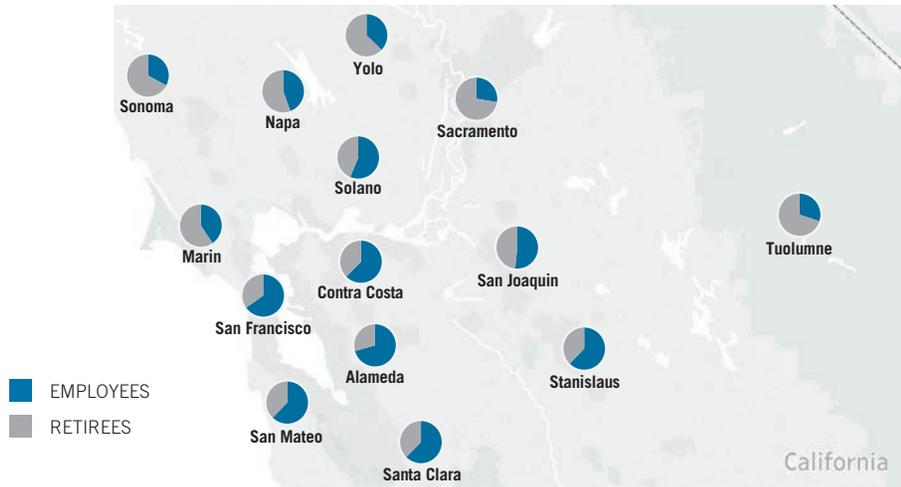
Note: There was a formatting error in the 2016 Demographic Report, which aligned data to the incorrect column header. This table restates the corrected 2016 data.

EMPLOYEE AND RETIREE MEMBERS

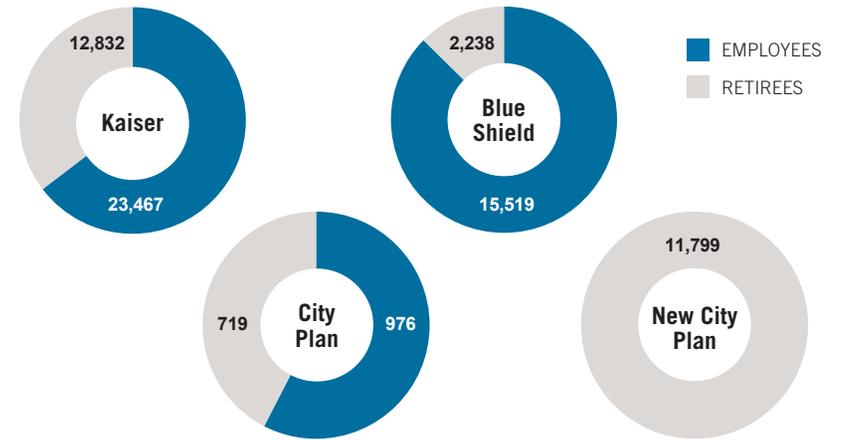
Employee and Retiree Members For All City Employers

- The number of HSS members covered by HSS medical plans increased by 1,771. A total of 67,550 members were enrolled as of January 2017. The proportion of HSS member growth was 2-1 employees over retirees.
- The number of active and retiree members enrolled in Kaiser increased by 1,610 members in 2017. Kaiser increased its proportion of enrolled employee and retiree members to 54%, a 1% gain.
- Impacted by the elimination of the Blue Shield Medicare Plans, enrollment decreased by 5,901 members. 26% of employee and retiree members are enrolled in Blue Shield; a 10% proportional drop from 2016.
- Overall City Health Plan enrollment for 2017 is lower by 4,774 members due to the migration of Medicare members into New City Plan. An additional 255 employees enrolled in City Plan for 2017.
- 91% of members covered under HSS medical plans reside in eight Bay area counties: San Francisco, San Mateo, Alameda, Contra Costa, Marin, Solano, Sonoma and Santa Clara which is a 3% increase over 2016. 42% live in San Francisco.
- The number of employee members with domestic partners increased by 73; the number of retirees with domestic partners increased by 7. 959 members have a domestic partner enrolled in medical benefits with 74% of those being opposite-sex unions.
- Enrollment by coverage tier has remained consistent year over year with 56% of employee and retiree members enrolled in member only coverage, 27% are enrolled in member plus one dependent and 17% enrolling in member plus two or more dependents.

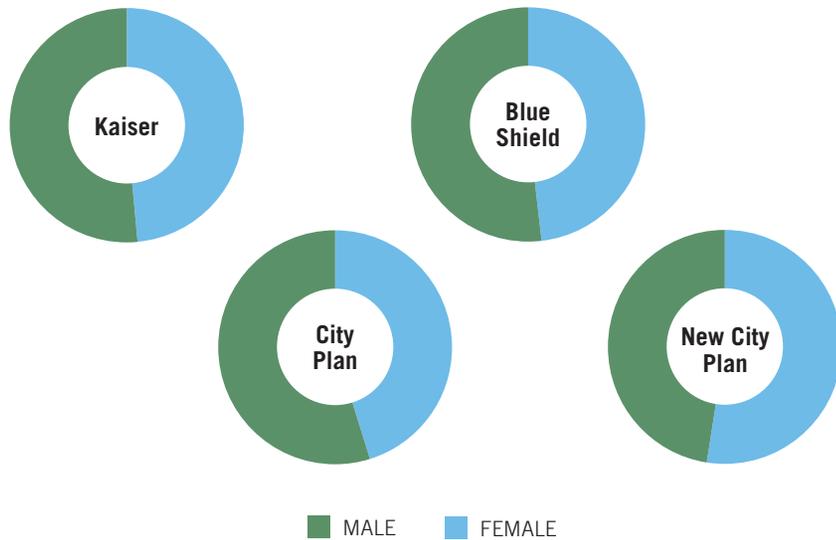
Medical Enrollment: Employee vs Retiree Lives by County



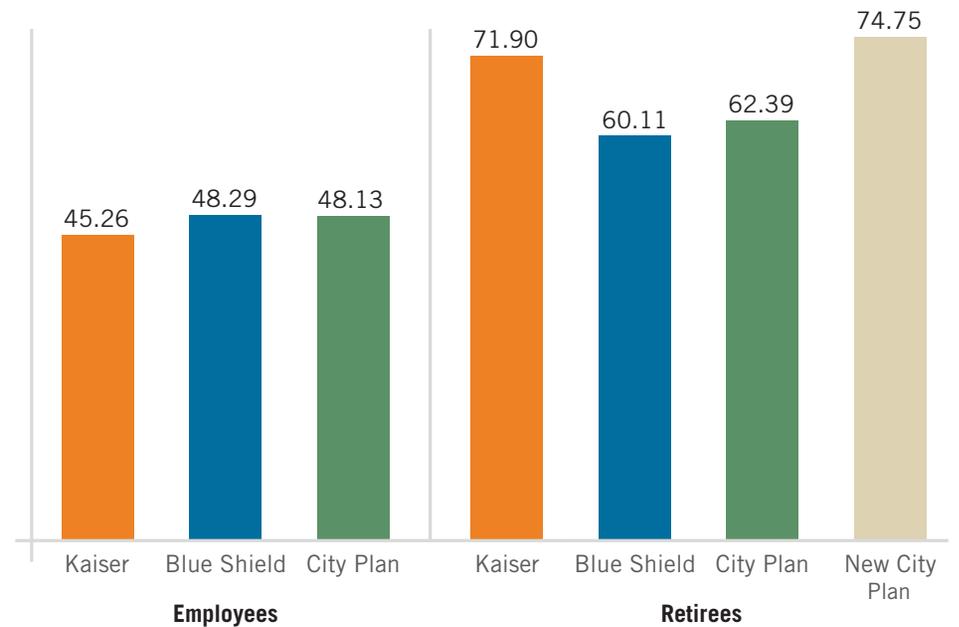
Medical Enrollment: Employee vs Retiree Members



Medical Enrollment by Gender: Employee and Retiree Members

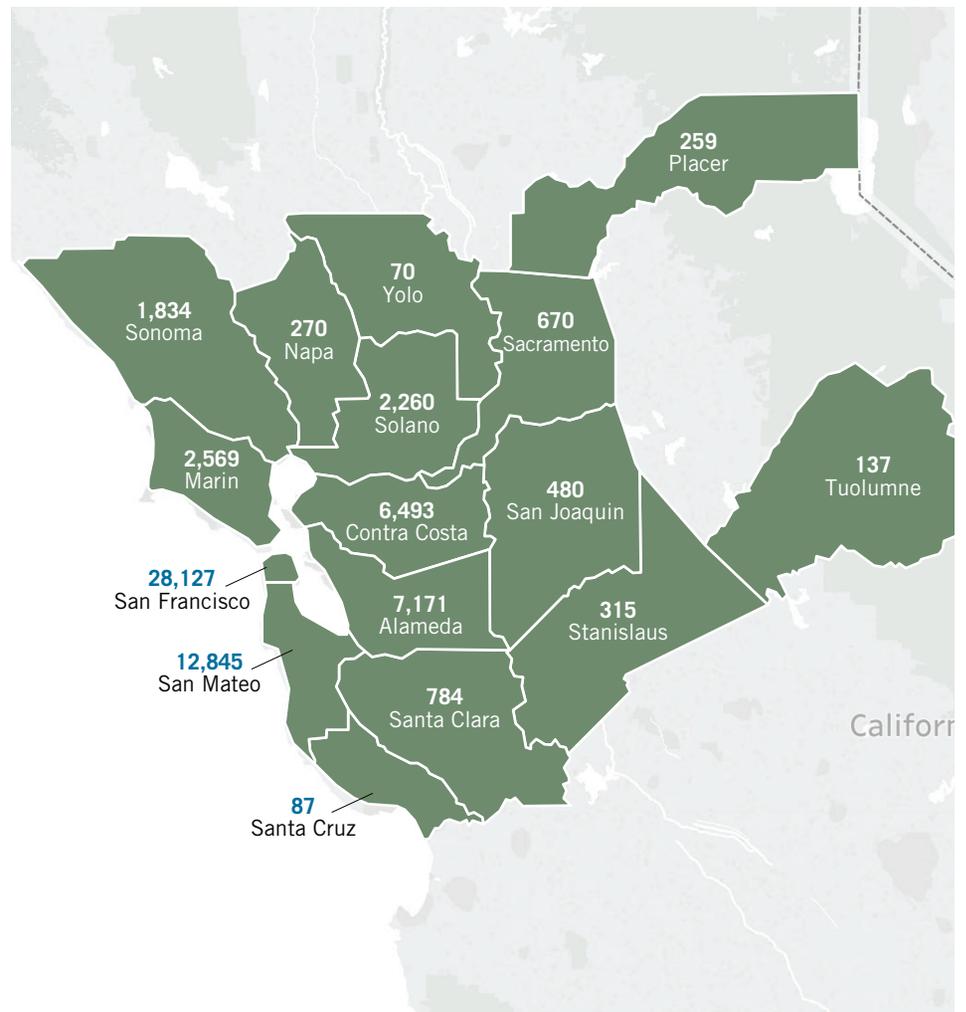


Average Age by Medical Plan: Employee and Retiree Members



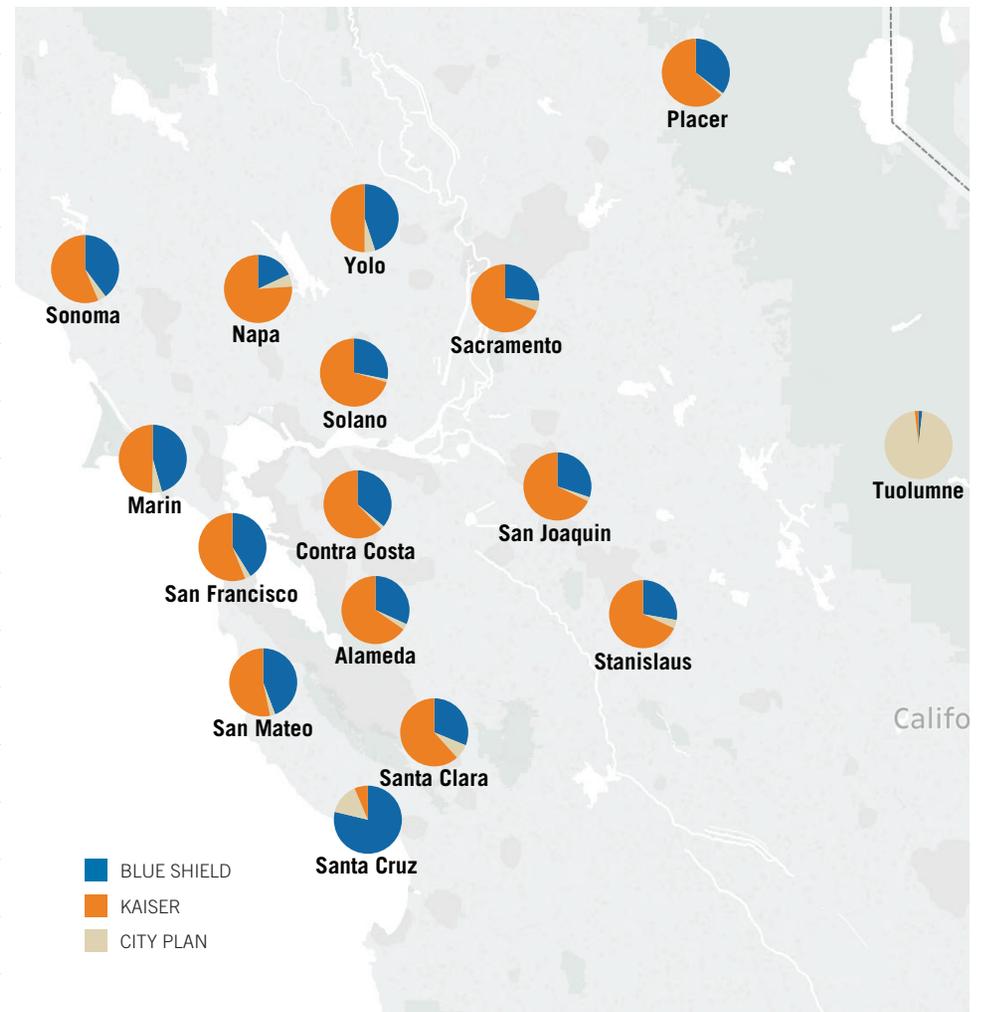
Medical Plan Enrollment: Employee and Retiree Members By County

San Francisco	28,127	42%
San Mateo	12,845	19%
Alameda	7,171	11%
Contra Costa	6,493	10%
Marin	2,569	4%
Solano	2,260	3%
Sonoma	1,834	3%
Santa Clara	784	1%
Sacramento	670	1%
San Joaquin	480	1%
Stanislaus	315	<1 %
Napa	270	<1 %
Placer	259	<1 %
Riverside	137	<1 %
Tuolomne	137	<1 %
Santa Cruz	87	<1 %
Yolo	70	<1 %
Other California Counties	1,066	2%
Outside California	1,976	3%
TOTAL MEMBERS	67,550	100%



Medical Plan Enrollment: Employee and Early Retiree Members By County

	Blue Shield	City Plan	Kaiser	Total	Percent
San Francisco	8,264	547	11,271	20,082	44%
San Mateo	4,007	222	4,817	9,046	20%
Alameda	1,785	160	3,668	5,613	12%
Contra Costa	1,706	82	2,936	4,724	10%
Marin	606	62	660	1,328	3%
Solano	431	22	1,080	1,533	3%
Sonoma	347	34	492	873	2%
Santa Clara	171	39	338	548	1%
Sacramento	76	14	200	290	1%
San Joaquin	90	6	202	298	1%
Stanislaus	62	9	152	223	< 1%
Napa	28	9	118	155	< 1%
Placer	29	1	52	82	< 1%
Tuolumne	1	54	1	56	< 1%
Santa Cruz	37	7	3	47	< 1%
Other California Counties	116	67	172	355	1%
TOTAL MEMBERS	17,756	1,335	26,162	42,253	100%



Medical Plan Enrollment: Employee and Retiree Members										
	2013		2014		2015		2016		2017	
Employee Members vs. Retiree Members										
Employee Members	35,464	59%	36,182	58%	37,084	58%	38,765	59%	39,962	59%
Retiree Members	25,082	41%	25,794	42%	26,379	42%	27,014	41%	27,588	41%
Total	60,546	100%	61,976	100%	63,463	100%	65,779	100%	67,550	100%
Employee and Retiree Members by Medical Plan										
Kaiser	29,548	49%	31,466	51%	32,696	52%	34,689	53%	36,299	54%
Blue Shield	23,634	39%	23,551	38%	23,910	38%	23,658	36%	17,757	26%
City Plan	7,364	12%	6,959	11%	6,857	11%	6,469	10%	1,695	3%
New City Plan							963	1%	11,799	17%
Total	60,546	100%	61,976	100%	63,463	100%	65,779	100%	67,550	100%
Employee and Retiree Members by Employer										
CCSF (2007-2010 includes Court)	45,776	76%	46,996	76%	48,313	76%	50,243	76%	58,513	87%
SFUSD	11,064	18%	11,395	18%	11,598	18%	11,947	18%	7,049	10%
SFCCD (City College)	2,885	5%	2,752	4%	2,735	4%	2,744	4%	1,529	2%
Superior Court	821	1%	833	1%	817	1%	845	1%	459	1%
Total	60,546	100%	61,976	100%	63,463	100%	65,779	100%	67,550	100%
Employee and Retiree Members by Gender										
Female	30,722	51%	30,167	49%	31,185	49%	32,287	49%	33,132	49%
Male	29,824	49%	31,258	51%	32,278	51%	33,485	51%	34,407	51%
Unspecified							7	<1%	11	<1%
Total	60,546	100%	61,027	100%	63,463	100%	65,779	100%	67,550	100%
Employee and Retiree Members with Enrolled Domestic Partner										
Employee Domestic Partner	1,104	76%	896	78%	641	76%	684	78%	757	80%
Retiree Domestic Partner	350	24%	255	22%	201	24%	188	22%	195	20%
Total	1,454	100%	1,151	100%	842	100%	872	100%	952	100%

Medical Plan Enrollment: Employee and Retiree Members										
	2013		2014		2015		2016		2017	
Employee and Retiree Members by Coverage Level										
Member Only	33,618	55%	34,345	55%	35,406	56%	36,956	56%	38,095	56%
Member Plus One Dependent	16,895	28%	17,063	28%	17,272	27%	17,677	27%	18,042	27%
Member Plus Two or More Dependents	10,514	17%	10,568	17%	10,785	17%	11,146	17%	11,413	17%
Total	61,027	100%	61,976	100%	63,463	100%	65,779	100%	67,550	100%
Employee and Retiree Members by Type of Dependents										
Member Only	33,618	55%	34,346	55%	35,497	56%	36,961	56%	38,095	56%
Member with Adult Dependent Only	11,013	18%	12,228	20%	12,410	20%	12,803	19%	13,020	19%
Member with Child Dependent Only +1	5,882	10%	4,829	8%	4,839	8%	4,870	7%	5,022	7%
Member with Child Dependents Only +2	1,714	3%	1,362	2%	1,386	2%	1,484	2%	1,597	2%
Member with Adult and Child Dependents	8,800	14%	9,211	15%	9,331	15%	9,661	15%	9,816	15%
Total	61,027	100%	61,976	100%	63,463	100%	65,779	100%	67,550	100%
Employee Members by Type of Dependents										
Member Only	16,018	45%	16,340	45%	17,049	46%	18,128	47%	18,842	47%
Member with Adult Dependent Only	4,828	13%	5,586	15%	5,584	15%	5,696	15%	5,746	14%
Member with Child Dependent Only +1	5,137	14%	4,384	12%	4,395	12%	4,447	11%	4,592	11%
Member with Child Dependents Only +2	1,642	5%	1,299	4%	1,336	4%	1,426	4%	1,543	4%
Member with Adult and Child Dependents	8,197	23%	8,573	24%	8,720	24%	9,068	23%	9,239	23%
Total	35,822	100%	36,182	100%	37,084	100%	38,765	100%	39,962	100%
Retiree Members by Type of Dependents										
Retiree Only	17,600	70%	18,008	70%	18,448	70%	18,833	70%	19,253	70%
Retiree with Adult Dependent Only	6,185	25%	6,644	26%	6,826	26%	7,107	26%	7,274	26%
Retiree with Child Dependent Only +1	745	3%	447	2%	444	2%	423	2%	430	2%
Retiree with Child Dependents Only +2	72	<1%	55	<1%	50	0.2%	58	0.2%	54	<1%
Retiree with Adult and Child Dependents	603	2%	640	2%	611	2%	593	2%	577	2%
Total	25,205	30%	25,794	100%	26,379	100%	27,014	100%	27,588	100%

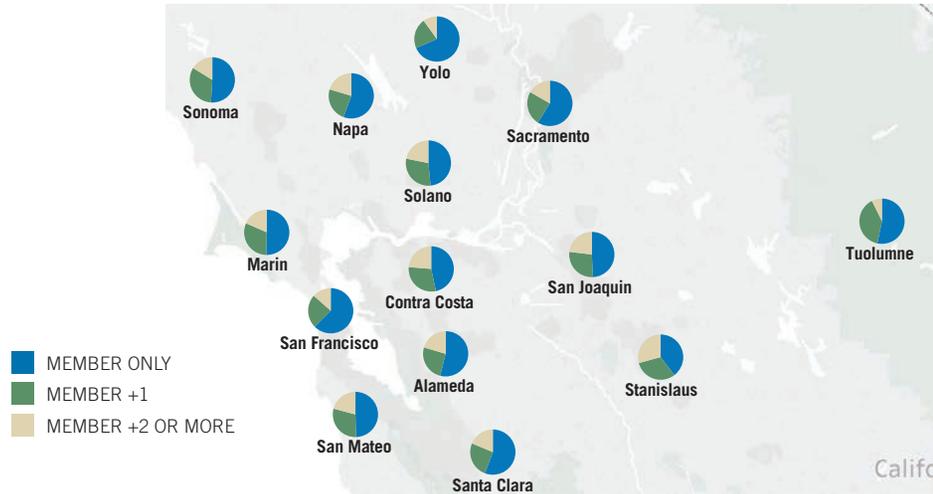
Medical Plan Enrollment: Employee and Retiree Members									
	2014		2015		2016		2017		Year-Over-Year Change
Employee and Retiree Members by Type of Dependents: Kaiser									
Employee Only	16,891	54%	17,828	55%	19,218	55%	20,304	56%	6%
Employee with Adult Dependent Only +1	6,070	19%	6,187	19%	6,463	19%	6,587	18%	2%
Employee with Child Dependent Only +1	2,540	8%	2,614	8%	2,722	8%	2,865	8%	5%
Employee with Child Dependents Only +2	898	3%	909	3%	966	3%	1,061	3%	10%
Employee with Adult and Child Dependents +2	5,067	16%	5,158	16%	5,320	15%	5,482	15%	3%
Total	31,466	100%	32,696	100%	34,689	100%	36,299	100%	5%
Employee and Retiree Members by Type of Dependents: Blue Shield									
Employee Only	12,113	51%	12,343	52%	12,189	52%	8,208	46%	-33%
Employee with Adult Dependent Only +1	4,644	20%	4,673	20%	4,610	19%	2,934	17%	-36%
Employee with Child Dependent Only +1	2,260	10%	2,237	9%	2,105	9%	2,011	11%	-4%
Employee with Child Dependents Only +2	452	2%	494	2%	513	2%	522	3%	2%
Employee with Adult and Child Dependents +2	4,082	17%	4,163	17%	4,241	18%	4,082	23%	-4%
Total	23,551	100%	23,910	100%	23,658	100%	17,757	100%	-25%
Retiree Members by Type of Dependents: City Plan									
Employee Only	5,341	77%	5,235	76%	4,907	76%	1,197	71%	-76%
Employee with Adult Dependent Only	1,516	22%	1,522	22%	1,423	22%	273	16%	-81%
Employee with Child Dependent Only +1	33	0%	39	1%	38	1%	63	4%	66%
Employee with Child Dependents Only +2	4	0.1%	4	0.1%	5	0%	12	1%	140%
Employee with Adult and Child Dependents	64	1%	57	1%	96	1%	150	9%	56%
Total	6,958	100%	6,857	100%	6,469	100%	1,695	100%	-74%
Employee and Retiree Members by Type of Dependents: New City Plan									
Employee Only					647	67%	8,386	71%	1196%
Employee with Adult Dependent Only					307	32%	3,226	27%	951%
Employee with Child Dependent Only +1					5	1%	83	1%	1560%
Employee with Child Dependents Only +2					0	0%	2	<1%	200%
Employee with Adult and Child Dependents					4	0%	102	1%	2450%
Total					963	100%	11,799	100%	1125%
Employee and Retiree Members by Type of Dependents: All Medical Plans									
Employee Only	34,345	55%	35,406	56%	36,961	55%	38,095	56%	3%
Employee with Adult Dependent Only	12,230	20%	12,382	20%	12,803	19%	13,020	19%	2%
Employee with Child Dependent Only +1	4,833	8%	4,890	8%	4,870	7%	5,022	7%	3%
Employee with Child Dependents Only +2	1,354	2%	1,407	2%	1,484	2%	1,597	2%	8%
Employee with Adult and Child Dependents	9,213	15%	9,378	15%	9,661	14%	9,816	15%	2%
Total	61,975	100%	63,463	100%	66,742	100%	67,550	100%	1%

EMPLOYEE MEMBERS AND DEPENDENTS

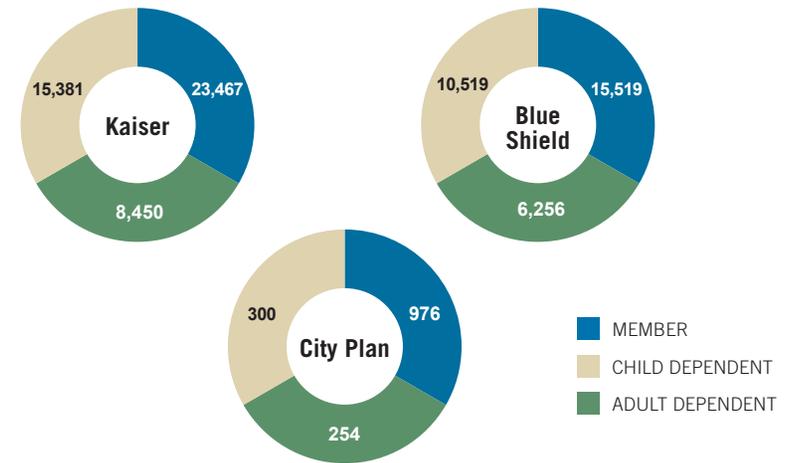
2016 Employees and Dependents (All Employers)

- The number of all employee lives covered by HSS medical plans (81,149) continued trending up. In 2017, employee lives covered by medical plans increased by 1,635. 1197 of these are employee members; 438 are employee dependents.
- The proportion of employees vs. dependents enrolled in medical coverage remained consistent with enrollment from 2016: 49% employee members, 51% employee dependents.
- Employee lives enrolled in Kaiser increased by 1,169; raising Kaiser's proportional share of employee lives by 1%. Kaiser now covers 58.7% of all employee lives.
- Employees and dependents enrolled in Blue Shield dipped slightly to 32,294 lives. While only a 1.5% reduction, the 2017 enrollment marks the lowest enrollment level for Blue Shield actives.
- Enrollment in City Plan increased by 490, with a total of 1,530 employees and dependents enrolled. This represents a 47% increase driven by the rate buy down approved by the Health Service Board.
- 15% 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 2017 the average age is 46.51 whereas in 2016 it was 46.68, versus 46.92 in 2015. The average age of an employee dependent rose slightly, to 25.86, versus 25.82 in 2016 and 26.34 in 2015. Average age for all employee and dependent members combined is 35.91.
- 95% 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.
- Enrollment by coverage tier for employee members remained at the same values reported for 2016: 47% of employee enrollment was in member only, member plus one dependent is 26%; member plus two or more dependents is 27%.
- When evaluating geographic disbursement of employees, the highest percentage of members, with or without dependents live in San Francisco. 54.6% of employees without dependents live in San Francisco and 38.24% of employees with dependents live in San Francisco.

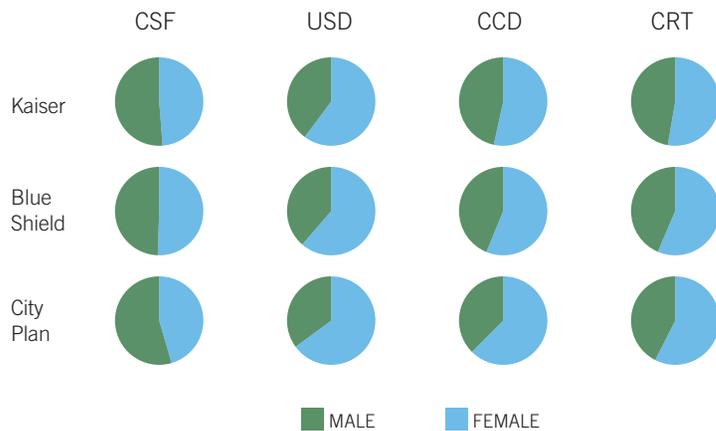
Medical Coverage Level by County: All Employees and Dependents



Medical Enrollment: All Employees vs Dependents



Medical Enrollment by Gender: All Employees and Dependents

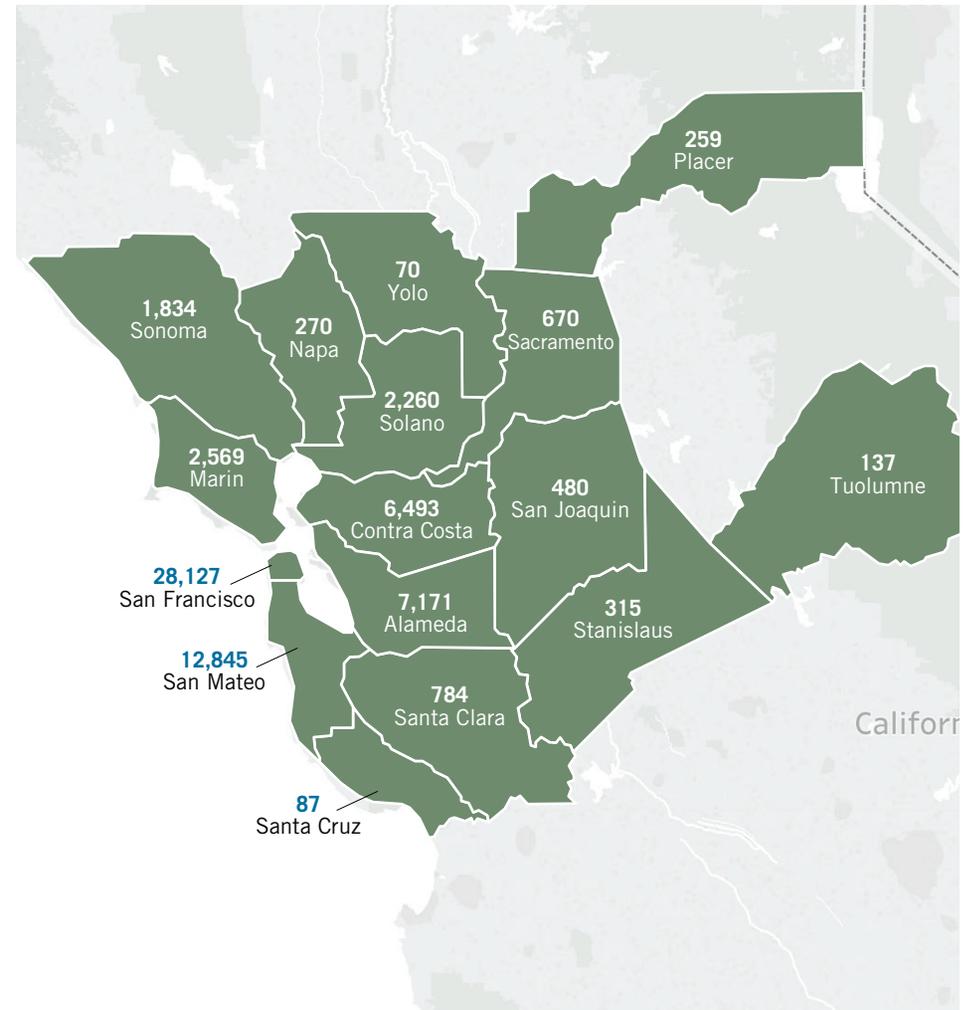


Average Age by Medical Plan: All Employees and Dependents



Medical Plan Enrollment: Employee Members and Dependents By County

	Members	Adult Deps	Child Deps	Percent
San Francisco	18,370	5,467	9,031	41%
San Mateo	8,008	3,492	6,050	22%
Alameda	5,067	1,924	3,280	13%
Contra Costa	4,058	1,901	3,659	12%
Solano	1,272	579	1,222	4%
Marin	1,041	510	897	3%
Sonoma	601	338	625	2%
Santa Clara	490	195	309	1%
San Joaquin	248	141	292	1%
Stanislaus	196	119	208	1%
Sacramento	185	117	236	1%
Napa	120	63	132	< 1%
Placer	56	38	81	< 1%
Tuolumne	41	19	24	< 1%
Santa Cruz	37	18	24	< 1%
Other California Counties	157	59	116	< 1%
Outside California	15	7	14	< 1%
Total	39,962	14,987	26,200	100%



Medical Plan Enrollment: Employee Members and Dependents (All Employers)										
	2013		2014		2015		2016		2017	
Employee vs. Dependents										
Employees	35,822	48%	36,182	48%	37,084	48%	38,765	49%	39,962	49%
Dependents of Employees	38,859	52%	38,855	52%	39,460	52%	40,749	51%	41,187	51%
Total	74,681	100%	75,037	100%	76,544	100%	79,514	100%	81,149	100%
Employees by Coverage Level										
Employee Only	16,018	45%	16,337	45%	16,982	46%	18,125	47%	18,842	47%
Employee Plus One	9,965	28%	9,972	28%	9,984	27%	10,145	26%	10,338	26%
Employee Plus Two or More	9,839	27%	9,873	27%	10,118	27%	10,495	27%	10,782	27%
Total	35,822	100%	36,182	100%	37,084	100%	38,765	100%	39,962	100%
Employee Lives by Plan										
Kaiser	40,130	54%	41,629	55%	43,000	56%	45,664	57%	47,298	58%
Blue Shield	33,406	45%	32,456	43%	32,728	43%	32,810	41%	32,294	40%
City Plan	1,145	1%	952	1%	816	1%	1,040	1%	1,530	2%
New City Plan								27	<1%	
Total	74,681	100%	75,037	100%	76,544	100%	79,514	100%	81,149	100%
Employee Members by Plan										
Kaiser	18,802	52%	19,635	54%	20,618	56%	22,298	58%	23,467	58.7%
Blue Shield	16,137	45%	15,791	44%	15,830	43%	15,746	41%	15,519	39%
City Plan	883	2%	756	2%	636	2%	721	2%	976	2%
Total	35,822	100%	36,182	100%	37,084	100%	38,765	100%	39,962	100%
Employee Lives by Gender										
Female	38,510	52%	38,608	51%	39,341	51%	40,715	51%	41,481	51%
Male	36,171	48%	36,429	49%	37,203	49%	38,792	49%	39,659	49%
Unspecified							7	<1%	9	<1%
Total	74,681	100%	75,037	100%	76,544	100%	79,514	100%	81,149	100%
Employee Members by Gender										
Female	17,450	49%	17,503	48%	17,875	48%	18,587	48%	19,078	48%
Male	18,372	51%	18,679	52%	19,209	52%	20,171	52%	20,875	52%
Unspecified							7	<1%	9	<1%
Total	35,822	100%	36,182	100%	37,084	100%	38,765	100%	39,962	100%

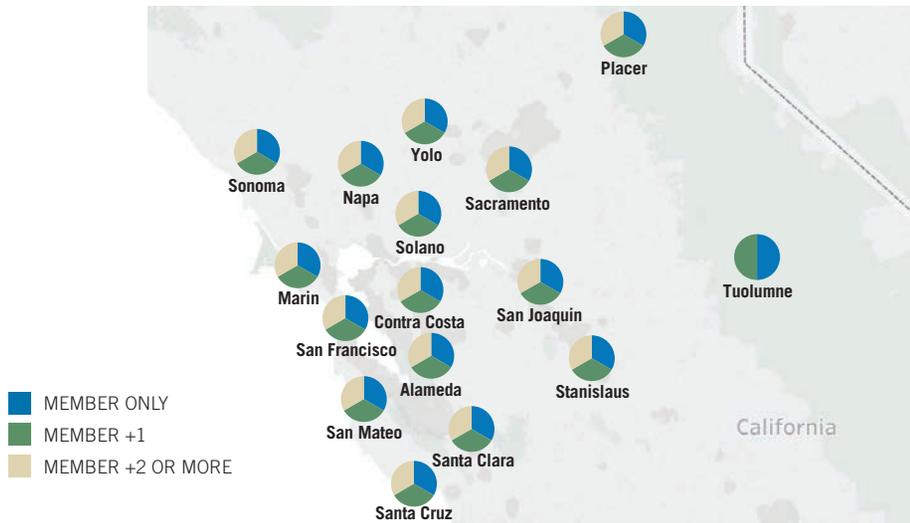
Medical Plan Enrollment: Employee Members and Dependents (All Employers)									
	2014		2015		2016		2017		Year-Over-Year Change
Employee Members by Type of Dependents: Kaiser									
Employee Only	8,642	44%	9,384	46%	10,579	47%	11,341	48%	7%
Employee with Adult Dependent Only +1	2,998	15%	3,051	15%	3,180	14%	3,206	14%	1%
Employee with Child Dependent Only +1	2,320	12%	2,391	12%	2,517	11%	2,648	11%	5%
Employee with Child Dependents Only +2	868	4%	878	4%	931	4%	1,027	4%	10%
Employee with Adult and Child Dependents +2	4,807	24%	4,914	24%	5,091	23%	5,245	22%	3%
Total	19,635	100%	20,618	100%	22,298	100%	23,467	100%	5%
Employee Members by Type of Dependents: Blue Shield									
Employee Only	7,056	45%	7,069	45%	7,004	44%	6,843	44%	-2%
Employee with Adult Dependent Only +1	2,521	16%	2,456	16%	2,434	15%	2,416	16%	-1%
Employee with Child Dependent Only +1	2,053	13%	2,014	13%	1,909	12%	1,889	12%	-1%
Employee with Child Dependents Only +2	430	3%	473	3%	492	3%	507	3%	3%
Employee with Adult and Child Dependents +2	3,731	24%	3,818	24%	3,907	25%	3,864	25%	-1%
Total	15,791	100%	15,830	100%	15,746	100%	15,519	100%	-1%
Employee Members by Type of Dependents: City Plan									
Employee Only	639	85%	529	83%	545	76%	658	67%	17%
Employee with Adult Dependent Only	67	9%	59	9%	82	11%	124	13%	34%
Employee with Child Dependent Only +1	13	2%	13	2%	21	3%	55	6%	62%
Employee with Child Dependents Only +2	2	0.3%	2	0.3%	3	0%	9	1%	67%
Employee with Adult and Child Dependents	35	5%	33	5%	70	10%	130	13%	46%
Total	756	100%	636	100%	721	100%	976	100%	26%
Employee Members by Type of Dependents: All Medical Plans									
Employee Only	16,337	45%	16,982	46%	18,128	48%	18,842	47%	4%
Employee with Adult Dependent Only	5,586	15%	5,566	15%	5,696	15%	5,746	14%	1%
Employee with Child Dependent Only +1	4,386	12%	4,418	12%	4,447	12%	4,592	11%	3%
Employee with Child Dependents Only +2	1,300	4%	1,353	4%	1,426	4%	1,543	4%	8%
Employee with Adult and Child Dependents	8,573	24%	8,765	24%	6,326	17%	9,239	23%	46%
Total	36,182	100%	37,084	100%	38,039	100%	39,962	100%	5%

RETIREE MEMBERS AND DEPENDENTS

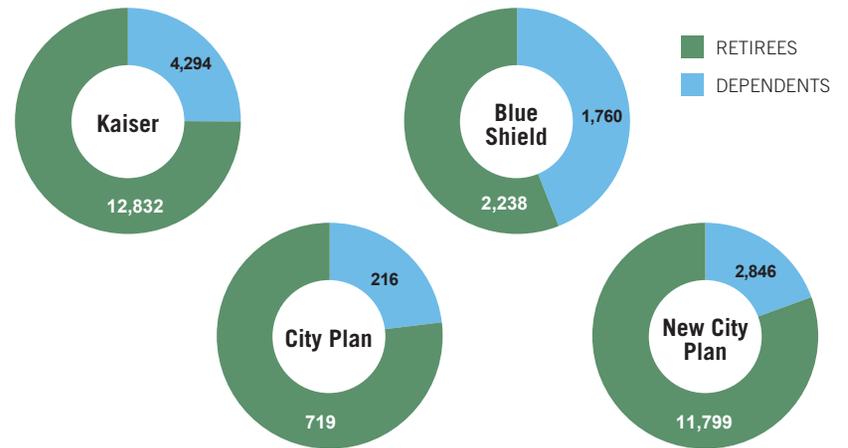
2016 Retiree Members and Dependents (All Employers)

- The number of retiree lives continues to slowly trend upward. In 2017, covered retirees lives increased by 453 to 36,704. Retiree members increased by 574 while retiree dependents decreased by 121 in 2017.
- The proportion of retirees vs. dependents enrolled in medical coverage remained the same year-over-year: 75% retiree members and 25% retiree dependents. This is consistently the same proportion year in and year out.
- In 2017 Kaiser added 546 retiree lives, a year over year 1% increase to of 47% of total retiree enrolled lives.
- Due to the elimination of the Blue Shield Medicare plan, Blue Shield's proportional share reduced by 21% to 11% who are non-Medicare retirees.
- With the funding change for the City Plan Medicare population (rebranded as New City Plan), 6289 lives moved from City Plan to New City Plan which, combined with the migration of the Blue Shield Medicare population, now has 40% of retiree lives.
- City Plan retained 935 retiree lives which are comprised of non-Medicare retirees, Medicare eligible but not enrolled retirees or retirees living out of the country.
- The average age of all retirees and dependents enrolled in medical coverage is 69.08 which continues the upward trend experienced the last few years.
- The number of retiree lives residing outside of the USA dipped slightly to 128 in 2017.
- Retiree lives enrolled in Medicare increased year-over-year by 961, a gain of 1%.
- 10,173 (28%) retirees and dependents are under age 65 and 26,531 are over age 65 (72%)
- 93% of retirees and dependents enrolled live in the state of California which unchanged from 2016. 89% live in Bay area counties: San Francisco, San Mateo, Contra Costa, Alameda, Marin, Sonoma and Solano.
- 12,478 (36%) retiree lives reside in San Francisco which is a decrease of 1070 lives however proportionally the percentage of retirees living in San Francisco remained unchanged.
- Enrollment in retiree dental plans increased by 702 lives in 2017. The majority of this increase went to the retiree Delta Dental plan although UnitedHealthcare Dental had the largest percentage increase.

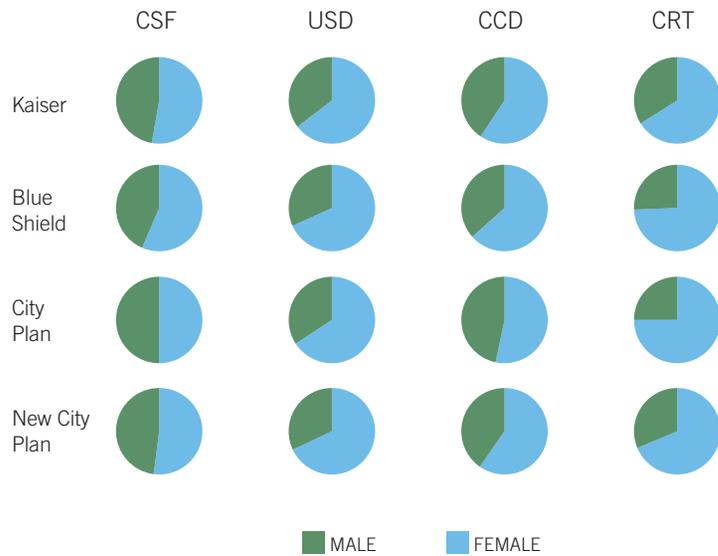
Medical Coverage Level by County: All Retirees and Dependents



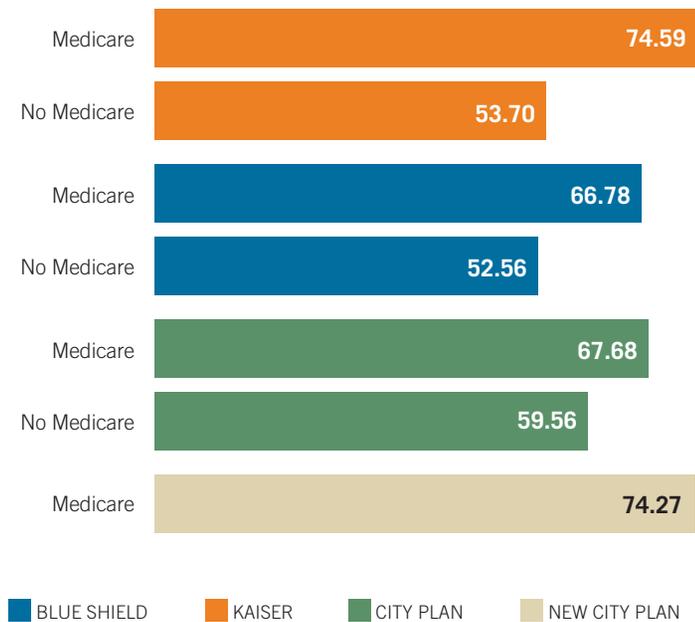
Medical Enrollment: All Retirees vs Dependents



Medical Enrollment by Gender: All Retirees and Dependents



Average Age by Medical Plan: All Retirees and Dependents



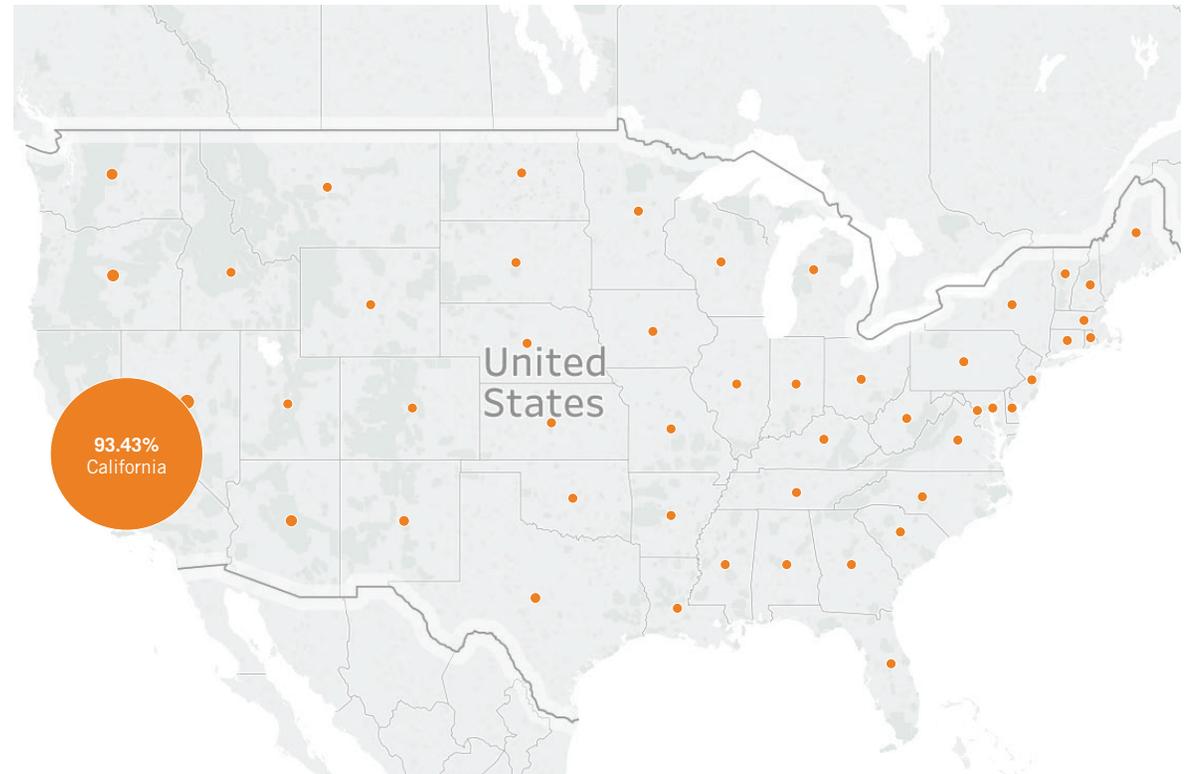
Medical Plan Enrollment: Retiree Lives By California Counties

San Francisco	12,478	36%
San Mateo	6,642	19%
Contra Costa	3,364	10%
Alameda	2,809	8%
Marin	2,237	7%
Sonoma	1,773	5%
Solano	1,339	4%
Sacramento	639	2%
Santa Clara	399	1%
Placer	298	1%
San Joaquin	301	1%
Napa	190	1%
Riverside	169	< 1 %
Stanislaus	162	< 1 %
Los Angeles	130	< 1 %
Tuolumne	130	< 1 %
El Dorado	129	< 1 %
San Diego	123	< 1 %
Nevada	111	< 1 %
Santa Cruz	67	< 1 %
Lake	63	< 1 %
Orange	70	< 1 %
Yolo	55	< 1 %
Butte	52	< 1 %
Fresno	47	< 1 %
Shasta	45	< 1 %
Mendocino	45	< 1 %
Monterey	39	< 1 %
Amador	35	< 1 %
Other Ca Counties	351	1%
Total	34,291	100%



Retirees: Lives by State

California	34,291	93.4%
Nevada	332	1%
Oregon	247	1%
Arizona	225	1%
Washington	211	1%
Texas	174	< 1%
Florida	151	< 1%
Idaho	65	< 1%
Hawaii	64	< 1%
Colorado	58	< 1%
Georgia	57	< 1%
New York	56	< 1%
New Mexico	53	< 1%
Louisiana	52	< 1%
North Carolina	47	< 1%
Michigan	31	< 1%
Other States	528	1%
Outside of US	62	< 1%
Total	36,704	100.0%



Medical Plan Enrollment: Retiree Members and Dependents										
	2013		2014		2015		2016		2017	
Retiree vs. Dependent Lives										
Retiree Members	25,205	74%	25,794	74%	26,379	75%	27,014	75%	27,588	75%
Dependents of Retiree Members	8,708	26%	8,930	26%	9,028	25%	9,237	25%	9,116	25%
Total	33,913	100%	34,724	100%	35,407	100%	36,251	100%	36,704	100%
Retirees by Coverage Level										
Retiree Only	17,600	70%	18,008	70%	18,424	70%	18,831	70%	19,253	70%
Retiree Plus One	6,930	27%	7,091	27%	7,288	28%	7,532	28%	7,704	28%
Retiree Plus Two or More	675	3%	695	3%	667	3%	651	2%	631	2%
Total	25,205	100%	25,794	100%	26,379	100%	27,014	100%	27,588	100%
Retiree Lives by Plan										
Kaiser	15,353	45%	15,884	46%	16,154	46%	16,580	46%	17,126	47%
Blue Shield	10,574	31%	11,094	32%	11,492	32%	11,214	31%	3,998	11%
City Plan	7,986	24%	7,746	22%	7,761	22%	7,224	20%	935	3%
New City Plan							1,233	3%	14,645	40%
Total	33,913	100%	34,724	100%	35,407	100%	36,251	100%	36,704	100%
Retiree Members by Plan										
Kaiser	11,420	45%	11,831	46%	12,078	46%	12,391	46%	12,832	47%
Blue Shield	7,414	29%	7,760	30%	8,080	31%	7,912	29%	2,238	8%
City Plan	6,371	25%	6,203	24%	6,221	24%	5,748	21%	719	3%
City Plan NPPO							963	4%	11,799	43%
Total	25,205	100%	25,794	100%	26,379	100%	27,014	100%	27,588	100%
Retiree Lives by Employer										
CCSF	25,911	76%	26,626	77%	27,259	77%	28,017	77%	28,409	77%
SFUSD	6,185	18%	6,202	18%	6,198	18%	6,208	17%	6,219	17%
SFCCD (City College)	1,342	4%	1,428	4%	1,477	4%	1,546	4%	1,587	4%
Superior Court	475	1%	468	1%	473	1%	480	1%	489	1%
Total	33,913	100%	34,724	100%	35,407	100%	36,251	100%	36,704	100%
Retiree Members by Employer										
CCSF	18,769	74%	19,277	75%	19,819	75%	20,396	76%	20,894	76%
SFUSD	5,014	20%	5,027	19%	5,032	19%	5,033	19%	5,050	18%
SFCCD (City College)	1,039	4%	1,111	4%	1,146	4%	1,196	4%	1,246	5%
Superior Court	383	2%	379	1%	382	1%	389	1%	398	1%
Total	25,205	100%	25,794	100%	26,379	100%	27,014	100%	27,588	100%

Medical Plan Enrollment: Retiree Members and Dependents										
	2013		2014		2015		2016		2017	
Retiree Lives Medicare Enrollment										
Medicare	23,602	69%	24,300	70%	25,387	72%	26,348	73%	27,247	74%
No Medicare	10,511	31%	10,424	30%	10,020	28%	9,903	27%	9,457	26%
Total	33,913	100%	34,724	100%	35,407	100%	36,251	100%	36,704	100%
Retiree Members Medicare Enrollment										
Medicare over age 65	18,194	73%	18,954	73%	19,899	75%	20,469	76%	21,215	77%
Medicare under age 65	877	3%	777	3%	690	3%	769	3%	719	3%
No Medicare over age 65	163	4%	161	<1%	143	1%	128	0%	189	1%
No Medicare under age 65	5,971	20%	5,902	23%	5,647	21%	5,648	21%	5,465	20%
Total	25,205	100%	25,794	100%	26,379	100%	27,014	100%	27,588	100%
Retiree Dependents Medicare Enrollment										
Medicare over age 65	4,114	48%	4,340	49%	4,569	51%	4,851	53%	5,107	56%
Medicare under age 65	217	1%	232	3%	229	3%	259	3%	206	2%
No Medicare over age 65	26	4%	30	<1%	<30	<1%	<30	<1%	20	<1%
No Medicare under age 65	4,351	46%	4,328	48%	4,214	47%	4,115	45%	3,783	41%
Total	8,708	100%	8,930	100%	9,028	100%	9,237	100%	9,116	100%
Retiree Lives by Gender										
Female	18,891	56%	19,344	56%	19,713	56%	20,238	56%	20,432	56%
Male	15,022	44%	15,380	44%	15,694	44%	16,013	44%	16,270	44%
Unspecified									2	<1%
Total	33,913	100%	34,724	100%	35,407	100%	36,251	100%	36,704	100%
Retiree Members by Gender										
Female	12,624	50%	12,957	50%	13,310	50%	13,700	51%	13,700	51%
Male	12,581	50%	12,837	50%	13,069	50%	13,314	49%	13,314	49%
Unspecified									2	<1%
Total	25,205	100%	25,794	100%	26,379	100%	27,014	100%	27,014	100%
Retiree Dependents by Gender										
Female	6,267	72%	6,387	72%	6,403	71%	6,538	71%	6,378	70%
Male	2,441	28%	2,543	28%	2,625	29%	2,699	29%	2,738	30%
Total	8,708	100%	8,930	100%	9,028	100%	9,237	100%	9,116	100%
Surviving Spouse Enrollment										
Survivor	2,760	97%	2,767	97%	2,803	97%	2,827	97%	2,882	97%
Survivor Children	74	4%	78	4%	86	3%	95	3%	81	3%
Total	2,834	100%	2,845	100%	2,889	100%	2,922	100%	2,963	100%

Medical Plan Enrollment: Retiree Members and Dependents									
	2014		2015		2016		2017		Year-Over-Year Change
Retiree Members by Type of Dependents: Kaiser									
Member Only	8,249	70%	8,444	70%	8,639	70%	8,963	70%	4%
Member with Adult Dependent Only	3,072	26%	3,136	26%	3,283	26%	3,381	26%	3%
Member with Child Dependent Only +1	220	2%	223	2%	205	2%	217	2%	6%
Member with Child Dependents Only +2	30	0%	31	0%	35	0%	34	0%	-3%
Member with Adult and Child Dependents	260	2%	244	2%	229	2%	237	2%	3%
Total	11,831	100%	12,078	100%	12,391	100%	12,832	100%	4%
Retiree Members by Type of Dependents: Blue Shield									
Retiree Only	5,057	65%	5,274	65%	5,185	66%	1,365	61%	-74%
Retiree with Adult Dependent Only +1	2,123	27%	2,217	27%	2,176	28%	518	23%	-76%
Retiree with Child Dependent Only +1	207	3%	223	3%	196	2%	122	5%	-38%
Retiree with Child Dependents Only +2	22	0%	21	0%	21	0%	15	1%	-29%
Retiree with Adult and Child Dependents +2	351	5%	345	4%	334	4%	218	10%	-35%
Total	7,760	100%	8,080	100%	7,912	100%	2,238	100%	-72%
Retiree Members by Type of Dependents: City Plan									
Retiree Only	4,702	76%	4,706	76%	4,362	76%	539	75%	-88%
Retiree with Adult Dependent Only	1,449	23%	1,463	24%	1,341	23%	149	21%	-89%
Retiree with Child Dependent Only +1	20	0.3%	26	0.4%	17	0%	8	1%	-53%
Retiree with Child Dependents Only +2	2	0.03%	2	0.03%	2	0%	3	<1%	50%
Retiree with Adult and Child Dependents	29	0.5%	24	0.4%	26	0%	20	3%	-23%
Total	6,202	100%	6,221	100%	5,748	100%	719	100%	-87%
Retiree Members by Type of Dependents: New City Plan									
Retiree Only					647	67%	8,386	71%	92%
Retiree with Adult Dependent Only					307	32%	3,226	27%	90%
Retiree with Child Dependent Only +1					5	1%	83	1%	94%
Retiree with Child Dependents Only +2					0	0%	2	<1%	100%
Retiree with Adult and Child Dependents					4	0%	102	1%	96%
Total					963	100%	11,799	100%	92%
Retiree Members by Type of Dependents: All Medical Plans									
Retiree Only			18,448	70%	18,833	70%	19,253	70%	2%
Retiree with Adult Dependent Only			6,826	26%	7,107	27%	7,274	26%	2%
Retiree with Child Dependent Only +1			444	2%	423	2%	430	2%	2%
Retiree with Child Dependents Only +2			50	0%	58	0%	54	<1%	-7%
Retiree with Adult and Child Dependents			611	2%	296	1%	577	2%	95%
Total			26,379	100%	26,717	100%	27,588	100%	3%

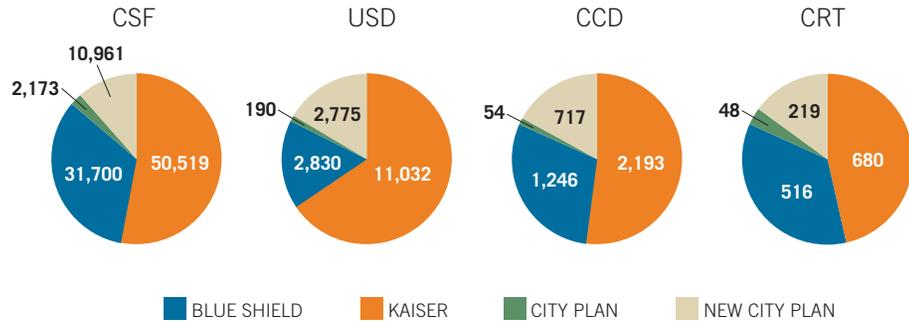
Retiree Members and Dependents: Dental Plan Enrollment (All Employers)										
	2013		2014		2015		2016		2017	
Total Dental Plan Enrollment Retirees vs. Dependents										
Retiree Members	17,900	69%	18,088	69%	19,127	69%	19,881	70%	20,583	70%
Dependents	8,154	31%	8,289	31%	8,435	31%	8,502	30%	8,924	30%
Total	26,054	100%	26,377	100%	27,562	100%	28,383	100%	29,507	100%
Retiree Lives by Dental Plan										
Delta Dental	23,238	89%	23,646	90%	24,879	90%	25,743	91%	26,849	91%
Deltacare USA	1,924	7%	1,844	7%	1,817	7%	1,726	6%	1,642	6%
UnitedHealthcare Dental	892	4%	887	3%	866	3%	914	3%	1,016	3%
Total	26,054	100%	26,377	100%	27,562	100%	28,383	100%	29,507	100%
Retiree Members by Dental Plan										
Delta Dental	15,902	89%	16,139	89%	17,193	90%	17,952	90%	18,620	90%
Deltacare USA	1,358	8%	1,322	7%	1,303	7%	1,256	6%	1,194	6%
UnitedHealthcare Dental	640	4%	627	3%	631	3%	673	3%	769	4%
Total	17,900	100%	18,088	100%	19,127	100%	19,881	100%	20,583	100%

EMPLOYERS

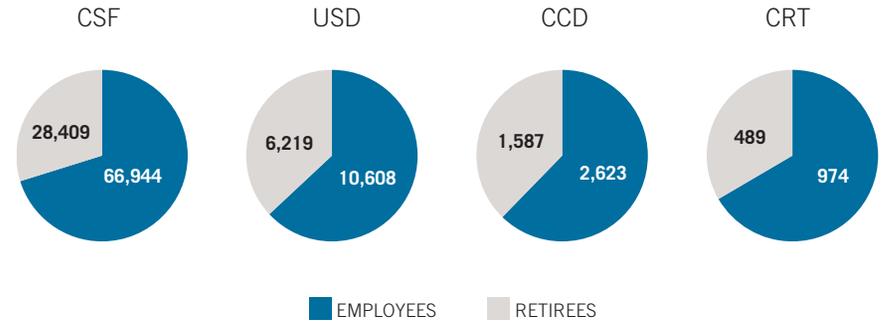
January 2016 Employers

- City & County covers the largest proportion of lives: 88%. SFUSD covers 9%; City College 2% and the Superior Court 1%.
- SFUSD has the highest proportion of retiree lives enrolled in medical coverage—37%. 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. 75% of SFUSD employee lives are enrolled in Kaiser. That is a 1% increase over 2016.
- SFUSD and the CCD have a higher proportion of female lives enrolled compared to other employers which is a change from 2016. In previous reports the Superior Court had the second largest percentage of female lives.
- For all employers, the average age of lives enrolled in City Plan is higher than the average age of lives enrolled in Kaiser or Blue Shield, however this age trended down from 44.3 to an average of 41.46 in 2017 due to the migration of Medicare dependents who migrated to New City Plan.
- Enrollment in employee dental plans increased by 2,080 lives year-over-year.

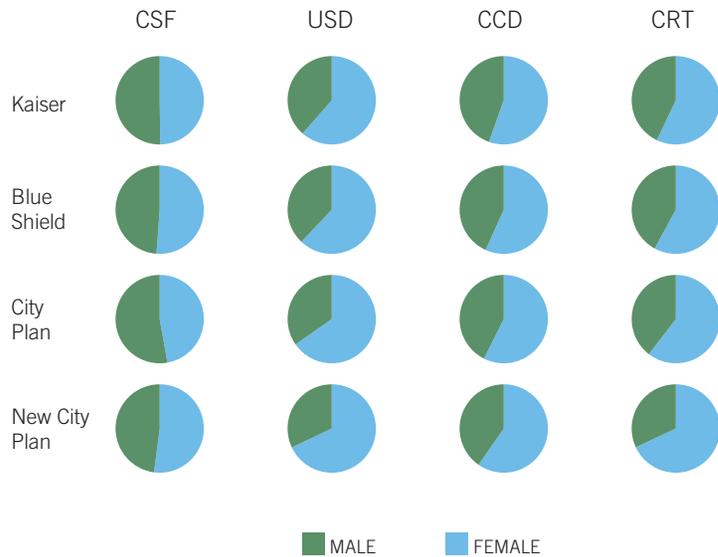
Medical Enrollment: All Lives by Employer



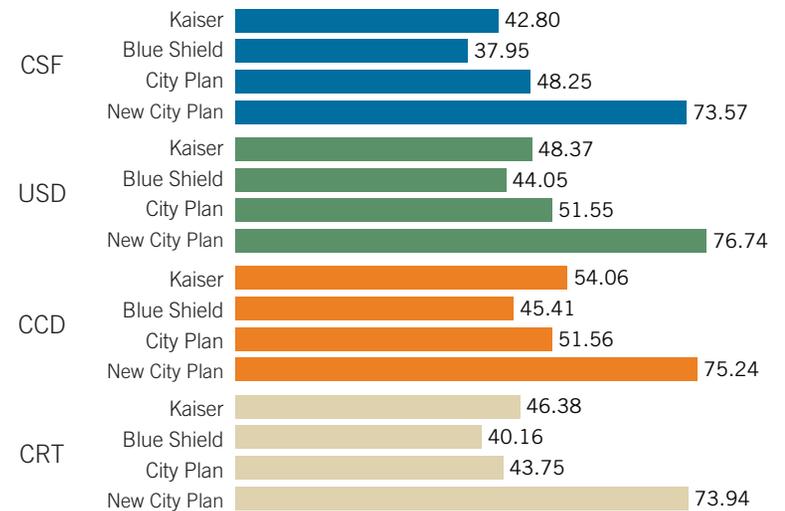
Medical Enrollment: Retiree vs Employee Lives



Medical Enrollment by Gender: Employee and Retiree Lives



Average Age by Medical Enrollment: All Lives



City & County of San Francisco

City & County of San Francisco: Medical Plan Enrollment Year-Over-Year										
	2013		2014		2015		2016		2017	
CCSF Medical Plans All Lives										
All Employee and Retiree Lives	86,602		87,807		89,962		93,315		95,353	
CCSF Medical Plans Member vs Dependent Lives										
All Members (Active and Retired)	46,079	53%	46,996	54%	48,313	54%	50,242	54%	51,819	54%
All Dependents (Active and Retired)	40,523	47%	40,811	46%	41,649	46%	43,073	46%	43,534	46%
Total	86,602	100%	87,807	100%	89,962	100%	93,315	100%	95,353	100%
CCSF: Employee Members by Medical Plan										
Kaiser	13,534	50%	14,231	51%	14,993	53%	16,142	54%	17,057	55%
Blue Shield	12,970	47%	12,787	46%	12,919	45%	13,048	44%	13,009	42%
City Plan	806	3%	701	3%	582	2%	656	2%	858	3%
Total	27,310	100%	27,719	100%	28,494	100%	29,846	100%	30,924	100%
CCSF: Retiree Members by Medical Plan										
Kaiser	8,366	45%	8,714	45%	8,943	45%	9,223	45%	9,572	46%
Blue Shield	5,696	30%	5,974	31%	6,251	32%	6,171	30%	1,959	9%
City Plan	4,707	25%	4,589	24%	4,625	23%	4,291	21%	627	3%
New City Plan							711	3%	8,736	42%
Total	18,769	100%	19,277	100%	19,819	100%	20,396	100%	20,894	100%
City & County of San Francisco: Dental Plan Enrollment Year-Over-Year										
CCSF Employee Lives by Dental Plan										
Delta Dental	64,190	97%	63,770	97%	65,056	97%	67,519	97%	69,067	97%
Deltacare USA	1,480	2%	1,349	2%	1,378	2%	14,70	2%	1,414	2%
UnitedHealthcare Dental	745	1%	639	1%	586	1%	619	1%	666	1%
Total	66,417	100%	65,758	100%	67,020	100%	69,608	100%	71,147	100%

City & County of San Francisco Employees: Medical Plan Enrollment

	2016		2017	
CCSF Employee Members Waived vs Enrolled Medical				
Waived (includes disenrolled due to non-payment)	1,853	6%	2,174	7%
Enrolled	29,846	94%	30,924	93%
Total	31,699	100%	33,098	100%
CCSF Employee Members vs Dependents				
Active Employee Members	29,846	46%	30,924	43%
Adult Dependents of Active Employees	12,620	19%	14,744	21%
Child Dependents of Active Employees	22,832	35%	25,856	36%
Total	65,298	100%	71,524	100%
CCSF Employee Members by Medical Plan				
Kaiser	16,142	54%	17,057	55%
Blue Shield	13,048	44%	13,009	42%
City Plan	656	2%	858	3%
Total	29,846	100%	30,924	100%
CCSF Employee Lives by Medical Plan				
Kaiser	36,115	55%	37,455	56%
Blue Shield	28,238	43%	28,115	42%
City Plan	945	1%	1,352	2%
New City Plan			20	<1%
Total	65,298	100%	66,942	100%
CCSF Employee Members by Medical Plan and Enrollment Level				
Kaiser EE	6,407	21%	6,958	23%
Kaiser E1	4,511	15%	4,654	15%
Kaiser E2	5,224	18%	5,445	18%
Blue Shield EE	5,349	18%	5,296	17%
Blue Shield E1	3,754	13%	3,758	12%
Blue Shield E2	3,945	13%	3,955	13%
City Plan EE	498	2%	572	2%
City Plan E1	91	<1%	163	0.5%
City Plan E2	67	<1%	123	0.4%
Total	29,846	100%	30,924	100%
CCSF Employee Members Flexible Spending Accounts				
Healthcare FSA	3,571	11%	4,313	13%
Dependent Care FSA	1,068	3%	1,197	4%

City & County of San Francisco Retirees: Medical Plan Enrollment

	2016		2017	
CCSF Retiree Members Waived vs Enrolled Medical				
Waived (includes disenrolled due to non-payment)	1,839	8%	1,953	9%
Enrolled	20,396	92%	20,894	91%
Total	22,235	100%	22,847	100%
CCSF Retiree Members vs Dependents				
Retiree Members	20,396	70%	22,847	75%
Adult Dependents of Retirees	7,140	24%	6,210	20%
Child Dependents of Retirees	1,764	6%	1,305	4%
Total	29,300	100%	30,362	100%
CCSF Retiree Members by Medical Plan				
Kaiser	9,223	45%	9,572	46%
Blue Shield	6,171	30%	1,959	9%
City Plan	4,291	21%	627	3%
New City Plan	711	3%	8,736	42%
Total	20,396	100%	20,894	100%
CCSF Retiree Lives by Medical Plan				
Kaiser	12,611	45%	13,062	46%
Blue Shield	8,999	32%	3,585	13%
City Plan	5,495	20%	821	3%
New City Plan	912	3%	10,941	39%
Total	28,017	100%	28,409	100%
CCSF Retiree Members by Medical Plan and Enrollment Level				
Kaiser EE	6,233	31%	6,476	31%
Kaiser E1	2,747	13%	2,846	14%
Kaiser E2	243	1%	250	1%
Blue Shield EE	3,892	19%	1,166	6%
Blue Shield E1	1,943	10%	566	3%
Blue Shield E2	336	2%	227	1%
City Plan EE	3,165	16%	465	2%
City Plan E1	1,102	5%	142	1%
City Plan E2	29	<1%	20	<1%
New City Plan EE	470	2%	6,013	29%
New City Plan E1	237	1%	2,631	13%
New City Plan E2	4	<1%	92	<1%
Total	20,396	100%	20,894	100%

SFUSD

SFUSD: Medical Plan Enrollment Year-Over-Year										
	2013		2014		2015		2016		2017	
SFUSD Medical Plans All Lives										
All Employee and Retiree Lives	15,968		16,260		16,406		16,776		16,827	
SFUSD Medical Plans Member vs Dependent Lives										
All Members	11,064	69%	11,395	70%	11,598	71%	11,947	71%	12,099	72%
All Dependents	4,904	31%	4,865	30%	4,808	29%	4,829	29%	4,728	28%
Total	15,968	100%	16,260	100%	16,406	100%	16,776	100%	16,827	100%
SFUSD Employee Members by Medical Plan										
Kaiser	3,910	65%	4,347	68%	4,590	70%	5,082	74%	5,322	76%
Blue Shield	2,065	34%	1,995	31%	1,950	30%	1,794	26%	1,644	23%
City Plan	37	1%	<30	<1%	26	<1%	38	1%	83	1%
Total	6,012	100%	6,368	100%	6,566	100%	6,914	100%	7,049	100%
SFUSD Retiree Members by Medical Plan										
Kaiser	2,413	48%	2,439	49%	2,436	48%	2,450	49%	2,500	50%
Blue Shield	1,336	26%	1,338	27%	1,365	27%	1,269	25%	185	4%
City Plan	1,303	26%	1,250	25%	1,231	24%	1,131	22%	64	1%
New City Plan							183	4%	2,301	46%
Total	5,052	100%	5,027	100%	5,032	100%	5,033	100%	5,050	100%

SFUSD: Medical Plan Enrollment				
	2016		2017	
SFUSD Employee Members Waived vs Enrolled Medical				
Waived (includes disenrolled due to non-payment)	873	11%	980	12%
Enrolled	6,914	89%	7,049	88%
Total	7,787	100%	8,029	100%
SFUSD Employee Members vs Dependents				
Active Employee Members	6,914	65%	7,049	66%
Adult Dependents of Employees	1,461	14%	1,405	13%
Child Dependents of Employees	2,193	21%	2,154	20%
Total	10,568	100%	10,608	100%
SFUSD Employee Members by Medical Plan				
Kaiser	5,082	74%	5,322	76%
Blue Shield	1,794	26%	1,644	23%
City Plan	38	1%	83	1%
Total	6,914	100%	7,049	100%
SFUSD Employee Lives by Medical Plan				
Kaiser	7,649	72%	7,938	75%
Blue Shield	2,873	27%	2,553	24%
City Plan	46	0%	114	1%
New City Plan			3	0%
Total	10,568	100%	10,608	100%
SFUSD Employee Members by Medical Plan and Enrollment Level				
Kaiser EE	3,567	52%	3,757	53%
Kaiser E1	927	13%	952	14%
Kaiser E2	588	9%	613	9%
Blue Shield EE	1,186	17%	1,103	16%
Blue Shield E1	358	5%	330	5%
Blue Shield E2	250	4%	211	3%
City Plan EE	31	0%	67	1%
City Plan E1	<30	0%	8	0%
City Plan E2	<30	0%	8	0%
Total	6,914	100%	7,049	100%

SFUSD: Medical Plan Enrollment				
	2016		2017	
SFUSD Retiree Members Waived vs Enrolled Medical				
Waived (includes disenrolled due to non-payment)	873	8%	482	9%
Enrolled	6,208	92%	5,050	91%
Total	7,081	100%	5,532	100%
SFUSD Retiree Members vs Dependents				
Retiree Members	5,033	80%	5,050	81%
Adult Dependents of Retirees	1,079	18%	1,081	17%
Child Dependents of Retirees	96	2%	88	1%
Total	6,208	100%	6,219	100%
SFUSD Retiree Members by Medical Plan				
Kaiser	2,450	49%	2,500	50%
Blue Shield	1,269	25%	185	4%
City Plan	1,131	22%	64	1%
New City Plan	183	4%	2,301	46%
Total	5,033	100%	5,050	100%
SFUSD Retiree Lives by Medical Plan				
Kaiser	3,039	49%	3,094	50%
Blue Shield	1,603	26%	277	4%
City Plan	1,335	22%	76	1%
New City Plan	231	4%	2,772	45%
Total	6,208	100%	6,219	100%
SFUSD Retiree Members by Medical Plan and Enrollment Level				
Kaiser EE	1,891	38%	1,932	38%
Kaiser E1	543	11%	552	11%
Kaiser E2	<30	0%	16	0%
Blue Shield EE	950	19%	134	3%
Blue Shield E1	307	6%	48	1%
Blue Shield E2	<30	<1%	3	0%
City Plan EE	933	19%	52	1%
City Plan E1	196	4%	12	<1%
City Plan E2	<30	<1%		0%
New City Plan EE	132	3%	1,793	36%
New City Plan E1	51	1%	498	10%
New City Plan E2	0	0%	10	0%
Total	5,033	100%	5,050	100%

SFCCD (City College)

SFCCD: Medical Plan Enrollment Year-Over-Year										
	2013		2014		2015		2016		2017	
SFCCD Medical Plans All Lives										
All Employee and Retiree Lives	4,532		4,300		4,202		4,221		4,210	
SFCCD Medical Plans Member vs Dependent Lives										
All Members	2,885	64%	2,752	64%	2,735	65%	2,744	65%	2,775	66%
All Dependents	1,647	36%	1,548	36%	1,467	35%	1,477	35%	1,435	34%
Total	4,532	100%	4,300	100%	4,202	100%	4,221	100%	4,210	100%
SFCCD Employee Members by Medical Plan										
Kaiser	925	50%	854	52%	837	53%	857	55%	873	57%
Blue Shield	910	49%	776	47%	742	47%	683	44%	642	42%
City Plan	24	1%	<30	1%	<30	1%	<30	<1%	14	1%
Total	1,859	100%	1,641	100%	1,589	100%	1,548	100%	1,529	100%
SFCCD Retiree Members by Medical Plan										
Kaiser	478	47%	516	46%	533	47%	552	46%	582	47%
Blue Shield	281	27%	333	30%	347	30%	350	29%	63	5%
City Plan	267	26%	262	24%	266	23%	242	20%	20	2%
New City Plan							52	4%	581	47%
Total	1,026	100%	1,111	100%	1,146	100%	1,196	100%	1,246	100%

SFCCD (City College): Medical Plan Enrollment				
	2016		2017	
SFCCD Employee Members Waived vs Enrolled Medical				
Waived (includes disenrolled due to non-payment)	75	5%	69	4%
Enrolled	1,548	95%	1,529	96%
Total	1,623	100%	1,598	100%
SFCCD Employee Members vs Dependents				
Active Employee Members	1,548	58%	1,529	58%
Adult Dependents of Employees	491	18%	475	18%
Child Dependents of Employees	636	24%	619	24%
Total	2,675	100%	2,623	100%
SFCCD Employee Members by Medical Plan				
Kaiser	857	55%	873	57%
Blue Shield	683	44%	642	42%
City Plan	8	1%	14	1%
Total	1,548	100%	1,529	100%
SFCCD Employee Lives by Medical Plan				
Kaiser	1,426	53%	1444	55%
Blue Shield	1,234	46%	1153	44%
City Plan	15	1%	24	1%
New City Plan			2	<1%
Total	2,675	100%	2623	100%
SFCCD Employee Members by Medical Plan and Enrollment Level				
Kaiser EE	517	33%	534	35%
Kaiser E1	202	13%	195	13%
Kaiser E2	138	9%	144	9%
Blue Shield EE	375	24%	356	23%
Blue Shield E1	172	11%	155	10%
Blue Shield E2	136	9%	131	9%
City Plan EE	4	<1%	8	1%
City Plan E1	3	<1%	4	0%
City Plan E2	1	<1%	2	0%
Total	1,548	100%	1,529	100%

SFCCD (City College): Medical Plan Enrollment				
	2016		2017	
SFCCD Retiree Members Waived vs Enrolled Medical				
Waived (includes disenrolled due to non-payment)	127	10%	137	10%
Enrolled	1,146	90%	1,246	90%
Total	1,273	100%	1,383	100%
SFCCD Retiree Members vs Dependents				
Retiree Members	1,146	78%	1,383	78%
Adult Dependents of Retirees	307	21%	369	21%
Child Dependents of Retirees	<30	2%	30	2%
Total	1,477	100%	1,782	100%
SFCCD Retiree Members by Medical Plan				
Kaiser	533	47%	582	47%
Blue Shield	347	30%	63	5%
City Plan	266	23%	20	2%
New City Plan	52	4%	581	47%
Total	1,146	100%	1,246	100%
SFCCD Retiree Lives by Medical Plan				
Kaiser	694	47%	749	47%
Blue Shield	458	31%	93	6%
City Plan	325	22%	30	2%
New City Plan	68	4%	715	45%
Total	1,477	100%	1,587	100%
SFCCD Retiree Members by Medical Plan and Enrollment Level				
Kaiser EE	387	33%	417	33%
Kaiser E1	162	13%	162	13%
Kaiser E2	3	<1%	3	<1%
Blue Shield EE	253	22%	43	3%
Blue Shield E1	91	8%	18	1%
Blue Shield E2	6	<1%	2	0%
City Plan EE	190	18%	14	1%
City Plan E1	50	5%	3	<1%
City Plan E2	2	<1%	3	<1%
New City Plan EE	33	3%	437	35%
New City Plan E1	19	2%	142	11%
New City Plan E2	0	0%	2	<1%
Total	1,146	100%	1,246	100%

Superior Court

Superior Court: Medical Plan Enrollment Year-Over-Year										
	2013		2014		2015		2016		2016	
Court Medical Plans All Lives										
All Employee and Retiree Lives	1,353		1,394		1,381		1,451		1,463	
Court Medical Plans Member vs Dependent Lives										
All Members	814	60%	833	60%	817	59%	845	58%	857	59%
All Dependents	539	40%	561	40%	564	41%	606	42%	606	41%
Total	1,393	100%	1,394	100%	1,381	100%	1,451	100%	1,463	100%
Court Employee Lives by Medical Plan										
Kaiser	397	45%	428	46%	420	46%	472	49%	459	47%
Blue Shield	447	51%	464	50%	454	50%	465	48%	473	49%
City Plan	34	4%	34	4%	34	4%	34	4%	40	4%
New City Plan									2	<1%
Total	878	100%	926	100%	908	100%	971	100%	974	100%
Court Retiree Lives by Medical Plan										
Kaiser	202	43%	205	44%	210	44%	209	44%	221	45%
Blue Shield	150	32%	146	31%	150	32%	155	32%	43	9%
City Plan	123	26%	117	25%	113	24%	94	20%	8	2%
New City Plan							22	5%	217	44%
Total	475	100%	468	100%	473	100%	480	100%	489	100%
Court Employee Members by Medical Plan										
Kaiser	184	42%	203	45%	198	46%	216	47%	214	47%
Blue Shield	226	52%	233	51%	219	50%	221	48%	224	49%
City Plan	<30	6%	<30	4%	<30	4%	<30	4%	21	5%
Total	814	100%	454	100%	435	100%	456	100%	459	100%
Court Retiree Members by Medical Plan										
Kaiser	159	42%	162	43%	166	43%	166	43%	178	45%
Blue Shield	118	30%	115	30%	117	31%	122	31%	31	8%
City Plan	106	28%	102	27%	99	26%	84	22%	8	2%
New City Plan							17	4%	181	45%
Total	383	100%	379	100%	382	100%	389	100%	398	100%
Superior Court: Dental Plan Enrollment Year-Over-Year										
Court Employee Lives by Dental Plan										
Delta Dental	832	96%	989	97%	949	97%	970	96%	969	96%
Deltacare USA	18	2%	15	1%	16	2%	32	3%	28	3%
UnitedHealthcare Dental	16	2%	14	1%	13	1%	10	1%	9	1%
Total	866	100%	1,018	100%	978	100%	1,012	100%	1,006	100%