

# 2023 DEMOGRAPHIC REPORT



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# OVERVIEW

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The San Francisco Health Service System (SFHSS) administers non-pension benefits (including health, dental and vision, employer paid life and LTD) and other voluntary benefits. Our membership is comprised of employees and retirees of the City and County of San Francisco (CCSF), the San Francisco Unified School District (SFUSD), City College of San Francisco (SFCCD) and the Superior Court of San Francisco (CRT), as well as eligible dependents. This report is based on SFHSS membership demographics as of January 1, 2023.

# MEDICAL PLAN OVERVIEW: ALL LIVES

## Medical Enrollment

Effective January 1, 2023, SFHSS replaced the Blue Shield HMO plan choices for Medicare Split Families, where one or more family members are covered under Medicare and enrolled in UnitedHealthcare (UHC) Medicare Advantage PPO, with two new UHC EPO plans (Select Network and Doctors Plan). The purpose of this change was to reduce the burden for both SFHSS and the Health Plans to administer the coverage for these split families.

All Lives–Medical				
	2022	2023	Change	% of Change
Blue Shield Access+ HMO	22,209	21,181	-1,028	-5%
Blue Shield of California PPO*	2,798	3,051	253	8%
Blue Shield Trio HMO	11,073	9,750	-1,323	-14%
Health Net CanopyCare HMO	322	746	424	57%
Kaiser Permanente HMO	53,680	52,709	-971	-2%
KP Senior Advantage HMO	14,627	14,815	188	1%
UHC PPO**	114	95	-19	-20%
UHC Doctors EPO		247	<i>new</i>	<i>new</i>
UHC Select Network EPO		556	<i>new</i>	<i>new</i>
UHC Medicare Advantage PPO	17,427	18,011	584	3%
Waived	12,392	12,830	437	3%
<b>Total Lives</b>	<b>134,642</b>	<b>133,991</b>	<b>633</b>	<b>-1%</b>

\*In 2022, this plan was Blue Shield PPO-Accolade

\*\*In 2022, this plan was UHC Companion Plan PPO

All Enrolled Lives–Medical				
	2022	2023	Change	% of Change
Members	70,225	70,184	-41	<1%
Dependents	52,025	50,977	2,592	-3%
<b>Total Lives</b>	<b>122,250</b>	<b>121,161</b>	<b>-1,090</b>	<b>-1%</b>

# MEDICAL PLAN OVERVIEW: ACTIVE LIVES

Employee Lives—Medical	2022	2023	Change	% of Change
Blue Shield Access+ HMO	19,915	19,467	-448	-2%
Blue Shield of California PPO*	1,696	1,860	164	9%
Blue Shield Trio HMO	9,707	8,757	-950	-11%
Health Net CanopyCare HMO	315	683	368	54%
Kaiser Permanente HMO	49,898	48,842	-1,026	-2%
UHC PPO**	<26	<26		
UHC Doctors EPO		<26	<i>new</i>	<i>new</i>
UHC Select Network EPO		<26	<i>new</i>	<i>new</i>
UHC Medicare Advantage PPO	<26	<26		
Waived	6,933	5,089	-1,538	-36%
<b>Total Lives</b>	<b>88,465</b>	<b>84,749</b>	<b>-3,707</b>	<b>-4%</b>

\*In 2022, this plan was Blue Shield PPO-Accolade

\*\*In 2022, this plan was UHC Companion Plan PPO

# MEDICAL PLAN OVERVIEW: RETIREE LIVES

## Retirees Medical

Effective January 1, 2023, SFHSS replaced the Blue Shield HMO plan choices for Medicare Split Families, where one or more family members are covered under Medicare and enrolled in UnitedHealthcare (UHC) Medicare Advantage PPO, with two new UHC EPO plans (Select Network and Doctors Plan). The purpose of this change was to reduce the burden for both SFHSS and the Health Plans to administer the coverage for these split families.

Non-Medicare Retiree Lives—Medical				
	2022	2023	Change	% of Change
Blue Shield Access+ HMO	2,294	1,714	-580	-34%
Blue Shield of CA PPO*	1,102	1,191	89	7%
Blue Shield Trio HMO	1,366	993	-373	-38%
Health Net CanopyCare HMO	<26	63	56	89%
Kaiser Permanente HMO	4,478	4,482	4	<1%
UHC PPO**	105	90	-15	-17%
UHC Doctors EPO		239	<i>new</i>	<i>new</i>
UHC Select Network EPO		542	<i>new</i>	<i>new</i>
Waived	2,676	2,832	156	5%
<b>Total Lives</b>	<b>12,028</b>	<b>12,146</b>	<b>118</b>	<b>1%</b>

Medicare Retiree Lives—Medical				
	2022	2023	Change	% of Change
KP Senior Advantage HMO	13,961	14,197	236	2%
UHC Medicare Advantage PPO	17,405	17,990	585	3%
Waived	2,782	2,910	128	4%
<b>Total Lives</b>	<b>34,148</b>	<b>35,097</b>	<b>949</b>	<b>3%</b>

\*In 2022, this plan was Blue Shield PPO-Accolade

\*\*In 2022, this plan was UHC Companion Plan PPO

## Medical Enrollment: Kaiser Permanente Regions Outside of California

Retirees Lives	
Region	Count
Hawaii	81
Oregon	64
Washington	82
<b>Grand Total</b>	<b>277</b>

Retirees Members	
Region	Count
Hawaii	58
Oregon	47
Washington	61
<b>Grand Total</b>	<b>166</b>

# OVERVIEW: DENTAL, VISION AND FSA - ACTIVES AND RETIREES

## Dental Enrollment

SFHSS administers dental plans for employees and dependents of the City and County of San Francisco and Superior Court of San Francisco, as well as retirees from all employers. Dental benefits for employees are employer-subsidized. Retiree dental plan premiums are paid 100% by the retiree.

All Lives by Group - Dental				
	2022	2023	Change	% of Change
Employees	73,958	71,530	-2,428	-3%
Retirees	44,108	47,243	3,135	7%
<b>Total Lives</b>	<b>118,066</b>	<b>118,773</b>	<b>707</b>	<b>1%</b>

All Lives by Plan - Dental				
	2022	2023	Change	% of Change
Delta Dental PPO	102,949	102,156	-793	-1%
DeltaCare USA DHMO	2,490	2,557	67	3%
UnitedHealthcare Dental DHMO	2,014	1,905	-109	-6%
Waived	10,613	12,155	1,542	13%
<b>Total Lives</b>	<b>118,066</b>	<b>118,773</b>	<b>707</b>	<b>1%</b>

## Vision Basic and Premier Plan Enrollment

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

All Lives by Group - Vision				
	2022	2023	Change	% of Change
<b>Vision Basic Plan</b>				
Employees	51,882	47,377	-4,505	-8%
Retirees	31,210	31,014	-196	-14%
<b>Total</b>	<b>83,092</b>	<b>78,751</b>	<b>4,341</b>	<b>-5%</b>
<b>Vision Premier Plan</b>				
Employees	29,650	31,923	710	2%
Retirees	9,508	10,487	979	10%
<b>Total</b>	<b>39,158</b>	<b>42,410</b>	<b>3,252</b>	<b>8%</b>
<b>Grand Total</b>	<b>122,250</b>	<b>121,161</b>	<b>-1,089</b>	<b>-1%</b>

## Flexible Spending Accounts

Flexible Spending Accounts are IRS-approved, tax-favored accounts that allow employees to reduce out-of-pocket costs for qualified medical, child care and dependent care expenses.

FSAs				
	2022	2023	Change	% of Change
Healthcare FSA	6,628	7,408	780	11%
Dependent Care Assistance FSA	1,292	1,510	218	14%
<b>Total FSA</b>	<b>7,920</b>	<b>8,918</b>	<b>998</b>	<b>11%</b>

**Voluntary Benefits Enrollment**

Voluntary benefits offered by SFHSS to City and County of San Francisco and Superior Court of San Francisco employees provide quality coverage at discounted group rates.

Voluntary benefits premiums are 100% paid for by the employee and deducted from employee’s pay checks.

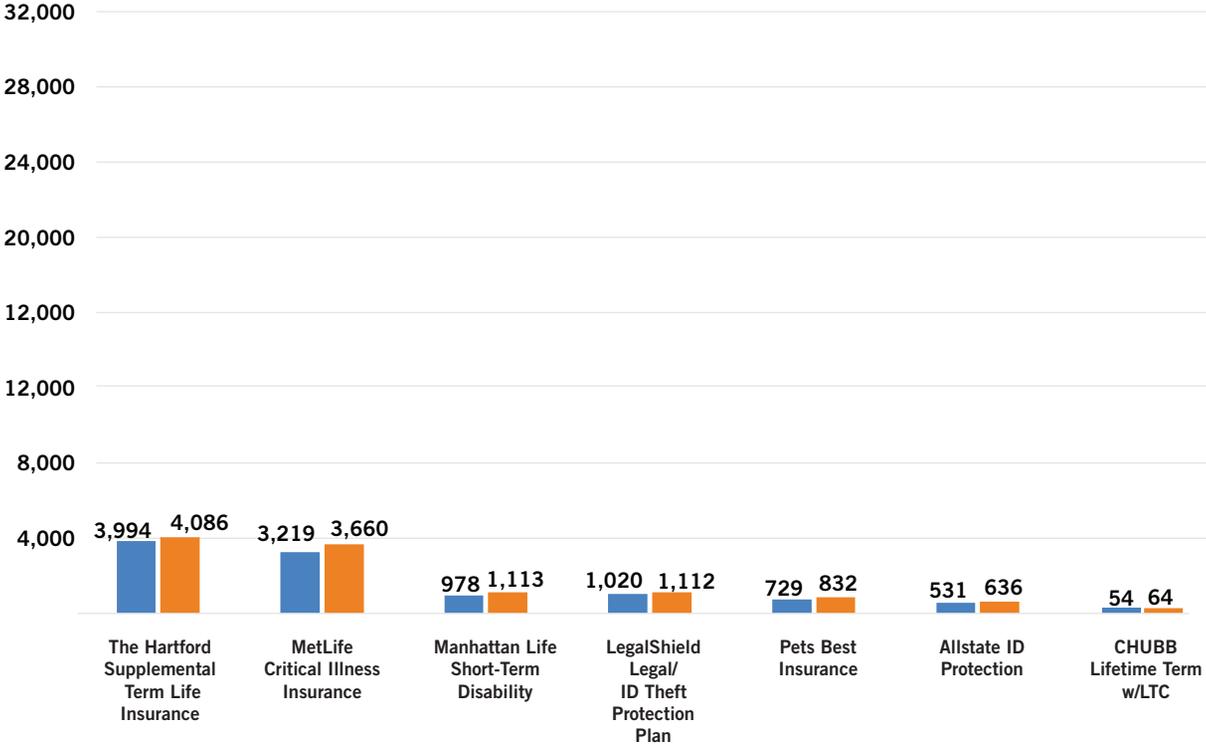
The Hartford Supplemental Term Life Insurance is the benefit with the largest number of members at 4,086 and increased by 92 enrollments from last year.

The following Voluntary Benefits are available to employees:

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

**Voluntary Benefits Enrollment**

■ 2022 ■ 2023



# ENROLLED LIVES

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## All Employee and Retiree Members and Dependents

- Enrollment in medical coverage decreased for the third year in a row from 122,250 lives to 121,161, a decrease of 1,089 lives.
- 37% of the lives (44,703) covered under SFHSS medical plans reside in San Francisco, which is the county with the largest percentage of SFHSS lives.
- Percentage distribution of member lives by geography among the next largest Bay Area counties included San Mateo with 19% (23,059) of members, Contra Costa at 12% (14,716), followed by Alameda with 11% (13,678) and Solano (4,520) and Marin (4,467) counties tied for the fifth largest counties with 4% of SFHSS membership respectively.
- SFHSS has 5,089 employee members and 5,742 retiree members who elected to waive medical coverage for plan year 2023.

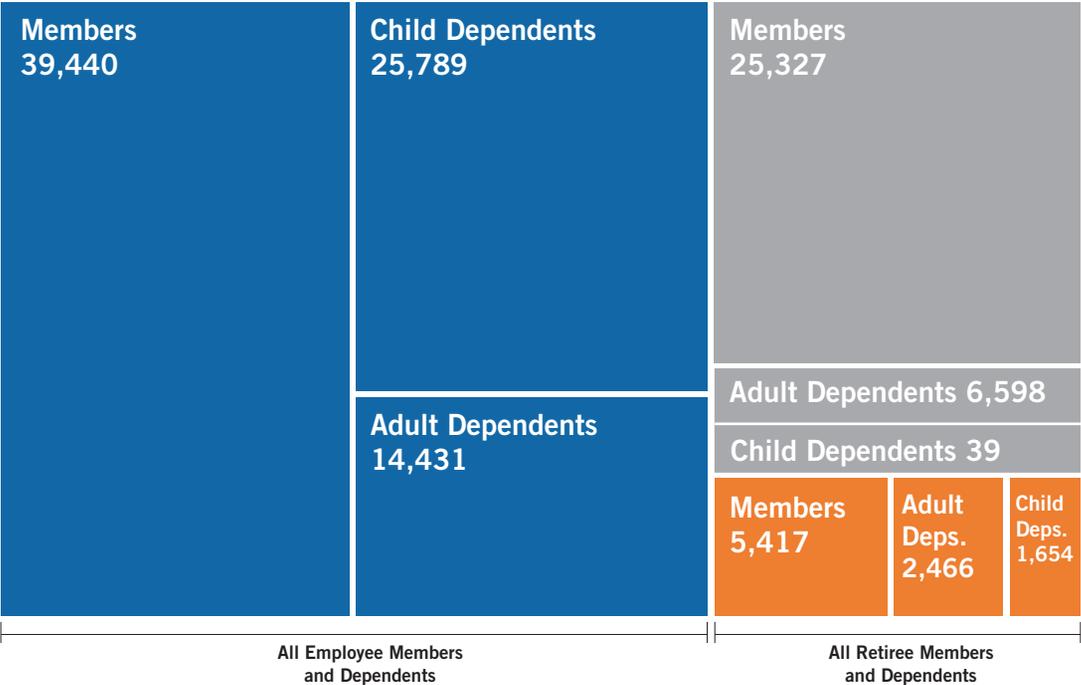
**ALL LIVES COVERED BY SFHSS MEDICAL PLANS:  
121,161**

**Employees:**

- Employee members represent 79,660 of total lives, which includes 39,440 members and 40,220 dependents, of which 25,789 are children and 14,431 are adults and their dependents make up 33% total covered lives on SFHSS Medical Plans.

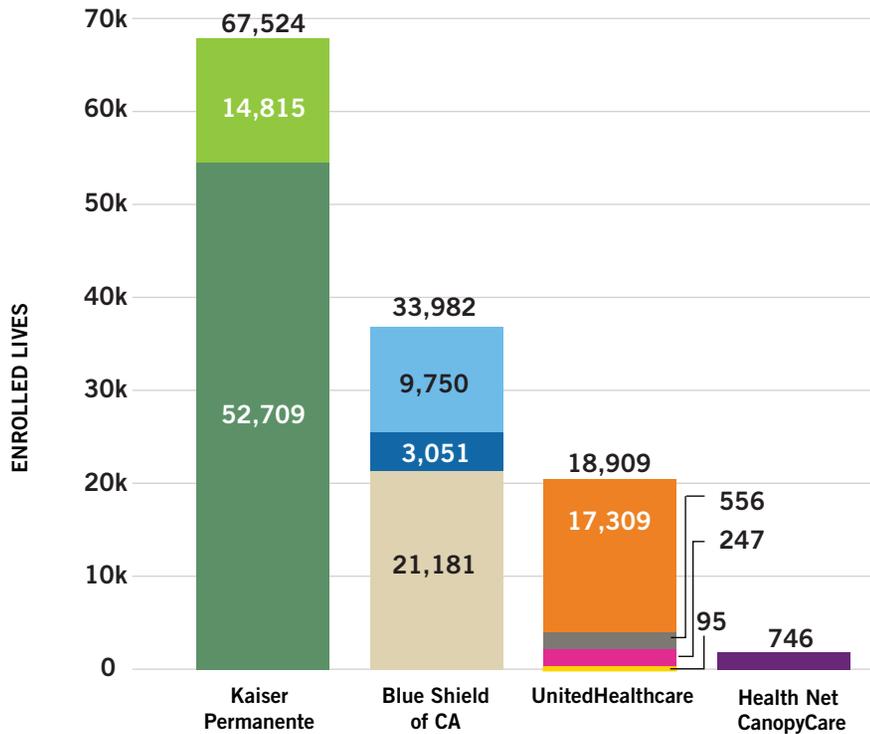
**Retirees:**

- Retiree members represent 30,744 of total lives. Retiree adult and child dependents represent almost 9% of total covered lives on SFHSS Medical Plans.



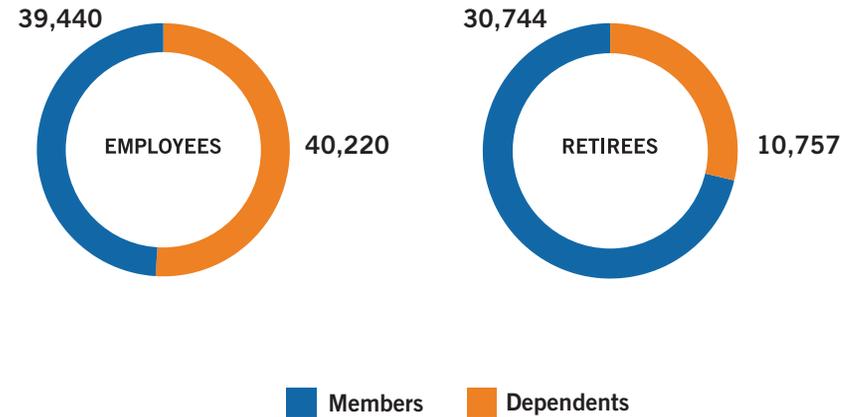
- Employee Members
- Retiree Medicare
- Retiree Non-Medicare

Medical Enrollment: All Covered Lives

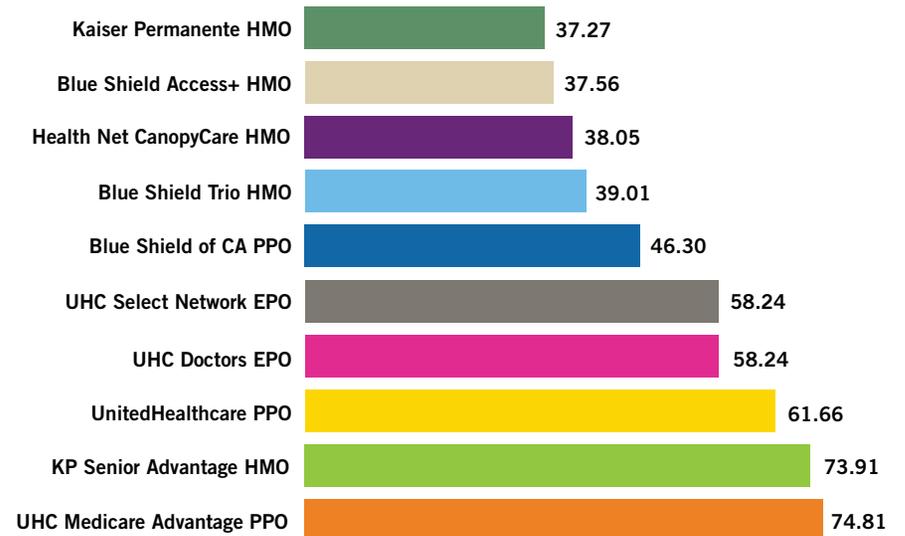


- Kaiser Permanente HMO
- KP Senior Advantage HMO
- Blue Shield Access+ HMO
- Blue Shield Trio HMO
- Blue Shield of CA PPO
- UHC Medicare Advantage PPO
- UnitedHealthcare Select Network EPO
- UnitedHealthcare Doctors EPO
- UnitedHealthcare PPO
- Health Net CanopyCare HMO

Medical Enrollment: All Members vs. Dependents Lives



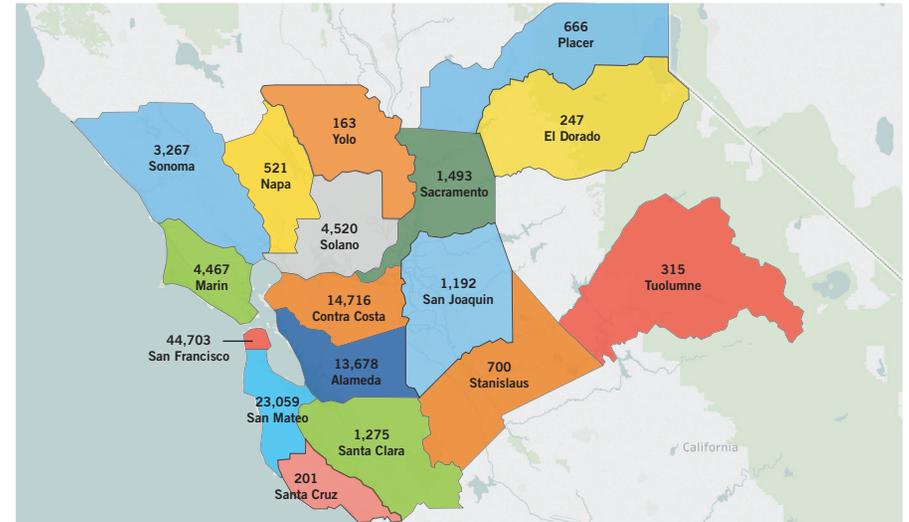
Average Age by Plan: All Covered Lives



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

San Francisco	44,703	37%
San Mateo	23,059	19%
Contra Costa	14,716	12%
Alameda	13,678	11%
Solano	4,520	4%
Marin	4,467	4%
Sonoma	3,267	3%
Sacramento	1,493	1%
Santa Clara	1,275	1%
San Joaquin	1,192	1%
Stanislaus	700	1%
Placer	666	1%
Napa	521	<1 %
Tuolumne	315	<1 %
Riverside	257	<1 %
El Dorado	247	<1 %
San Diego	236	<1 %
Los Angeles	227	<1 %
Santa Cruz	201	<1 %
Yolo	163	<1 %
Other California Counties	1,140	1%
Outside California	3,730	3%
<b>Total</b>	<b>120,773</b>	<b>100%</b>

**All Lives By County**



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

<b>Employees</b>	
Non-Medicare	159
<b>Retirees</b>	
Medicare	124
Non-Medicare	32
<b>Total</b>	<b>315</b>

Medical Plan Enrollment: All Lives										
	2019		2020		2021		2022		2023	
<b>Member Lives vs. Dependent Lives</b>										
Employee and Retiree Members	70,134	57%	71,020	57%	70,805	57%	70,225	57%	70,184	58%
Dependents	52,413	43%	53,211	43%	53,264	43%	52,025	43%	50,977	42%
<b>Total</b>	<b>122,547</b>	<b>100%</b>	<b>124,231</b>	<b>100%</b>	<b>124,069</b>	<b>100%</b>	<b>122,250</b>	<b>100%</b>	<b>121,161</b>	<b>100%</b>
<b>Employee Lives vs. Retiree Lives</b>										
Employees	83,977	69%	84,820	68%	83,804	67%	81,532	67%	79,660	66%
Retirees: Medicare	28,864	24%	29,759	24%	30,716	25%	31,144	25%	31,964	26%
Retirees: Non-Medicare	9,706	8%	9,652	8%	9,549	8%	9,574	8%	9,537	8%
<b>Total</b>	<b>122,547</b>	<b>100%</b>	<b>124,231</b>	<b>100%</b>	<b>124,069</b>	<b>100%</b>	<b>122,250</b>	<b>100%</b>	<b>121,161</b>	<b>100%</b>
<b>Lives by Medical Plan</b>										
Kaiser Permanente HMO	54,996	45%	56,124	45%	55,172	44%	53,680	44%	52,709	44%
Blue Shield Access+ HMO	23,419	19%	22,273	19%	22,819	18%	22,209	18%	21,181	18%
UHC Medicare Advantage PPO	15,886	13%	16,316	13%	17,092	13%	17,427	14%	18,011	14%
Kaiser Permanente Senior Advantage HMO	13,183	11%	13,463	11%	14,544	11%	14,627	12%	14,815	12%
Blue Shield Trio HMO	12,227	10%	12,053	10%	11,599	9%	11,073	9%	9,750	8%
Blue Shield of CA PPO	2,836	2%	3,002	2%	2,843	2%	2,798	2%	3,051	3%
Health Net CanopyCare HMO							322	<1%	746	1%
UHC Select Network EPO									556	<1%
UHC Doctors EPO									247	<1%
UHC PPO	2,836	2%	3,002	2%	2,843	2%	114	<1%	95	<1%
<b>Total</b>	<b>122,547</b>	<b>100%</b>	<b>124,231</b>	<b>100%</b>	<b>124,069</b>	<b>100%</b>	<b>122,250</b>	<b>100%</b>	<b>121,161</b>	<b>100%</b>
<b>Lives by Employer</b>										
City and County of San Francisco (CCSF)	99,588	81%	101,159	82%	101,235	81%	100,101	82%	99,846	82%
San Francisco Unified School District (SFUSD)	17,246	14%	17,531	14%	17,382	14%	16,955	14%	16,458	14%
City College of San Francisco (SFCCD)	4,270	3%	4,146	3%	4,060	3%	3,815	3%	3,506	3%
Superior Court of San Francisco (CRT)	1,443	1%	1,395	1%	1,392	1%	1,379	1%	1,351	1%
<b>Total</b>	<b>122,547</b>	<b>100%</b>	<b>124,231</b>	<b>100%</b>	<b>124,069</b>	<b>100%</b>	<b>122,250</b>	<b>100%</b>	<b>121,161</b>	<b>100%</b>
<b>Lives by Gender</b>										
Female	64,285	52%	65,251	52%	65,321	52%	64,536	53%	63,926	53%
Male	58,250	48%	58,957	47%	58,698	47%	57,567	47%	57,148	47%
Unspecified	<26	<1%	<26	<1%	50	<1%	57	<1%	87	<1%
<b>Total</b>	<b>122,535</b>	<b>100%</b>	<b>124,208</b>	<b>100%</b>	<b>124,069</b>	<b>100%</b>	<b>122,250</b>	<b>100%</b>	<b>122,161</b>	<b>100%</b>

2023 Medical Plan Enrollment: Employee and Dependent Enrolled Lives by Age Bands												
	<1	1-4	5-14	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL
City and County of San Francisco (CCSF)	645	3,210	9,592	10,979	6,612	12,918	13,800	10,577	2,187	175	<26	<b>70,703</b>
San Francisco Unified School District (SFUSD)	64	286	791	1,077	1,877	2,151	2,426	1,985	630	86	<26	<b>11,382</b>
City College of San Francisco (SFCCD)	<26	30	125	245	85	219	443	484	164	36		<b>1,837</b>
Superior Court of San Francisco (CRT)	<26	32	100	127	67	122	187	146	42	<26		<b>827</b>
<b>Total</b>	<b>709</b>	<b>3,558</b>	<b>10,608</b>	<b>12,428</b>	<b>8,641</b>	<b>15,410</b>	<b>16,856</b>	<b>13,192</b>	<b>3,023</b>	<b>297</b>	<b>&lt;26</b>	<b>84,749</b>

2023 Medical Plan Enrollment: Retiree and Dependent Enrolled Lives by Age Bands												
	<1	1-4	5-14	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL
Medicare					<26	<26	32	549	16,330	11,091	3,926	<b>31,964</b>
Non-Medicare		<26	248	1,212	172	112	926	6,598	154	32	50	<b>9,521</b>
<b>Total</b>		<b>&lt;26</b>	<b>248</b>	<b>1,212</b>	<b>172</b>	<b>112</b>	<b>958</b>	<b>7,147</b>	<b>16,484</b>	<b>11,123</b>	<b>3,976</b>	<b>41,485</b>

2023 Medical Plan Waived: Employees vs Retirees Lives		
	2023	
Employees	5,089	48.37%
Retirees	5,742	51.63%
<b>Total</b>	<b>10,831</b>	<b>100%</b>

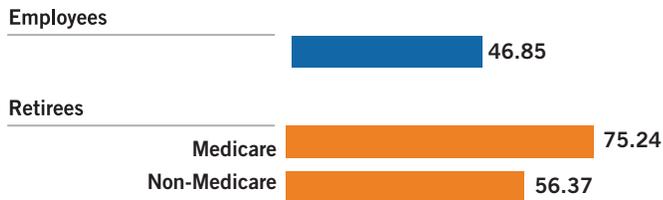
# MEDICAL PLAN ENROLLMENTS: EMPLOYEE AND RETIREE MEMBERS

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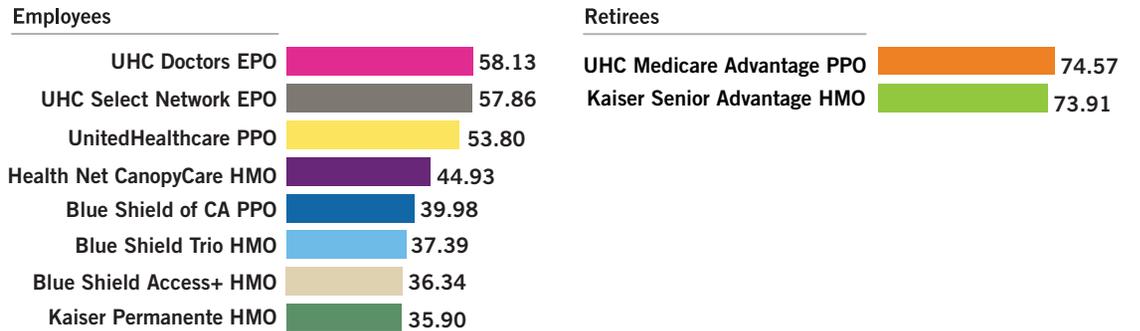
## Employee and Retiree Members For All City Employers

- As of January 2023, a total of 70,184 members were enrolled, a decrease of 41 enrollees. SFHSS active employee members decreased for the second year in a row by 589 to 39,440 and retirees increased enrollment by 548 to 30,744 members.
- The number of active and retiree members enrolled in Kaiser Permanente HMO plans decreased for a second year in a row by 311 members but remains the carrier with the largest portion, 39%, of all member enrollment.
- UnitedHealthcare Medicare Advantage PPO experienced a slight decrease of 71 subscribers to 13,502.
- 25,050 members have a spouse and 1,456 members have a domestic partner enrolled in medical benefits.

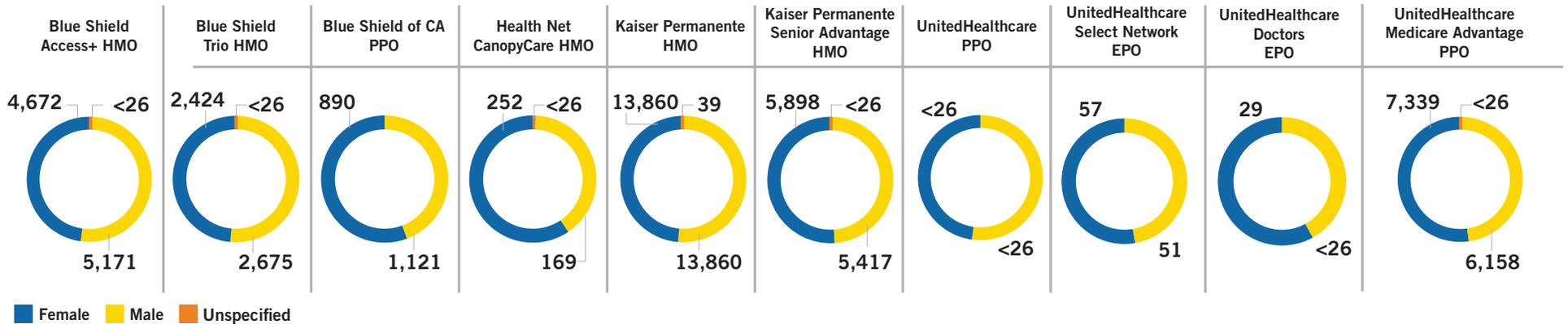
**Average Age: Employee vs. Retiree Members**



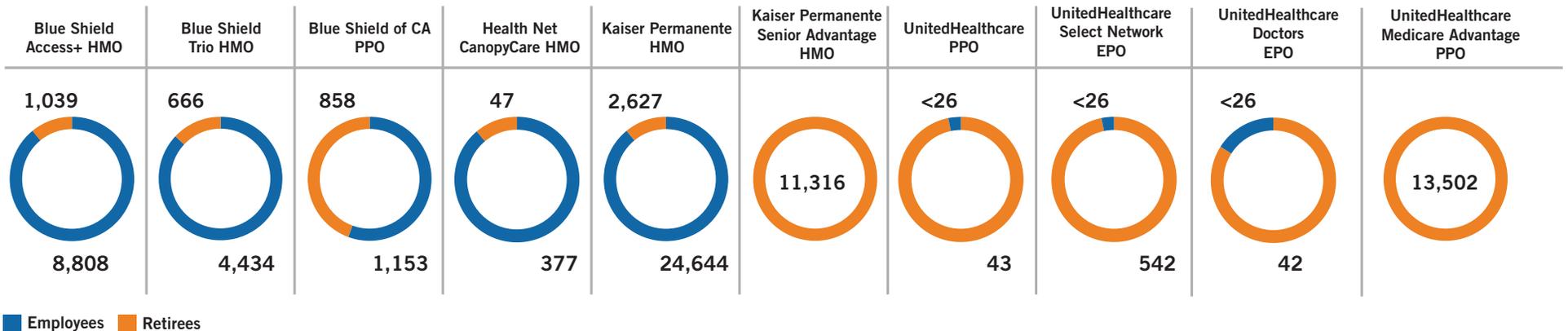
**Average Age by Medical Plan: Employee and Retiree Members**



**Medical Enrollment by Gender: Employee and Retiree Members**



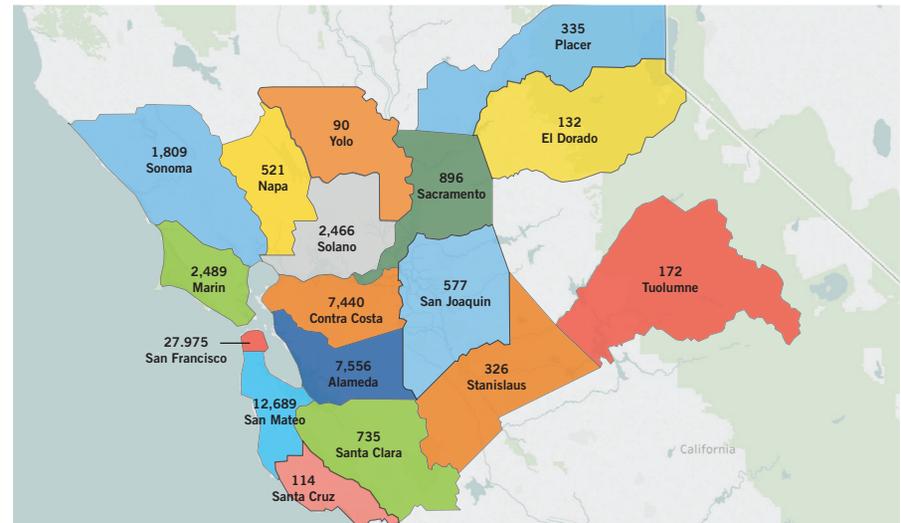
**Medical Enrollment: Employee vs. Retiree Members Within Each Plan**



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

San Francisco	27,975	40%
San Mateo	12,689	18%
Alameda	7,556	11%
Contra Costa	7,440	11%
Marin	2,489	4%
Solano	2,466	4%
Sonoma	1,809	3%
Sacramento	896	1%
Santa Clara	735	1%
San Joaquin	577	1%
Placer	335	<1%
Stanislaus	326	<1%
Los Angeles	180	<1%
Riverside	177	<1%
Tuolumne	172	<1%
San Diego	151	<1%
El Dorado	132	<1%
Santa Cruz	114	<1%
Yolo	90	<1%
Other California Counties	744	1%
Outside California	2,780	4%
<b>Total</b>	<b>70,132</b>	<b>100%</b>

**Employee and Retiree Members By County**



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

<b>Employees</b>	
Non-Medicare	65
<b>Retirees</b>	
Medicare	94
Non-Medicare	<26
<b>Total</b>	<b>159</b>

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

Medical Plan Enrollment: Employee and Non-Medicare Members by California County										Medical Enrollment: Medicare Retiree Members by California County				
	Kaiser Permanente HMO	Blue Shield Access+ HMO	Blue Shield Trio HMO	Blue Shield of CA PPO	Health Net CanopyCare HMO	UHC EPO	UHC PPO	Total	Percent		KP Senior Advantage HMO	UHC Medicare Advantage PPO	Total	Percent
San Francisco	11,527	3,928	2,990	574	235	56	<26	19,310	44%	San Francisco	3,793	4,690	8,483	37%
San Mateo	4,744	2,426	779	220	61	<26	<26	8,230	19%	San Mateo	2,074	2,245	4,319	19%
Alameda	3,912	1,151	358	177	45	<26	<26	5,665	13%	Contra Costa	1,298	945	2,243	10%
Contra Costa	3,389	951	609	119	57	<26	<26	5,147	12%	Alameda	1,076	773	1,849	8%
Solano	1,135	341	<26	<26	<26	<26		1,525	3%	Solano	601	319	920	4%
Marin	600	290	182	57	<26	<26	<26	1,157	3%	Marin	614	674	1,288	6%
Sonoma	470	268		<26	<26	<26	<26	762	2%	Sonoma	576	441	1,017	4%
Santa Clara	305	128	43	<26	<26	<26		502	1%	Santa Clara	139	89	228	1%
San Joaquin	277	59	32	<26				374	1%	San Joaquin	134	65	199	1%
Sacramento	256	69	30	<26		<26		371	1%	Sacramento	331	187	518	2%
Stanislaus	157	49	<26	<26				221	<1%	Stanislaus	62	36	98	0%
Napa	115	<26	<26	<26		<26		148	<1%	Napa	78	40	118	1%
Placer	73	42	<26	<26		<26		132	<1%	Placer	128	70	198	1%
Tuolumne	<26	<26		74			<26	77	<1%	Tuolumne		94	94	<1%
Los Angeles	53	<26	<26	<26				76	<1%	Los Angeles	51	52	103	<1%
El Dorado	33	<26	<26	<26				61	<1%	El Dorado	31	38	69	<1%
San Diego	32	<26	<26	<26		<26		49	<1%	San Diego	54	44	98	<1%
Riverside	<26	<26	<26	<26		<26	<26	42	<1%	Riverside	49	75	124	1%
Other CA Counties	102	85	<26	89	<26	<26	<26	306	<1%	Other CA Counties	123	540	663	3%
<b>Members Total</b>	<b>27,180</b>	<b>9,787</b>	<b>5,023</b>	<b>1,310</b>	<b>398</b>	<b>214</b>		<b>43,912</b>	<b>100%</b>	<b>Members Total</b>	<b>11,212</b>	<b>11,417</b>	<b>22,629</b>	<b>100%</b>

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

Medical Plan Enrollment: Employee and Retiree Members										
	2019		2020		2021		2022		2023	
<b>Employee Members vs. Retiree Members</b>										
Employee Members	41,349	59%	41,629	59%	40,887	57%	40,029	57%	39,440	56%
Retiree Members	28,785	41%	29,391	41%	29,918	42%	30,196	43%	30,744	44%
<b>Total</b>	<b>70,134</b>	<b>100%</b>	<b>71,020</b>	<b>100%</b>	<b>70,805</b>	<b>100%</b>	<b>70,225</b>	<b>100%</b>	<b>70,184</b>	<b>100%</b>
<b>Employee and Retiree Members by Medical Plan</b>										
Kaiser Permanente HMO	27,965	40%	28,452	40%	28,168	39%	27,582	39%	27,271	39%
UHC Medicare Advantage PPO	12,522	18%	12,953	18%	13,356	18%	13,573	19%	13,502	19%
Kaiser Permanente Senior Advantage HMO	10,597	15%	10,801	15%	11,098	15%	11,174	16%	11,317	16%
Blue Shield Access+ HMO	10,685	15%	10,649	15%	10,386	14%	10,147	14%	9,847	14%
Blue Shield Trio HMO	6,487	9%	6,308	9%	5,930	8%	5,681	8%	5,100	7%
Blue Shield of CA PPO	1,878	3%	1,857	3%	1,867	2%	1,850	2%	2,011	3%
UHC Select Network EPO									447	1%
Health Net CanopyCare HMO							161	<1%	424	1%
UHC Doctors EPO									220	<1%
UHC PPO							57	<1%	45	<1%
<b>Total</b>	<b>70,134</b>	<b>100%</b>	<b>71,020</b>	<b>100%</b>	<b>70,805</b>	<b>100%</b>	<b>70,225</b>	<b>100%</b>	<b>70,184</b>	<b>100%</b>
<b>Employee and Retiree Members by Employer</b>										
City and County of San Francisco (CCSF)	54,097	77%	54,905	77%	54,853	77%	54,624	78%	55,055	78%
San Francisco Unified School District (SFUSD)	12,352	18%	12,501	18%	12,415	17%	12,200	17%	11,190	17%
City College of San Francisco (SFCCD)	2,831	4%	2,774	4%	2,703	3%	2,566	4%	2,384	3%
Superior Court of San Francisco (CRT)	854	1%	840	1%	834	1%	835	1%	835	1%
<b>Total</b>	<b>70,134</b>	<b>100%</b>	<b>71,020</b>	<b>100%</b>	<b>70,805</b>	<b>100%</b>	<b>70,225</b>	<b>100%</b>	<b>70,184</b>	<b>100%</b>
<b>Employee and Retiree Members by Gender</b>										
Female	34,627	49%	35,190	49%	35,196	49%	35,062	50%	35,024	50%
Male	35,495	51%	35,807	50%	35,581	50%	35,135	50%	35,106	50%
Unspecified	12	<1%	23	<1%	28	<1%	28	<1%	54	0%
<b>Total</b>	<b>70,134</b>	<b>100%</b>	<b>71,020</b>	<b>100%</b>	<b>70,805</b>	<b>100%</b>	<b>70,225</b>	<b>100%</b>	<b>70,184</b>	<b>100%</b>
<b>Employee and Retiree Members with Enrolled Domestic Partner</b>										
Employee Domestic Partner	1,039	75%	1,044	74%	1,027	73%	996	73%	1,022	70%
Retiree Domestic Partner	351	25%	368	26%	366	26%	374	27%	434	30%
<b>Total</b>	<b>1,390</b>	<b>100%</b>	<b>1,412</b>	<b>100%</b>	<b>1,393</b>	<b>100%</b>	<b>1,370</b>	<b>100%</b>	<b>1,456</b>	<b>100%</b>
<b>Employee and Retiree Members with Married Spouse</b>										
Employee with Spouse	14,331	64%	14,611	64%	14,516	63%	15,465	61%	14,804	59%
Retiree with Spouse	7,930	36%	8,127	36%	8,379	36%	10,024	39%	10,246	41%
<b>Total</b>	<b>22,261</b>	<b>100%</b>	<b>22,738</b>	<b>100%</b>	<b>22,895</b>	<b>100%</b>	<b>25,489</b>	<b>100%</b>	<b>25,050</b>	<b>100%</b>
<b>Employee and Retiree Members Medicare Split Carrier Enrollment</b>										
Employee Members	24	2%	23	3%	23	2%	22	3%	Plan Choice Discontinued	
Retiree Members	706	97%	733	97%	807	97%	796	97%		
<b>Total</b>	<b>730</b>	<b>100%</b>	<b>756</b>	<b>100%</b>	<b>830</b>	<b>100%</b>	<b>818</b>	<b>100%</b>		

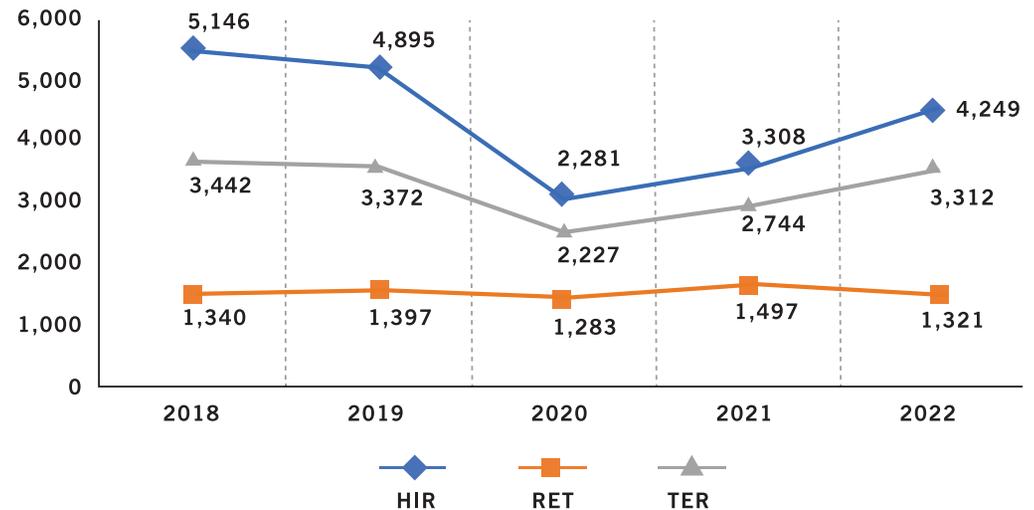
Medical Plan Enrollment: Employee and Retiree Members										
	2019		2020		2021		2022		2023	
<b>Employee and Retiree Members by Coverage Level</b>										
Member Only	40,453	57%	40,901	57%	40,643	57%	40,405	58%	40,018	57%
Member Plus One Dependent	17,930	26%	18,192	26%	18,147	26%	18,033	26%	18,542	26%
Member Plus Two or More Dependents	11,751	17%	11,927	17%	12,015	17%	11,787	17%	11,624	17%
<b>Total</b>	<b>70,134</b>	<b>100%</b>	<b>71,020</b>	<b>100%</b>	<b>70,805</b>	<b>100%</b>	<b>70,225</b>	<b>100%</b>	<b>70,184</b>	<b>100%</b>
<b>Employee Members by Type of Dependents</b>										
Employee Only	19,759	48%	19,812	48%	19,312	47%	18,971	47%	18,839	48%
Employee with Adult Dependent Only	5,786	14%	5,831	14%	5,671	14%	5,348	13%	5,151	13%
Employee with Child Dependent Only	4,523	11%	4,582	11%	4,474	11%	4,301	11%	4,261	11%
Employee with Child Dependents Only	1,687	4%	1,600	3%	1,581	4%	1,851	5%	1,466	4%
Employee with Adult and Child Dependents	9,547	23%	9,804	24%	9,849	24%	9,558	24%	9,262	24%
<b>Total</b>	<b>41,349</b>	<b>100%</b>	<b>41,629</b>	<b>100%</b>	<b>40,887</b>	<b>100%</b>	<b>40,029</b>	<b>100%</b>	<b>38,979</b>	<b>100%</b>
<b>Retiree Members by Type of Dependents</b>										
Retiree Only	20,694	72%	20,398	69%	20,654	69%	20,766	69%	21,179	69%
Retiree with Adult Dependent Only	7,201	25%	7,932	27%	8,156	27%	8,270	27%	8,400	27%
Retiree with Child Dependent Only	386	1%	434	1%	417	1%	435	1%	412	1%
Retiree with Child Dependents Only	50	<1%	57	<1%	66	<1%	67	<1%	71	0%
Retiree with Adult and Child Dependents	453	2%	570	2%	631	2%	658	2%	660	2%
<b>Total</b>	<b>28,784</b>	<b>100%</b>	<b>29,391</b>	<b>100%</b>	<b>29,918</b>	<b>100%</b>	<b>30,196</b>	<b>100%</b>	<b>30,722</b>	<b>100%</b>
<b>Employee Members by Dental Plans</b>										
Delta Dental PPO	31,425	96%	31,671	96%	30,652	96%	30,449	96%	29,974	96%
DeltaCare USA DHMO	710	2%	714	2%	719	2%	750	2%	863	3%
UnitedHealthcare Dental DHMO	476	1%	516	2%	499	2%	541	2%	496	2%
<b>Total</b>	<b>32,611</b>	<b>100%</b>	<b>32,901</b>	<b>100%</b>	<b>31,870</b>	<b>100%</b>	<b>31,740</b>	<b>100%</b>	<b>31,333</b>	<b>100%</b>
<b>Retiree Members by Dental Plans</b>										
Delta Dental PPO	20,342	91%	21,290	92%	21,521	92%	22,830	93%	23,542	93%
DeltaCare USA DHMO	1,122	5%	1,031	4%	942	4%	904	4%	879	3%
UnitedHealthcare Dental DHMO	780	4%	810	4%	811	3%	781	3%	783	3%
<b>Total</b>	<b>22,244</b>	<b>100%</b>	<b>23,131</b>	<b>100%</b>	<b>23,274</b>	<b>100%</b>	<b>24,515</b>	<b>100%</b>	<b>25,204</b>	<b>100%</b>
<b>Employee Members by Vision Plans</b>										
VSP Premier	9,916	24%	12,204	29%	12,952	32%	13,826	35%	15,180	39%
VSP Basic	31,433	76%	29,425	71%	27,935	68%	26,203	65%	23,799	61%
<b>Total</b>	<b>41,349</b>	<b>100%</b>	<b>41,629</b>	<b>100%</b>	<b>40,887</b>	<b>100%</b>	<b>40,029</b>	<b>100%</b>	<b>38,979</b>	<b>100%</b>
<b>Retiree Members by Vision Plans</b>										
VSP Premier	4,856	17%	5,643	19%	6,112	20%	6,709	22%	7,386	24%
VSP Basic	23,929	83%	23,748	81%	23,806	80%	23,487	78%	23,336	76%
<b>Total</b>	<b>28,785</b>	<b>100%</b>	<b>29,391</b>	<b>100%</b>	<b>29,918</b>	<b>100%</b>	<b>30,196</b>	<b>100%</b>	<b>30,722</b>	<b>100%</b>

# EMPLOYEE MEMBERS AND DEPENDENTS

## Employees and Dependents (All Employers)

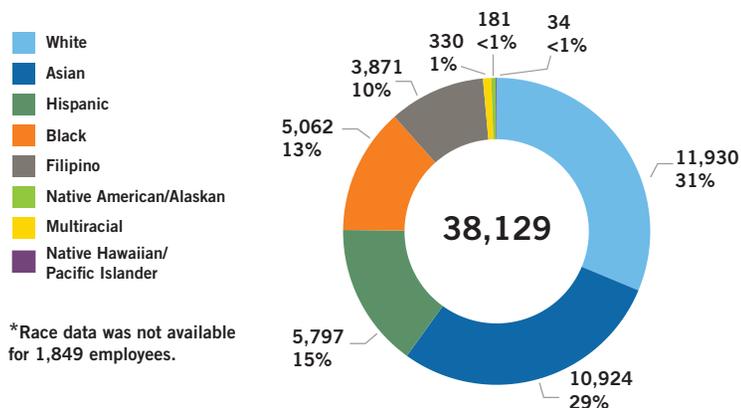
- The number of employee lives covered by SFHSS medical plans decreased from last year with 79,660 (from 81,532), a difference of 1,872.
- The proportion of employees vs. dependents enrolled in medical coverage is almost equal with about 50% employee members and 50% employee dependents.
- Kaiser Permanente's proportional share of all employee lives has increased to 62% for the past three years.
- Employees and dependents enrolled in Blue Shield of California's Trio HMO and Access+ HMO plans account for 11% and 25% of employee lives respectively. The new Blue Shield PPO represents 2% or 1,860 employee lives.
- Enrollment in the new Health Net CanopyCare HMO increased to 746 lives or about 1% of total employee lives enrolled in medical plans.
- 25% of employee members (9,771) have one dependent enrolled in coverage and 28% (10,890) have two or more dependents enrolled.
- 40% of employee members, with or without dependents, live in San Francisco County, which is the same as the last two years followed by San Mateo County, which remained unchanged at 19%.
- The observed changes in count and percentage distribution of employees by race/ethnicity when compared to the 2022 report was due to improved data.
- In 2022, race data was not available for 7,150 employees. In 2023, the number of employees for whom race data was unknown reduced to 1,849 employees.

5 Year Trend Hires, Retirements, and Terminations



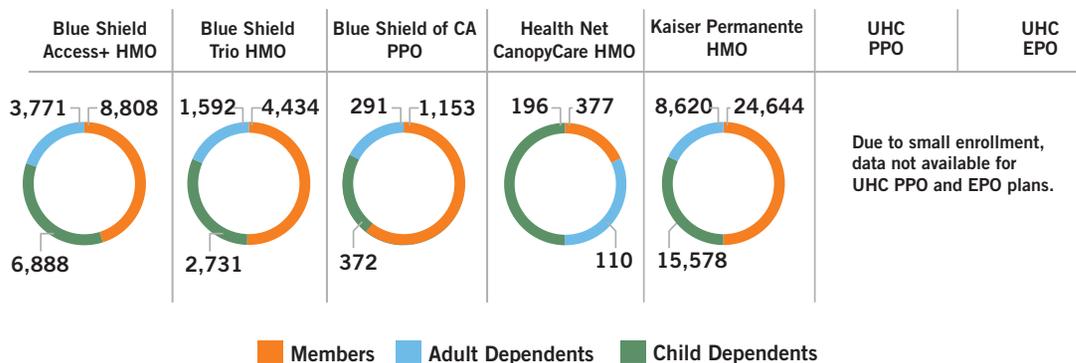
- The number of employee departures as measured by terminations and retirements continues to outpace hiring but this imbalance has improved since COVID impacts to hiring experienced in 2020 and 2021.

Employees by Race/Ethnicity\*



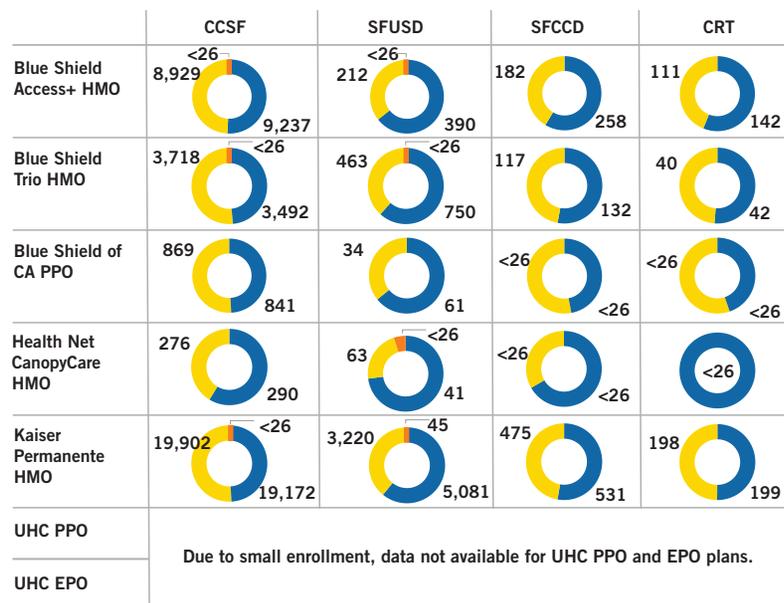
\*Race data was not available for 1,849 employees.

Medical Enrollment: Employees vs. Dependents



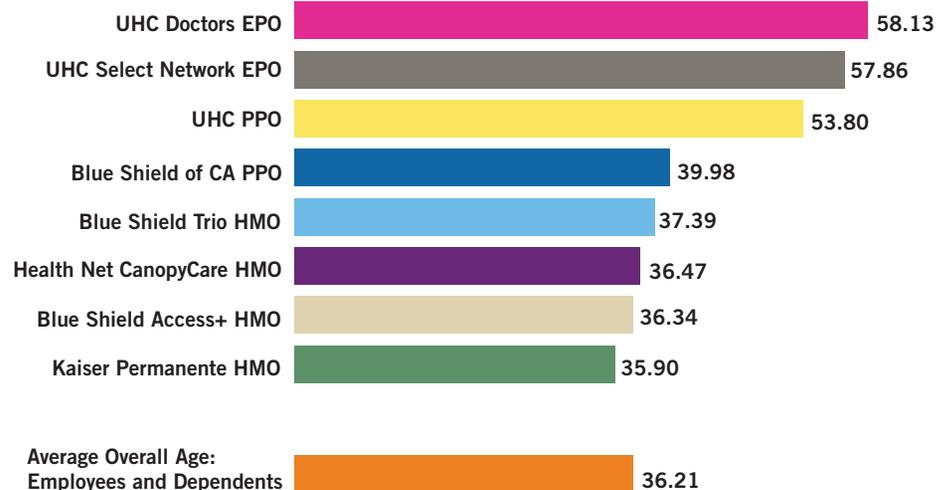
Due to small enrollment, data not available for UHC PPO and EPO plans.

Medical Enrollment by Gender: Employees and Dependents



Male Female Unspecified

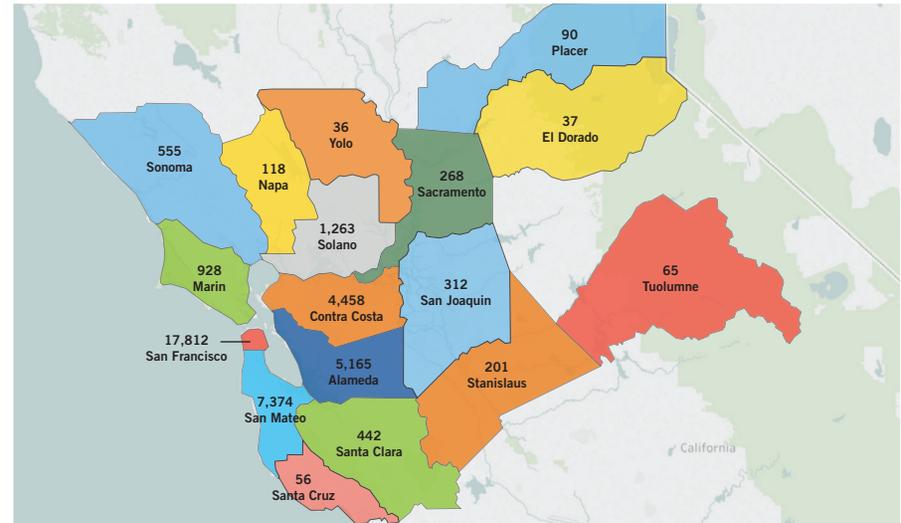
Average Age by Medical Plan: Employees and Dependents



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

	Members	Adult Deps	Child Deps	Total	Percent
San Francisco	17,812	5,048	8,691	31,551	40%
San Mateo	7,374	3,071	5,280	15,725	20%
Alameda	5,165	1,925	3,339	10,429	13%
Contra Costa	4,458	2,060	4,074	10,592	13%
Solano	1,263	536	1,129	2,928	4%
Marin	928	441	791	2,160	3%
Sonoma	555	320	576	1,451	2%
Santa Clara	442	176	247	865	1%
San Joaquin	312	156	366	834	1%
Sacramento	268	136	247	651	1%
Stanislaus	201	116	203	520	1%
Napa	118	72	124	314	<1%
Placer	90	66	141	297	<1%
Tuolumne	65	35	59	159	<1%
Santa Cruz	56	<26	46	121	<1%
Los Angeles	51	<26	<26	69	<1%
El Dorado	37	<26	34	96	<1%
Yolo	36	<26	43	95	<1%
San Diego	<26	<26	<26	47	<1%
Orange	<26	<26	<26	34	<1%
Other California Counties	91	41	89	221	<1%
Outside California	75	35	69	179	<1%
<b>Total</b>	<b>39,431</b>	<b>14,317</b>	<b>25,590</b>	<b>79,338</b>	<b>100%</b>

Employee Members and Dependent Lives By County



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

Medical Plan Enrollment: Employee Members and Dependents (All Employers)										
	2019		2020		2021		2022		2023	
<b>Employee vs. Dependents</b>										
Employees	41,349	49%	41,629	49%	42,917	51%	41,503	51%	39,440	50%
Dependents of Employees	42,628	51%	43,191	51%	40,887	49%	40,029	49%	39,914	50%
<b>Total</b>	<b>83,977</b>	<b>100%</b>	<b>84,820</b>	<b>100%</b>	<b>83,804</b>	<b>100%</b>	<b>81,532</b>	<b>100%</b>	<b>79,354</b>	<b>100%</b>
<b>Employees by Coverage Level</b>										
Employee Only	19,759	48%	19,812	48%	19,312	47%	18,971	47%	18,839	48%
Employee + 1	10,342	25%	10,413	25%	10,145	25%	9,856	25%	9,711	25%
Employee + 2 or more	11,248	27%	11,404	27%	11,430	28%	11,202	28%	10,890	28%
<b>Total</b>	<b>41,349</b>	<b>100%</b>	<b>41,629</b>	<b>100%</b>	<b>40,887</b>	<b>100%</b>	<b>40,029</b>	<b>100%</b>	<b>39,440</b>	<b>100%</b>
<b>Employee Lives by Plan</b>										
Kaiser Permanente HMO	50,398	60%	51,493	61%	51,324	61%	49,868	61%	48,842	62%
Blue Shield Access+ HMO	21,026	25%	20,959	24%	20,527	24%	19,915	24%	19,467	25%
Blue Shield Trio HMO	10,711	13%	10,565	12%	10,164	12%	9,707	12%	8,757	11%
Blue Shield of CA PPO	1,823	2%	1,783	2%	1,766	2%			1,860	2%
Health Net CanopyCare							315	<1%	683	1%
UHC PPO, MAPD, EPO									48	<1%
<b>Total</b>	<b>83,977</b>	<b>100%</b>	<b>84,800</b>	<b>100%</b>	<b>83,781</b>	<b>100%</b>	<b>81,501</b>	<b>100%</b>	<b>79,351</b>	<b>100%</b>
<b>Employee Members by Plan</b>										
Kaiser Permanente HMO	25,211	61%	25,686	62%	25,501	62%	25,951	62%	24,644	62%
Blue Shield Access+ HMO	9,417	23%	9,434	23%	9,210	22%	8,988	22%	8,808	22%
Blue Shield Trio HMO	5,631	14%	5,453	13%	5,119	12%	4,898	12%	4,434	11%
Blue Shield of CA PPO	1,090	3%	1,056	2%	1,057	2%	1,029	3%	1,153	3%
Health Net CanopyCare HMO							157	<1%	377	1%
UHC PPO, MAPD, EPO									<26	<1%
<b>Total</b>	<b>41,349</b>	<b>100%</b>	<b>41,629</b>	<b>100%</b>	<b>40,887</b>	<b>100%</b>	<b>41,023</b>	<b>100%</b>	<b>39,416</b>	<b>100%</b>
<b>Employee Dependents by Plan</b>										
Kaiser Permanente HMO	25,187	59%	25,807	60%	25,823	60%	24,917	60%	24,198	61%
Blue Shield Access+ HMO	11,609	27%	11,525	27%	11,317	26%	10,927	26%	10,659	27%
Blue Shield Trio HMO	5,080	12%	5,112	11%	5,045	11%	4,809	12%	4,323	11%
Blue Shield of CA PPO	733	2%	727	1%	709	1%	667	2%	707	2%
Health Net CanopyCare HMO							158	<1%	306	1%
UHC EPO (Doctors and Select Network)									<26	<1%
UHC PPO							<26	<1%	<26	<1%
UHC Medicare Advantage PPO	<26	<1%	<26	<1%	<26	<1%	<26	<1%		
Kaiser Senior Advantage HMO									<26	<1%
<b>Total</b>	<b>42,609</b>	<b>100%</b>	<b>43,171</b>	<b>100%</b>	<b>42,894</b>	<b>100%</b>	<b>41,478</b>	<b>100%</b>	<b>39,914</b>	<b>100%</b>

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

Medical Plan Enrollment: Employee Members and Dependents (All Employers)										
	2019		2020		2021		2022		2023	
<b>Employee Members by Coverage Level: Kaiser Permanente HMO</b>										
Employee Only	12,513	50%	12,650	49%	12,493	49%	12,251	49%	12,173	50%
Employee with Adult Dependent Only	3,338	13%	3,445	13%	3,386	13%	3,204	13%	3,150	13%
Employee with Child Dependent Only	2,673	11%	2,765	11%	2,759	11%	2,636	11%	2,606	11%
Employee with Child Dependents Only	1,117	4%	1,073	4%	1,033	4%	987	4%	959	4%
Employee with Adult and Child Dependents	5,570	22%	5,743	22%	5,830	23%	5,873	24%	5,463	22%
<b>Total</b>	<b>25,211</b>	<b>100%</b>	<b>25,676</b>	<b>100%</b>	<b>25,501</b>	<b>100%</b>	<b>24,951</b>	<b>100%</b>	<b>24,351</b>	<b>100%</b>
<b>Employee Members by Coverage Level: Blue Shield Access+ HMO</b>										
Employee Only	3,576	38%	3,689	39%	3,586	39%	3,518	39%	3,458	40%
Employee with Adult Dependent Only	1,486	16%	1,440	15%	1,410	15%	1,312	15%	1,216	14%
Employee with Child Dependent Only	1,271	13%	1,233	13%	1,178	13%	1,143	13%	1,139	13%
Employee with Child Dependents Only	395	4%	358	4%	362	4%	361	4%	351	4%
Employee with Adult and Child Dependents	2,689	29%	2,718	29%	2,674	29%	2,654	30%	2,548	29%
<b>Total</b>	<b>9,417</b>	<b>100%</b>	<b>9,438</b>	<b>100%</b>	<b>9,210</b>	<b>100%</b>	<b>8,988</b>	<b>100%</b>	<b>8,712</b>	<b>100%</b>
<b>Employee Members by Coverage Level: Blue Shield Trio HMO</b>										
Employee Only	2,975	53%	2,801	51%	2,547	50%	2,446	50%	2,223	51%
Employee with Adult Dependent Only	800	14%	779	14%	718	14%	659	13%	565	13%
Employee with Child Dependent Only	562	10%	542	10%	495	10%	471	10%	441	10%
Employee with Child Dependents Only	170	3%	155	3%	167	3%	160	3%	136	3%
Employee with Adult and Child Dependents	1,124	20%	1,181	22%	1,192	23%	1,162	24%	1,025	23%
<b>Total</b>	<b>5,631</b>	<b>100%</b>	<b>5,458</b>	<b>100%</b>	<b>5,119</b>	<b>100%</b>	<b>4,898</b>	<b>100%</b>	<b>4,390</b>	<b>100%</b>
<b>Employee Members by Coverage Level: Blue Shield of CA PPO</b>										
Employee Only	695	64%	672	64%	686	65%	680	66%	777	68%
Employee with Adult Dependent Only	162	15%	167	16%	158	15%	144	14%	153	13%
Employee with Child Dependent Only	50	5%	42	4%	41	4%	34	3%	41	4%
Employee with Child Dependents Only	<26	1%	<26	1%	<26	1%	<26	1%	<26	1%
Employee with Adult and Child Dependents	170	16%	162	15%	159	15%	159	15%	160	14%
<b>Total</b>	<b>1,077</b>	<b>100%</b>	<b>1,043</b>	<b>100%</b>	<b>1,044</b>	<b>100%</b>	<b>1,017</b>	<b>100%</b>	<b>1,131</b>	<b>100%</b>
<b>Employee Members by Coverage Level: Health Net CanopyCare</b>										
Employee Only							73	46%	208	57%
Employee with Adult Dependent Only							<26	<1%	46	13%
Employee with Child Dependent Only							<26	<1%	34	9%
Employee with Child Dependents Only							<26	<1%	<26	3%
Employee with Adult and Child Dependents							33	21%	64	18%
<b>Total</b>							<b>157</b>	<b>100%</b>	<b>352</b>	<b>100%</b>
<b>Employee Members by Coverage Level: UHC PPO / UHC EPO</b>										
Employee Only										
Employee with Adult Dependent Only									<26	91%
Employee with Child Dependent Only										
Employee with Child Dependents Only										
Employee with Adult and Child Dependents									<26	9%
<b>Total</b>									<b>&lt;26</b>	<b>100%</b>

Dental Plan Enrollment: Employee Members and Dependents (All Employers)										
	2019		2020		2021		2022		2023	
<b>Employee Lives by Dental Plan</b>										
Delta Dental PPO	72,012	97%	68,212	97%	71,660	96%	70,100	97%	64,440	97%
DeltaCare USA DHMO	1,316	2%	1,220	2%	1,326	2%	1,287	1%	1,326	2%
UnitedHealthcare Dental DHMO	894	1%	882	1%	912	1%	956	1%	834	1%
<b>Total</b>	<b>74,222</b>	<b>100%</b>	<b>70,314</b>	<b>100%</b>	<b>73,898</b>	<b>100%</b>	<b>72,343</b>	<b>100%</b>	<b>66,600</b>	<b>100%</b>
<b>Employee Lives by Gender</b>										
Female	42,768	51%	43,213	50%	42,773	51%	41,761	51%	40,598	51%
Male	41,206	49%	41,595	49%	40,998	49%	39,735	49%	36,680	49%
Unspecified	<26	<1%	<26	<1%	33	<1%	36	<1%	76	<1%
<b>Total</b>	<b>83,974</b>	<b>100%</b>	<b>84,808</b>	<b>100%</b>	<b>83,804</b>	<b>100%</b>	<b>81,532</b>	<b>100%</b>	<b>79,354</b>	<b>100%</b>
<b>Employee Members by Gender</b>										
Female	19,866	48%	20,021	48%	19,736	48%	19,479	49%	19,180	49%
Male	21,480	52%	21,596	51%	21,138	51%	20,539	51%	20,213	51%
Unspecified	<26	<1%	<26	<1%	<26	<1%	<26	<1%	47	<1%
<b>Total</b>	<b>41,346</b>	<b>100%</b>	<b>41,617</b>	<b>100%</b>	<b>40,874</b>	<b>100%</b>	<b>40,018</b>	<b>100%</b>	<b>39,440</b>	<b>100%</b>

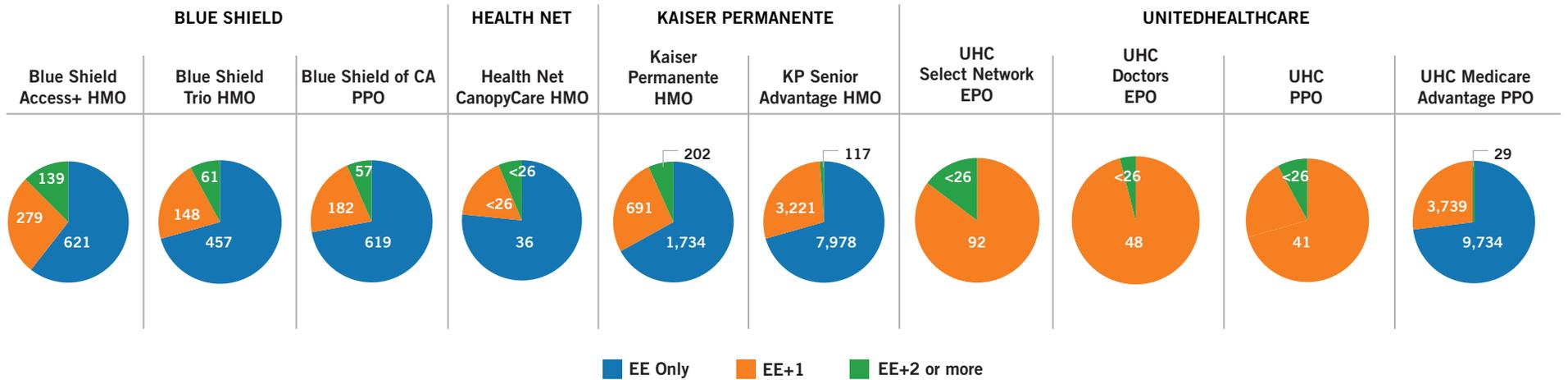
# RETIREE MEMBERS AND DEPENDENTS

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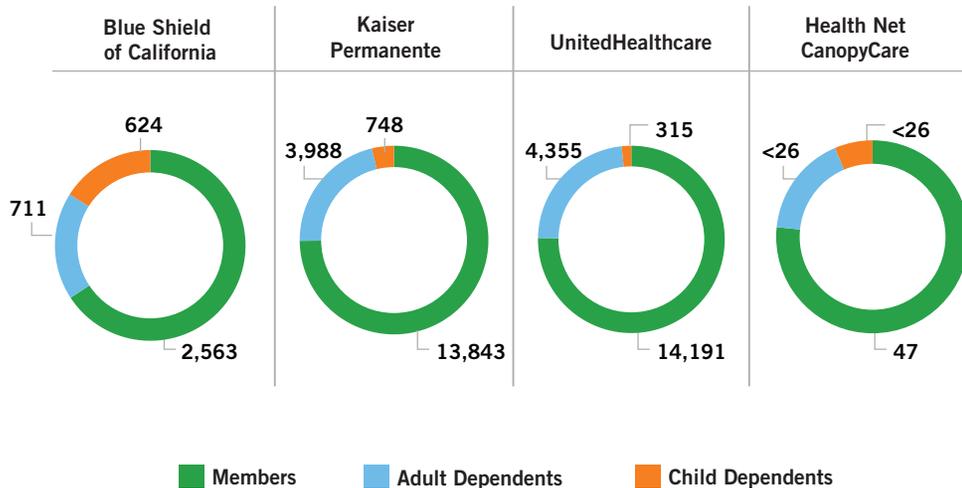
## Retiree Members and Dependents (All Employers)

- The number of Retiree lives medically enrolled increased by 783 lives to 41,501 from 40,718. Retiree members increased by 548 and retiree dependents increased by 235.
- The percentage of retirees vs. dependents enrolled in medical remained the same as last year with 74% retiree members and 26% retiree dependents.
- 14,011 Medicare-eligible retirees enrolled in UHC Medicare Advantage PPO and 11,316 retirees enrolled in Kaiser Permanente Senior Advantage.
- 781 non-Medicare retiree lives formerly in either Blue Shield Access+ HMO or Blue Shield Trio HMO transitioned into the new UHC EPO plans. 542 are enrolled in the UHC Select Network EPO and 239 are enrolled in the UHC Doctors EPO
- The average age of Medicare retiree lives enrolled in medical coverage is 75.07 and the average age of Non-Medicare retiree lives is 52.86.
- The number of retiree members and dependents enrolled in coverage who reside outside of the United States is 49. 94 members living outside of the United States have waived coverage.
- California continues to have the highest number of retirees and dependents enrolled at 91% (37,884). 14,790, or 35% of retirees live in San Francisco.

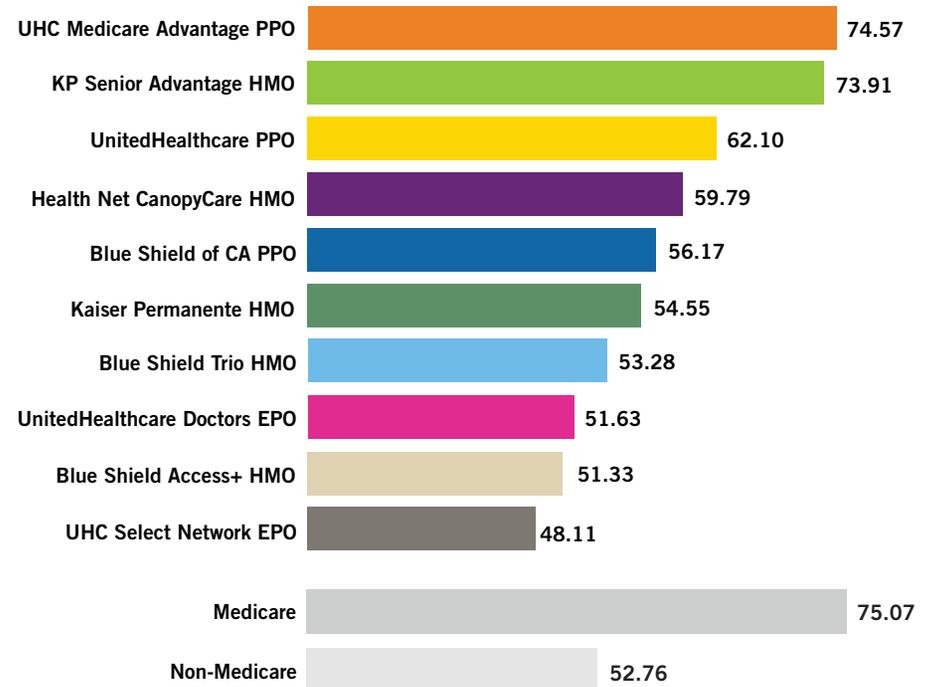
Medical Enrollment by Coverage Level: Retiree Members



Medical Enrollment by Dependent Type: Retirees and Dependents



Average Age by Medical Plan: Retirees and Dependents



Medical Plan Enrollment: Retiree Lives By California Counties

San Francisco	14,790	35%
San Mateo	8,268	19%
Contra Costa	4,707	11%
Alameda	3,744	9%
Marin	2,537	6%
Sonoma	1,957	5%
Solano	1,837	4%
Sacramento	947	2%
Santa Clara	477	1%
San Joaquin	421	1%
Placer	417	1%
Riverside	258	1%
Napa	239	1%
San Diego	209	<1%
Stanislaus	209	<1%
Los Angeles	204	<1%
Tuolumne	179	<1%
El Dorado	167	<1%
Nevada	122	<1%
Orange	103	<1%
Santa Cruz	94	<1%
Yolo	87	<1%
Lake	65	<1%
Mendocino	65	<1%
Monterey	63	<1%
Fresno	58	<1%
Butte	49	<1%
Shasta	46	<1%
Humboldt	43	<1%
San Luis Obispo	41	<1%
Amador	33	<1%
Calaveras	33	<1%
San Bernardino	31	<1%
Santa Barbara	31	<1%
Madera	27	<1%
Tulare	26	<1%
Kern	<26	<1%

Tehama	<26	<1%
Ventura	<26	<1%
Merced	<26	<1%
Sutter	<26	<1%
Mariposa	<26	<1%
Siskiyou	<26	<1%
Yuba	<26	<1%
Other CA Counties	48	<1%
<b>Total</b>	<b>42,788</b>	<b>100%</b>



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

Medical Plan Enrollment: Retiree Lives by State		
California	37,884	91%
Nevada	543	1%
Oregon	335	1%
Washington	307	1%
Texas	302	1%
Arizona	286	1%
Florida	262	1%
Hawaii	147	<1%
Idaho	126	<1%
Georgia	90	<1%
Colorado	89	<1%
New York	85	<1%
North Carolina	83	<1%
New Mexico	69	<1%
Tennessee	59	<1%
Louisiana	53	<1%
Utah	41	<1%
Virginia	41	<1%
Ohio	37	<1%
Montana	36	<1%
South Carolina	35	<1%
Michigan	34	<1%
Illinois	33	<1%
Massachusetts	33	<1%
Oklahoma	32	<1%
Pennsylvania	32	<1%
Maine	28	<1%
Wisconsin	27	<1%
Other States	306	1%
Outside USA	49	<1%
<b>Total</b>	<b>41,484</b>	<b>100%</b>

Medical Plan Waived: Retiree Members by State		
California	3,015	84%
Nevada	78	2%
Oregon	65	2%
Washington	46	1%
Texas	59	2%
Arizona	45	1%
Florida	36	1%
Hawaii	<26	<1%
Idaho	<26	<1%
Georgia	<26	<1%
Colorado	<26	<1%
New York	<26	<1%
North Carolina	<26	<1%
New Mexico	<26	<1%
Tennessee	<26	<1%
Louisiana	<26	<1%
Utah	<26	<1%
Virginia	<26	<1%
Ohio	<26	<1%
Montana	<26	<1%
South Carolina	<26	<1%
Michigan	<26	<1%
Illinois	<26	<1%
Massachusetts	<26	<1%
Oklahoma	<26	<1%
Pennsylvania	<26	<1%
Maine	<26	<1%
Wisconsin	<26	<1%
Other States	39	1%
<b>Total Waived</b>	<b>3,592</b>	<b>100%</b>

Medical Plan Enrolled and Waived: Retirees Lives by Country			
	Enrolled	Waived	Total
Philippines	<26	<26	34
Canada	<26	<26	<26
Spain	<26	<26	<26
Ireland	<26	<26	<26
Mexico	<26	<26	<26
France	<26	<26	<26
United Kingdom	<26	<26	<26
Italy	<26	<26	<26
Australia	<26	<26	<26
Israel		<26	<26
Thailand	<26		<26
Chile	<26	<26	<26
Peru		<26	<26
Colombia		<26	<26
Costa Rica	<26	<26	<26
Czech Republic		<26	<26
Germany		<26	<26
Hong Kong		<26	<26
Taiwan	<26	<26	<26
Netherlands	<26		<26
Belgium		<26	<26
Brazil	<26		<26
Switzerland		<26	<26
China		<26	<26
Greece		<26	<26
Guatemala		<26	<26
India		<26	<26
Japan		<26	<26
Nicaragua	<26		<26
New Zealand		<26	<26
Puerto Rico		<26	<26
Saudi Arabia		<26	<26
Scotland		<26	<26
Republic of Serbia		<26	<26
Swaziland		<26	<26
South Africa	<26		<26
<b>Total</b>	<b>49</b>	<b>94</b>	<b>143</b>

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

Medical Plan Enrollment: Retiree Members and Dependents										
	2019		2020		2021		2022		2023	
<b>Retiree vs. Dependent Lives</b>										
Retiree Members	28,785	75%	29,391	75%	29,918	74%	30,196	74%	30,744	74%
Dependents	9,785	25%	10,020	25%	10,347	26%	10,522	26%	10,757	26%
<b>Total</b>	<b>38,570</b>	<b>100%</b>	<b>39,411</b>	<b>100%</b>	<b>40,265</b>	<b>100%</b>	<b>40,718</b>	<b>100%</b>	<b>41,501</b>	<b>100%</b>
<b>Retirees by Coverage Level</b>										
<b>Non-Medicare</b>										
Retiree Only	3,877	13%	3,876	13%	3,674	12%	3,636	12%	3,467	11%
Retiree + 1	1,422	5%	1,380	4%	1,356	5%	1,377	5%	1,468	5%
Retiree + 2 or More	367	1%	381	1%	433	1%	436	1%	482	2%
<b>Medicare</b>	<b>23,119</b>	<b>80%</b>	<b>23,754</b>	<b>81%</b>	<b>24,455</b>	<b>81%</b>	<b>24,747</b>	<b>82%</b>	<b>25,327</b>	<b>82%</b>
Retiree Only	16,817	58%	17,213	59%	17,657	59%	17,798	59%	17,712	58%
Retiree + 1	6,166	21%	6,399	22%	6,646	22%	6,800	23%	7,363	24%
Retiree + 2 or More	136	<1%	142	<1%	152	<1%	149	<1%	252	1%
<b>Total</b>	<b>28,785</b>	<b>100%</b>	<b>29,391</b>	<b>100%</b>	<b>29,918</b>	<b>100%</b>	<b>30,196</b>	<b>100%</b>	<b>30,744</b>	<b>100%</b>
<b>Retiree Members by Plan</b>										
<b>Non-Medicare</b>										
Kaiser Permanente HMO	2,754	49%	2,766	49%	2,667	49%	2,631	9%	2,627	9%
Blue Shield Access+ HMO	1,268	22%	1,215	22%	1,176	22%	1,159	4%	1,039	3%
Blue Shield of CA PPO	788	14%	801	14%	809	15%	821	3%	858	3%
Blue Shield Trio HMO	856	15%	855	15%	811	15%	783	3%	666	2%
UHC Select Network EPO									95	<1%
Health Net CanopyCare HMO							<26	<1%	47	<1%
UHC PPO							51	<1%	43	<1%
UHC Doctors EPO									42	<1%
<b>Medicare</b>	<b>23,119</b>	<b>100%</b>	<b>23,754</b>	<b>100%</b>	<b>24,455</b>	<b>100%</b>	<b>24,747</b>	<b>100%</b>	<b>25,327</b>	<b>100%</b>
UHC Medicare Advantage PPO	12,522	54%	12,953	55%	13,356	54%	13,573	45%	14,011	46%
Kaiser Permanente Senior Advantage HMO	10,597	46%	10,801	45%	11,098	45%	11,174	37%	11,316	37%
<b>Total Retirees Members</b>	<b>28,785</b>	<b>100%</b>	<b>29,391</b>	<b>100%</b>	<b>29,918</b>	<b>100%</b>	<b>30,192</b>	<b>100%</b>	<b>30,744</b>	<b>100%</b>
<b>Retiree Lives by Plan</b>										
<b>Non-Medicare</b>										
Kaiser Permanente HMO	4,624	48%	4,631	48%	3,689	43%	4,478	47%	4,482	11%
Blue Shield Access+ HMO	2,389	25%	2,314	24%	2,289	27%	2,293	25%	1,714	4%
Blue Shield of CA PPO							1,101	3%	1,191	3%
Blue Shield Trio HMO	1,515	16%	1,488	15%	1,434	16%	1,366	14%	993	2%
UHC Select Network EPO									542	1%
UHC Doctors EPO									239	1%
UHC PPO	1,178	12%	1,219	13%	1,038	12%	329	<1%	90	<1%
Health Net CanopyCare HMO							<26	<1%	63	1%
<b>Medicare</b>	<b>28,864</b>	<b>100%</b>	<b>29,759</b>	<b>100%</b>	<b>30,514</b>	<b>100%</b>	<b>31,144</b>	<b>76%</b>	<b>32,187</b>	<b>78%</b>
UHC Medicare Advantage PPO	15,707	54%	16,296	55%	16,826	55%	17,136	55%	17,309	42%
Kaiser Permanente Senior Advantage HMO	13,157	46%	13,463	45%	13,688	44%	13,802	44%	14,197	34%
<b>Total Retiree Lives</b>	<b>38,570</b>	<b>100%</b>	<b>39,411</b>	<b>100%</b>	<b>38,964</b>	<b>100%</b>	<b>40,718</b>	<b>100%</b>	<b>41,485</b>	<b>100%</b>
<b>Medicare Split Carrier Enrollment</b>										
UHC MA PPO Members with BSC Dependents	554		570		538		519		Plan Choice Discontinued	
BSC Members with UHC MA PPO Dependents	154		163		159		161			
<b>Total</b>	<b>708</b>		<b>733</b>		<b>697</b>		<b>680</b>			

Medical Plan Enrollment: Retiree Members and Dependents										
	2019		2020		2021		2022		2023	
<b>Retiree Lives by Employer</b>										
City and County of San Francisco (CCSF)	30,141	78%	30,890	78%	31,731	78%	32,240	79%	33,054	79%
San Francisco Unified School District (SFUSD)	6,258	16%	6,199	16%	6,194	15%	6,136	15%	6,087	15%
City College of San Francisco (SFCCD)	1,646	4%	1,777	5%	1,766	4%	1,762	4%	1,785	4%
Superior Court of San Francisco (CRT)	525	1%	545	1%	574	1%	580	1%	575	1%
<b>Total</b>	<b>38,570</b>	<b>100%</b>	<b>39,411</b>	<b>100%</b>	<b>40,265</b>	<b>100%</b>	<b>40,718</b>	<b>100%</b>	<b>41,501</b>	<b>100%</b>
<b>Retiree Members by Employer</b>										
City and County of San Francisco (CCSF)	22,019	76%	22,556	77%	23,075	77%	23,395	77%	23,952	78%
San Francisco Unified School District (SFUSD)	5,054	18%	5,006	17%	5,007	17%	4,961	16%	4,934	16%
City College of San Francisco (SFCCD)	1,284	4%	1,385	5%	1,374	5%	1,373	5%	1,391	5%
Superior Court of San Francisco (CRT)	428	1%	444	1%	462	1%	467	2%	467	2%
<b>Total</b>	<b>28,785</b>	<b>100%</b>	<b>29,391</b>	<b>100%</b>	<b>29,918</b>	<b>100%</b>	<b>30,196</b>	<b>100%</b>	<b>30,744</b>	<b>100%</b>
<b>Retiree Lives by Medicare Enrollment and Gender</b>										
<b>Medicare</b>	<b>28,857</b>	<b>75%</b>	<b>29,749</b>	<b>76%</b>	<b>30,701</b>	<b>76%</b>	<b>31,126</b>	<b>76%</b>	<b>31,955</b>	<b>77%</b>
Female	15,954	55%	16,508	55%	17,103	56%	17,349	56%	17,808	42%
Male	12,903	45%	13,241	44%	13,598	44%	13,777	44%	14,147	34%
Unspecified	<26	<1%	<26	<1%	<26	<1%	<26	<1%	<26	<1%
<b>Non-Medicare</b>	<b>9,704</b>	<b>25%</b>	<b>9,651</b>	<b>24%</b>	<b>9,547</b>	<b>24%</b>	<b>9,571</b>	<b>24%</b>	<b>9,519</b>	<b>23%</b>
Female	5,563	57%	5,530	57%	5,445	57%	5,426	57%	5,371	13%
Male	4,141	43%	4,121	43%	4,102	43%	4,145	43%	4,148	10%
Unspecified	<26	<1%	<26	<1%	<26	<1%	<26	<1%	<26	<1%
<b>Total</b>	<b>38,570</b>	<b>100%</b>	<b>39,411</b>	<b>100%</b>	<b>40,265</b>	<b>100%</b>	<b>40,718</b>	<b>100%</b>	<b>41,185</b>	<b>100%</b>
<b>Retiree Members by Medicare Enrollment and Gender</b>										
<b>Medicare</b>	<b>23,112</b>	<b>80%</b>	<b>23,744</b>	<b>81%</b>	<b>24,441</b>	<b>82%</b>	<b>24,731</b>	<b>82%</b>	<b>25,320</b>	<b>82%</b>
Female	11,997	52%	12,401	52%	12,831	52%	13,002	53%	13,306	43%
Male	11,115	48%	11,343	48%	11,610	47%	11,729	47%	12,014	39%
Unspecified	<26	<1%	<26	<1%	<26	<1%	<26	<1%	<26	<1%
<b>Non-Medicare</b>	<b>5,664</b>	<b>20%</b>	<b>5,636</b>	<b>19%</b>	<b>5,462</b>	<b>18%</b>	<b>5,448</b>	<b>18%</b>	<b>5,417</b>	<b>18%</b>
Female	2,764	49%	2,768	49%	2,629	48%	2,581	47%	2,538	8%
Male	2,900	51%	2,868	51%	2,833	52%	2,867	53%	2,879	9.36%
Unspecified	<26	<1%	<26	<1%	<26	<1%	<26	<1%		
<b>Total</b>	<b>28,785</b>	<b>100%</b>	<b>29,391</b>	<b>100%</b>	<b>29,918</b>	<b>100%</b>	<b>30,196</b>	<b>100%</b>	<b>30,744</b>	<b>100%</b>
<b>Surviving Spouse Enrollment</b>										
Survivor	2,891	97%	2,928	97%	2,966	97%	2,956	97%	2,951	97%
Survivor Children	86	3%	92	3%	98	3%	98	3%	95	3%
<b>Total</b>	<b>2,977</b>	<b>100%</b>	<b>3,021</b>	<b>100%</b>	<b>3,064</b>	<b>100%</b>	<b>3,054</b>	<b>100%</b>	<b>3,046</b>	<b>100%</b>

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

Medical Plan Enrollment: Non-Medicare Retiree Members and Dependents										
	2019		2020		2021		2022		2023	
<b>Retiree Members by Coverage Level: Kaiser Permanente HMO</b>										
Retiree Only	1,869	68%	1,879	68%	1,787	67%	1,762	67%	1,734	66%
Retiree with Adult Dependent Only	610	22%	601	22%	578	22%	578	22%	563	21%
Retiree with Child Dependent Only	132	5%	131	5%	117	4%	113	4%	124	5%
Retiree with Child Dependents Only	<26	1%	<26	1%	28	1%	29	1%	33	1%
Retiree with Adult and Child Dependents	121	4%	134	5%	157	6%	149	6%	169	6%
<b>Total</b>	<b>2,732</b>	<b>100%</b>	<b>2,745</b>	<b>100%</b>	<b>2,667</b>	<b>100%</b>	<b>2,631</b>	<b>100%</b>	<b>2,623</b>	<b>100%</b>
<b>Retiree Members by Coverage Level: Blue Shield Access+ HMO</b>										
Retiree Only	797	63%	775	64%	719	61%	702	61%	621	60%
Retiree with Adult Dependent Only	246	19%	234	19%	236	20%	232	20%	205	20%
Retiree with Child Dependent Only	85	7%	74	6%	76	6%	80	7%	72	7%
Retiree with Child Dependents Only	<26	1%	<26	1%	<26	1%	<26	1%	<26	1%
Retiree with Adult and Child Dependents	126	10%	118	10%	128	11%	132	11%	128	12%
<b>Total</b>	<b>1,254</b>	<b>100%</b>	<b>1,201</b>	<b>100%</b>	<b>1,519</b>	<b>100%</b>	<b>1,146</b>	<b>100%</b>	<b>1,026</b>	<b>100%</b>
<b>Retiree Members by Coverage Level: Blue Shield Trio HMO</b>										
Retiree Only	612	71%	614	72%	570	70%	553	71%	457	69%
Retiree with Adult Dependent Only	141	16%	140	16%	144	18%	131	17%	120	18%
Retiree with Child Dependent Only	46	5%	30	4%	28	3%	37	5%	27	4%
Retiree with Child Dependents Only	<26	1%	<26	1%	<26	1%	<26	1%	<26	1%
Retiree with Adult and Child Dependents	62	7%	63	7%	61	8%	57	7%	54	8%
<b>Total</b>	<b>861</b>	<b>100%</b>	<b>847</b>	<b>100%</b>	<b>808</b>	<b>100%</b>	<b>778</b>	<b>100%</b>	<b>658</b>	<b>100%</b>
<b>Retiree Members by Coverage Level: Blue Shield of CA PPO</b>										
Retiree Only	599	76%	608	76%	599	74%	616	75%	619	72%
Retiree with Adult Dependent Only	156	20%	153	19%	159	20%	140	17%	155	18%
Retiree with Child Dependent Only	<26	2%	<26	2%	<26	2%	<26	3%	27	3%
Retiree with Child Dependents Only	<26	<1%	<26	<1%	<26	<1%	<26	1%	<26	1%
Retiree with Adult and Child Dependents	<26	2%	<26	2%	30	4%	40	5%	48	6%
<b>Total</b>	<b>755</b>	<b>100%</b>	<b>761</b>	<b>100%</b>	<b>788</b>	<b>100%</b>	<b>796</b>	<b>100%</b>	<b>849</b>	<b>100%</b>
<b>Retiree Members by Coverage Level: UHC PPO / UHC EPO</b>										
Retiree Only										
Retiree with Adult Dependent Only							43	87%	509	74%
Retiree with Child Dependent Only							<26	4%	52	8%
Retiree with Child Dependents Only							<26	4%	<26	<1%
Retiree with Adult and Child Dependents							<26	4%	123	18%
<b>Total</b>							<b>43</b>	<b>100%</b>	<b>684</b>	<b>100%</b>
<b>Retiree Members by Coverage Level: Health Net CanopyCare HMO</b>										
Retiree Only									36	77%
Retiree with Adult Dependent Only									<26	15%
Retiree with Child Dependent Only									<26	2%
Retiree with Child Dependents Only										
Retiree with Adult and Child Dependents									<26	6%
<b>Total</b>									<b>47</b>	<b>100%</b>

Medical Plan Enrollment: Medicare Retiree Members and Dependents										
	2019		2020		2021		2022		2023	
<b>Retiree Members by Coverage Level: KP Senior Advantage HMO</b>										
Retiree Only	7,475	71%	7,614	70%	7,842	71%	7,888	71%	7,978	71%
Retiree with Adult Dependent Only	2,918	28%	2,982	28%	3,057	28%	3,088	28%	3,148	28%
Retiree with Child Dependent Only	83	1%	83	1%	73	1%	77	1%	68	1%
Retiree with Child Dependents Only	<26	<1%	<26	<1%	<26	<1%	<26	<1%	<26	<1%
Retiree with Adult and Child Dependents	105	1%	112	1%	120	1%	114	1%	106	1%
<b>Total</b>	<b>10,581</b>	<b>100%</b>	<b>10,791</b>	<b>100%</b>	<b>11,092</b>	<b>100%</b>	<b>11,167</b>	<b>100%</b>	<b>11,300</b>	<b>100%</b>
<b>All Retiree Members by Coverage Level: UHC Medicare Advantage PPO</b>										
Retiree Only	9,342	75%	9,599	74%	9,814	73%	9,910	73%	9,734	72%
Retiree with Adult Dependent Only	3,130	25%	3,279	25%	3,478	26%	3,584	26%	3,693	27%
Retiree with Child Dependent Only	28	<1%	33	<1%	38	<1%	51	<1%	41	<1%
Retiree with Child Dependents Only			<26	<1%	<26	<1%	<26	<1%		
Retiree with Adult and Child Dependents	<26	<1%	<26	<1%	<26	<1%	27	<1%	29	<1%
<b>Total</b>	<b>12,500</b>	<b>100%</b>	<b>12,911</b>	<b>100%</b>	<b>13,330</b>	<b>100%</b>	<b>13,572</b>	<b>100%</b>	<b>13,497</b>	<b>100%</b>

Dental and Vision Plan Enrollment: Retiree Members and Dependents										
	2019		2020		2021		2022		2023	
<b>Total Dental Plan Enrollment Retirees vs. Dependents</b>										
Retiree Members	22,244	70%	23,131	70%	23,274	69%	24,515	70%	25,204	70%
Dependents	9,423	30%	9,845	30%	10,274	30%	10,596	30%	10,885	30%
<b>Total</b>	<b>31,667</b>	<b>100%</b>	<b>32,976</b>	<b>100%</b>	<b>33,548</b>	<b>100%</b>	<b>35,111</b>	<b>100%</b>	<b>36,089</b>	<b>100%</b>
<b>Retiree Lives by Dental Plan</b>										
Delta Dental PPO	29,116	67%	30,493	69%	31,175	70%	32,849	71%	33,881	75%
DeltaCare USA DHMO	1,527	4%	1,412	3%	1,274	3%	1,204	3%	1,174	3%
UnitedHealthcare Dental DHMO	1,024	2%	1,071	2%	1,099	2%	1,058	2%	1,034	2%
Waived	11,677	27%	11,415	26%	11,168	25%	11,065	24%	9,042	20%
<b>Total</b>	<b>43,344</b>	<b>100%</b>	<b>44,391</b>	<b>100%</b>	<b>44,716</b>	<b>100%</b>	<b>46,176</b>	<b>100%</b>	<b>45,131</b>	<b>100%</b>
<b>Retiree Members by Dental Plan</b>										
Delta Dental PPO	20,342	64%	21,290	66%	21,521	66%	22,830	68%	23,542	69%
DeltaCare USA DHMO	1,122	4%	1,031	3%	942	3%	904	3%	879	3%
UnitedHealthcare Dental DHMO	780	2%	810	2%	811	2%	781	2%	783	2%
Waived	9,486	30%	9,339	29%	9,182	28%	9,148	33%	9,042	26%
<b>Total</b>	<b>31,730</b>	<b>100%</b>	<b>32,470</b>	<b>100%</b>	<b>32,456</b>	<b>100%</b>	<b>33,663</b>	<b>100%</b>	<b>34,246</b>	<b>100%</b>
<b>Total VSP Vision Premier Plan Enrollment by Retiree Members</b>										
Retiree only	3,019	62%	3,525	62%	3,812	62%	4,213	63%	4,647	63%
Retiree +1	1,731	36%	1,988	35%	2,137	34%	2,314	34%	2,526	34%
Retiree +2 or More	106	2%	130	2%	163	2%	194	3%	213	3%
<b>Total</b>	<b>4,856</b>	<b>100%</b>	<b>5,643</b>	<b>100%</b>	<b>6,112</b>	<b>100%</b>	<b>6,721</b>	<b>100%</b>	<b>7,386</b>	<b>100%</b>

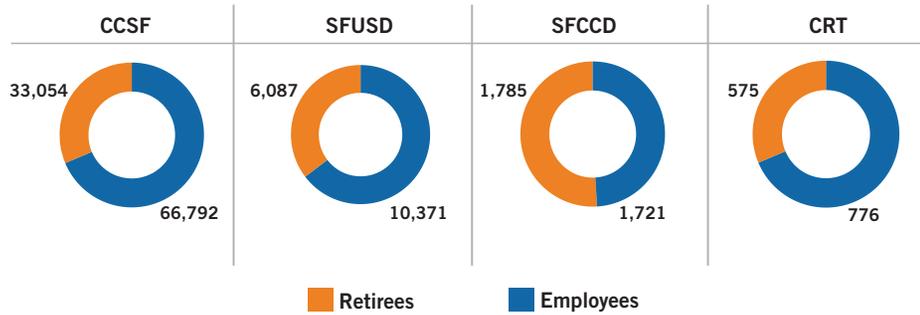
# EMPLOYERS

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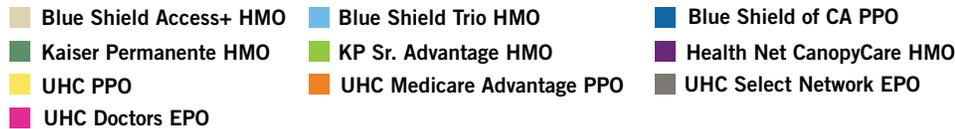
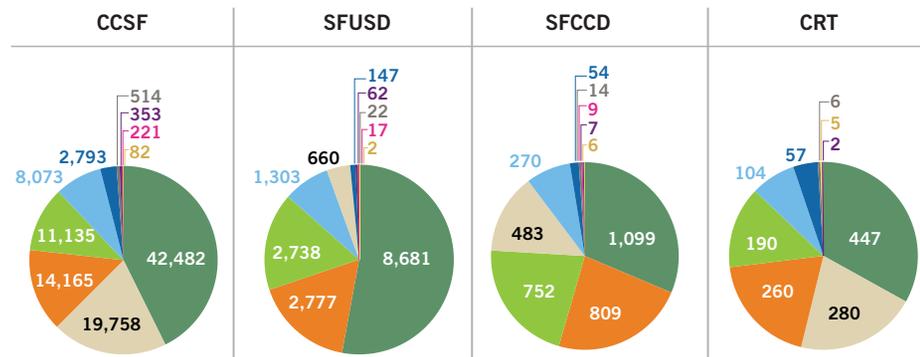
## Employers

- Of 121,161 total lives, the City and County of San Francisco has the largest percentage of active and retiree lives at 82.4%. The San Francisco Unified School District has 13.3% followed by City College of San Francisco at 2.9% and the Superior Court of San Francisco with 1.1%.
- Of the total number of lives by employer, the proportion of retiree lives to active employees is: 51.66% for City College of San Francisco, 43.12% for Superior Court of San Francisco, 33.18% for City and County of San Francisco, and San Francisco Unified School District with 37.10%.
- Proportional enrollment in Kaiser Permanente HMO vs other plans increased for active lives across all 4 employers. SFUSD has the highest proportion of employee lives enrolled in Kaiser Permanente HMO, compared to other employers. SFUSD employees lives jumped to 80%. City and County of San Francisco, increased by 1% to 59%. Superior Court employees increased to 51%, and 59% of City College of San Francisco employee lives enrolled in Kaiser Permanente.
- For all employers, the average age of lives is highest for City College of San Francisco at 59.24 years and lowest for City and County of San Francisco at 46.55 years. The average age for the San Francisco Unified School District is 53.15 and the Superior Court of San Francisco is 51.53. Each employer's active lives' average age is older than previous year.
- All 4 employers have a decrease in enrolled lives. City and County of San Francisco decreased total number of lives enrolled in medical plans from 101,101 in 2022 to 99,876 in 2023. Superior Court decreased by 28 lives to 1,351. City College decreased by 312 lives to 3,506 and SF Unified School District decreased by 497 lives to 16,458.

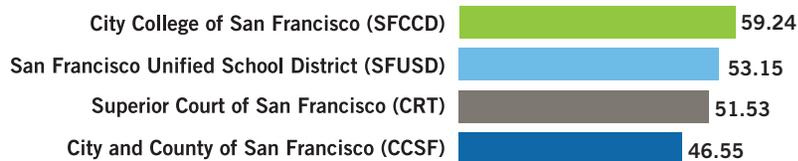
Medical Enrollment: Retiree vs. Employee Lives



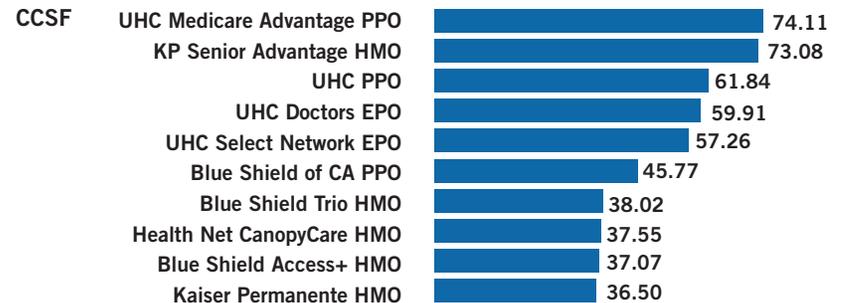
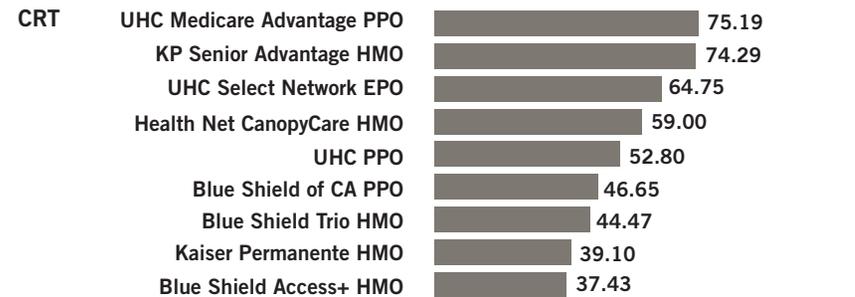
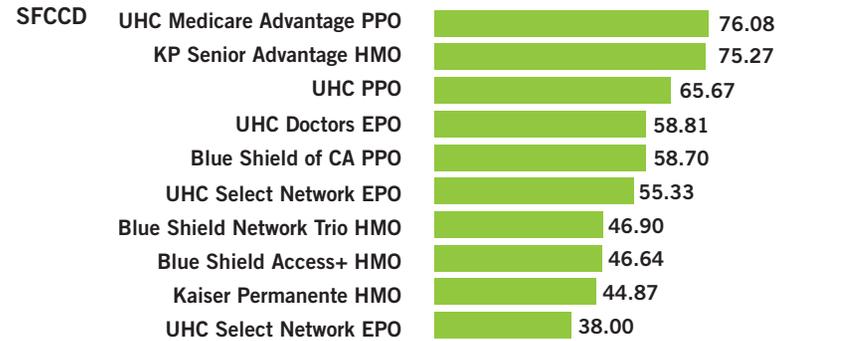
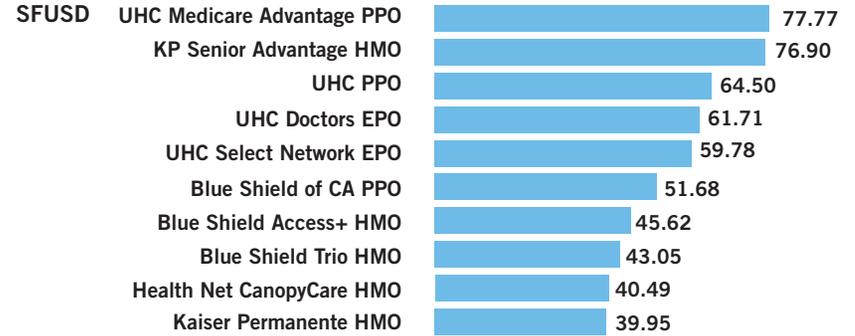
Medical Enrollment: All Lives by Employer



Average Age by Employer: All Lives



Average Age by Plan and Employer: All Lives



## City and County of San Francisco (CCSF)

City and County of San Francisco: Medical Plan Enrollment Year-by-Year										
	2019		2020		2021		2022		2023	
<b>CCSF Medical Plans All Lives</b>										
All Employee and Retiree Lives	99,588		101,159		101,235		100,101		99,846	
<b>CCSF Medical Plans Member vs. Dependent Lives</b>										
All Members	54,097	54%	54,905	54%	54,853	54%	54,624	55%	55,055	55%
All Dependents	45,491	46%	46,254	46%	46,382	46%	45,477	45%	44,791	45%
<b>Total</b>	<b>99,588</b>	<b>100%</b>	<b>101,159</b>	<b>100%</b>	<b>101,235</b>	<b>100%</b>	<b>100,101</b>	<b>100%</b>	<b>99,846</b>	<b>100%</b>
<b>CCSF: Employee Members by Medical Plan</b>										
Kaiser Permanente HMO	18,368	57%	18,658	58%	18,511	58%	18,181	58%	18,218	59%
Blue Shield Access+ HMO	8,391	26%	8,526	26%	8,352	26%	8,172	26%	8,063	26%
Blue Shield Trio HMO	4,356	14%	4,213	13%	3,956	12%	3,776	12%	3,448	11%
Blue Shield of CA PPO	963	3%	952	3%	959	3%	939	3%	1,042	3%
Health Net CanopyCare HMO							155	<1%	311	1%
UHC Select Network EPO									<26	<1%
UHC Doctors EPO									<26	<1%
UHC PPO									<26	<1%
<b>Total</b>	<b>32,078</b>	<b>100%</b>	<b>32,349</b>	<b>100%</b>	<b>31,778</b>	<b>100%</b>	<b>31,223</b>	<b>100%</b>	<b>31,102</b>	<b>100%</b>
<b>CCSF: Retiree Members by Medical Plan</b>										
UHC Medicare Advantage PPO	9,433	43%	9,821	43%	10,216	44%	10,457	45%	10,868	45%
Kaiser Permanente Senior Advantage HMO	7,636	35%	7,838	35%	8,097	35%	8,188	35%	8,348	35%
Kaiser Permanente HMO	2,375	11%	2,372	11%	2,308	10%	2,268	10%	2,256	9%
Blue Shield Access+ HMO	1,143	5%	1,082	5%	1,048	5%	1,042	4%	946	4%
Blue Shield of CA PPO	692	3%	704	3%	714	3%	728	3%	771	3%
Blue Shield Trio HMO	740	3%	739	3%	692	3%	661	3%	569	2%
UHC Select Network EPO									80	<1%
Health Net CanopyCare HMO							<26	<1%	42	<1%
UHC PPO							47	<1%	38	<1%
UHC Doctors EPO									34	<1%
<b>Total</b>	<b>22,019</b>	<b>100%</b>	<b>22,556</b>	<b>100%</b>	<b>23,075</b>	<b>100%</b>	<b>23,991</b>	<b>100%</b>	<b>23,952</b>	<b>100%</b>
<b>City and County of San Francisco: Other Plan Enrollment Year-by-Year</b>										
<b>CCSF Employee Members Flexible Spending Accounts</b>										
Healthcare FSA	5,513	17%	6,327	20%	5,927	19%	6,548	21%	7,185	23%
Child Care Dependent Care FSA	1,342	4%	1,483	5%	887	3%	1,278	4%	1,446	5%
<b>CCSF Employee Lives by Vision Premier Plan</b>										
EE Only	3,215	33%	4,001	30%	4,258	38%	4,628	38%	5,259	39%
EE+1	2,720	28%	3,307	25%	3,452	30%	3,658	30%	3,917	29%
EE+2 or More	2,688	28%	3,375	25%	3,625	32%	3,859	32%	4,150	31%
<b>Total</b>	<b>9,658</b>	<b>100%</b>	<b>13,445</b>	<b>100%</b>	<b>11,335</b>	<b>100%</b>	<b>12,145</b>	<b>100%</b>	<b>13,326</b>	<b>100%</b>
<b>CCSF Retiree Lives by Vision Premier Plan</b>										
EE Only	3,020	59%	2,757	55%	3,011	61%	3,317	61%	3,711	61%
EE+1	1,731	34%	1,667	33%	1,799	36%	1,979	36%	2,171	36%
EE+2 or More	104	2%	120	3%	154	3%	179	3%	202	3%
<b>Total</b>	<b>5,088</b>	<b>100%</b>	<b>5,007</b>	<b>100%</b>	<b>4,964</b>	<b>100%</b>	<b>5,475</b>	<b>100%</b>	<b>6,084</b>	<b>100%</b>

City and County of San Francisco Employees: Medical Plan Enrollment				
	2022		2023	
<b>CCSF Employee Members vs. Dependents</b>				
Active Employee Members	31,229	46%	31,103	47%
Adult Dependents of Employees	13,047	19%	12,684	19%
Child Dependents of Employees	23,585	35%	23,005	34%
<b>Total</b>	<b>67,861</b>	<b>100%</b>	<b>66,792</b>	<b>100%</b>
<b>CCSF Employee Lives by Medical Plan</b>				
Kaiser Permanente HMO	39,547	58%	39,093	59%
Blue Shield Access+ HMO	18,504	27%	18,168	27%
Blue Shield Trio HMO	7,904	12%	7,211	11%
Blue Shield of CA PPO	1,566	2%	1,710	3%
Health Net CanopyCare HMO	312	<1%	566	1%
UHC Select Network EPO			<26	<1%
UHC Doctors EPO			<26	<1%
UHC PPO			<26	<1%
<b>Total</b>	<b>67,833</b>	<b>100%</b>	<b>66,792</b>	<b>100%</b>
<b>CCSF Employee Members by Medical Plan Enrollment Level</b>				
Kaiser Permanente HMO EE Only	7,584	24%	7,737	25%
Kaiser Permanente HMO EE+1	4,753	15%	4,758	15%
Kaiser Permanente HMO EE+2 or More	5,844	19%	5,723	18%
<b>Total</b>	<b>18,181</b>	<b>58%</b>	<b>18,218</b>	<b>59%</b>
Blue Shield Access+ HMO EE Only	3,030	10%	3,018	10%
Blue Shield Access+ HMO EE+1	2,341	7%	2,274	7%
Blue Shield Access+ HMO EE+2 or More	2,801	9%	2,771	9%
Blue Shield of CA PPO EE Only	621	2%	694	2%
Blue Shield of CA PPO EE+1	161	1%	180	1%
Blue Shield of CA PPO EE+2 or More	157	1%	168	1%
Blue Shield Trio HMO EE Only	1,707	5%	1,551	5%
Blue Shield Trio HMO EE+1	937	3%	866	3%
Blue Shield Trio HMO EE+2 or More	1,132	4%	1,031	3%
<b>Total</b>	<b>12,887</b>	<b>41%</b>	<b>12,553</b>	<b>40%</b>
UHC Doctors EPO EE +1			<26	<1%
UHC PPO EE+1	<26	<1%	<26	<1%
UHC Select Network EE+1			<26	<1%
UHC Select Network EE+2 or More			<26	<1%
<b>Total</b>	<b>&lt;26</b>	<b>&lt;1%</b>	<b>&lt;26</b>	<b>&lt;1%</b>
Health Net CanopyCare HMO EE Only	72	<1%	172	1%
Health Net CanopyCare HMO EE+1	39	<1%	71	0%
Health Net CanopyCare HMO EE+2 or More	44	<1%	68	0%
<b>Total</b>	<b>155</b>	<b>&lt;1%</b>	<b>311</b>	<b>1%</b>
<b>Waived</b>	<b>1,812</b>	<b>5%</b>	<b>396</b>	<b>1%</b>
<b>Total</b>	<b>33,035</b>	<b>100%</b>	<b>31,498</b>	<b>100%</b>

City and County of San Francisco Retirees: Medical Plan Enrollment				
	2022		2023	
<b>CCSF Retiree Members vs. Dependents</b>				
CCSF Retiree Members	23,395	73%	23,952	73%
Adult Dependents of Retirees	7,360	23%	7,335	23%
Child Dependents of Retirees	1,485	5%	1,552	5%
<b>Total</b>	<b>32,240</b>	<b>100%</b>	<b>33,039</b>	<b>100%</b>
<b>CCSF Retiree Lives by Medical Plan</b>				
UHC Medicare Advantage PPO	13,581	42%	14,146	43%
Kaiser Permanente Senior Advantage HMO	10,914	34%	11,133	34%
Kaiser Permanente HMO	3,353	10%	3,389	10%
Blue Shield Access+ HMO	2,117	7%	1,590	5%
Blue Shield of CA PPO	985	3%	1,083	3%
Blue Shield Trio HMO	1,186	4%	862	2%
UHC Select Network EPO			501	2%
UHC Doctors EPO			214	1%
UHC PPO	97	<1%	80	<1%
Health Net CanopyCare HMO			42	<1%
<b>Total</b>	<b>32,233</b>	<b>100%</b>	<b>33,040</b>	<b>100%</b>
<b>CCSF Retiree Members by Medical Plan and Enrollment Level</b>				
Kaiser Permanente HMO EE Only	5,601	24%	1,459	6%
Kaiser Permanente HMO EE+1	2,488	11%	605	3%
Kaiser Permanente HMO EE+2 or More	99	<1%	192	1%
KP Senior Advantage HMO EE Only	1,484	6%	5,690	24%
KP Senior Advantage HMO EE+1	616	3%	2,565	11%
KP Senior Advantage HMO EE+2 or More	168	1%	94	<1%
<b>Total</b>	<b>10,456</b>	<b>44%</b>	<b>10,605</b>	<b>44%</b>
Blue Shield Access+ HMO EE Only	611	3%	551	2%
Blue Shield Access+ HMO EE+1	289	1%	261	1%
Blue Shield Access+ HMO EE+2 or More	142	1%	134	1%
Blue Shield of CA PPO EE Only	545	2%	549	2%
Blue Shield of CA PPO EE+1	141	1%	168	1%
Blue Shield of CA PPO EE+2 or More	44	<1%	54	<1%
Blue Shield Trio HMO EE Only	452	2%	384	2%
Blue Shield Trio HMO EE+1	154	1%	129	1%
Blue Shield Trio HMO EE+2 or More	55	<1%	56	<1%
<b>Total</b>	<b>2,433</b>	<b>10%</b>	<b>2,286</b>	<b>10%</b>
UHC Doctors EPO EE+1			32	<1%
UHC Doctors EPO EE+2 or More			<26	<1%
UHC PPO EE+1	41	<1%	35	<1%
UHC PPO EE+2 or More	<26	<1%	<26	<1%
UHC Select Network EPO EE+1			66	<1%
UHC Select Network EPO EE+2 or More			<26	<1%
UHC Medicare Advantage PPO EE Only	7,467	32%	7,300	30%
UHC Medicare Advantage PPO EE+1	2,966	13%	3,442	14%
UHC Medicare Advantage PPO EE+2 or More	<26	<1%	126	1%
<b>Total</b>	<b>10,474</b>	<b>45%</b>	<b>11,020</b>	<b>45%</b>
Health Net CanopyCare HMO EE Only	<26	<1%	32	<1%
Health Net CanopyCare HMO EE +1	<26	<1%	<26	<1%
Health Net CanopyCare HMO EE +2 or More	<26	<1%	<26	<1%
<b>Total</b>	<b>&lt;26</b>	<b>&lt;1%</b>	<b>42</b>	<b>&lt;1%</b>
<b>Waived</b>	<b>2,640</b>	<b>10%</b>	<b>2,814</b>	<b>11%</b>
<b>Total</b>	<b>26,186</b>	<b>100%</b>	<b>26,767</b>	<b>100%</b>

City and County of San Francisco Employees: Dental Plan Enrollment				
	2022		2023	
<b>CCSF Employee by Dental Plan and Enrollment Level</b>				
Delta Dental PPO EE Only	11,204	36%	11,199	36%
Delta Dental PPO EE+1	7,705	25%	7,611	25%
Delta Dental PPO EE+2 or More	11,177	36%	10,810	35%
<b>Total</b>	<b>30,086</b>	<b>96%</b>	<b>29,620</b>	<b>96%</b>
DentalCare USA DHMO EE Only	462	1%	571	2%
DentalCare USA DHMO EE+1	135	<1%	137	<1%
DentalCare USA DHMO EE+2 or More	144	<1%	140	<1%
<b>Total</b>	<b>741</b>	<b>2%</b>	<b>848</b>	<b>100%</b>
UnitedHealthcare Dental DHMO EE Only	314	1%	297	1%
UnitedHealthcare Dental DHMO EE+1	110	<1%	97	<1%
UnitedHealthcare Dental DHMO EE+2	112	<1%	95	<1%
<b>Total</b>	<b>536</b>	<b>2%</b>	<b>489</b>	<b>2%</b>
<b>Waived</b>	<b>1,576</b>	<b>100%</b>	<b>542</b>	<b>100%</b>
<b>Total*</b>	<b>32,939</b>	<b>100%</b>	<b>31,499*</b>	<b>100%</b>

City and County of San Francisco Retirees: Dental Plan Enrollment				
	2022		2023	
<b>CCSF Retirees by Dental Plan and Enrollment Level</b>				
Delta Dental PPO EE Only	10,803	55%	11,174	55%
Delta Dental PPO EE+1	6,652	34%	6,859	34%
Delta Dental PPO EE+2 or More	772	4%	807	4%
<b>Total</b>	<b>18,227</b>	<b>93%</b>	<b>18,840</b>	<b>93%</b>
DentalCare USA DHMO EE Only	529	3%	527	3%
DentalCare USA DHMO EE+1	208	1%	202	1%
DentalCare USA DHMO EE+2 or More	<26	<1%	<26	<1%
<b>Total</b>	<b>737</b>	<b>4%</b>	<b>729</b>	<b>4%</b>
UnitedHealthcare Dental DHMO EE Only	425	2%	439	2%
UnitedHealthcare Dental DHMO EE+1	169	1%	164	1%
UnitedHealthcare Dental DHMO EE+2	<26	<1%	<26	<1%
<b>Total</b>	<b>594</b>	<b>3%</b>	<b>618</b>	<b>3%</b>
<b>Waived</b>	<b>9,148</b>	<b>100%</b>	<b>6,566</b>	<b>24%</b>
<b>Total</b>	<b>25,962</b>	<b>100%</b>	<b>26,766</b>	<b>100%</b>

\*This includes 37 members in the County Transportation Authority

## San Francisco Unified School District (SFUSD)

SFUSD: Medical / Vision Plan Enrollment Year-by-Year										
	2019		2020		2021		2022		2023	
<b>SFUSD Medical Plans All Lives</b>										
All Employee and Retiree Lives	17,246		17,531		17,382		16,955		16,458	
<b>SFUSD Medical Plans Member vs. Dependent Lives</b>										
All Members	12,352	72%	12,501	71%	12,415	57%	12,200	72%	11,910	72%
All Dependents	4,894	28%	5,030	29%	4,967	43%	4,755	28%	4,548	28%
<b>Total</b>	<b>17,246</b>	<b>100%</b>	<b>17,531</b>	<b>100%</b>	<b>17,382</b>	<b>100%</b>	<b>16,955</b>	<b>100%</b>	<b>16,458</b>	<b>100%</b>
<b>SFUSD Employee Members by Medical Plan</b>										
Kaiser Permanente HMO	5,717	78%	5,983	80%	5,990	81%	5,856	81%	5,647	81%
Blue Shield Trio HMO	972	13%	965	13%	909	12%	893	12%	798	11%
Blue Shield Access+ HMO	514	7%	469	6%	440	6%	425	6%	392	6%
Blue Shield of CA PPO	95	1%	78	1%	69	1%	64	1%	79	1%
Health Net CanopyCare HMO							<26	<1%	59	<1%
UHC EPO (Doctors and Select Network)									<26	<1%
<b>Total</b>	<b>7,298</b>	<b>100%</b>	<b>7,495</b>	<b>100%</b>	<b>7,408</b>	<b>100%</b>	<b>7,238</b>	<b>100%</b>	<b>6,976</b>	<b>100%</b>
<b>SFUSD Retiree Members by Medical Plan</b>										
UHC Medicare Advantage PPO	2,296	46%	2,292	46%	2,818	45%	2,268	46%	2,253	46%
Kaiser Permanente Senior Advantage HMO	2,266	45%	2,241	45%	2,799	45%	2,257	45%	2,227	45%
Kaiser Permanente HMO	268	5%	262	5%	297	5%	242	5%	254	5%
Blue Shield Trio HMO	88	2%	76	2%	125	2%	82	2%	64	1%
Blue Shield Access+ HMO	73	1%	74	1%	88	2%	59	1%	48	<1%
Blue Shield of CA PPO	63	1%	61	1%	67	1%	52	1%	46	<1%
UHC EPO (Doctors and Select Network)									38	<1%
UHC PPO							<26	<1%	<26	<1%
<b>Total</b>	<b>5,054</b>	<b>100%</b>	<b>5,006</b>	<b>100%</b>	<b>6,194</b>	<b>100%</b>	<b>4,960</b>	<b>100%</b>	<b>4,934</b>	<b>100%</b>
<b>SFUSD Employee Members by VSP Vision Premier Plan and Enrollment Level</b>										
EE Only	547	61%	700	60%	759	64%	776	62%	920	64%
EE +1	185	20%	221	19%	254	21%	279	22%	317	22%
EE +2 or More	136	15%	171	15%	175	15%	194	16%	202	14%
<b>Total</b>	<b>904</b>	<b>100%</b>	<b>1,165</b>	<b>100%</b>	<b>1,188</b>	<b>100%</b>	<b>1,249</b>	<b>100%</b>	<b>1,439</b>	<b>100%</b>
<b>SFUSD Retiree Members by VSP Vision Premier Plan and Enrollment Level</b>										
EE Only	462	63%	535	63%	565	70%	627	73%	647	72%
EE +1	210	29%	228	27%	236	29%	229	27%	245	27%
EE +2 or More	<26	<1%	<26	<1%	<26	1%	<26	1%	<26	1%
<b>Total</b>	<b>672</b>	<b>100%</b>	<b>765</b>	<b>100%</b>	<b>801</b>	<b>100%</b>	<b>856</b>	<b>100%</b>	<b>892</b>	<b>100%</b>

Employers / SFUSD – Table – Employees vs. Retirees by Individual Plan and Coverage Level

SFUSD Employees: Medical Plan Enrollment				
	2022		2023	
<b>SFUSD Employee Members vs. Dependents</b>				
Active Employee Members	7,239	67%	6,976	67%
Adult Dependents of Employees	1,377	13%	1,273	12%
Child Dependents of Employees	2,203	20%	2,074	20%
<b>Total</b>	<b>10,819</b>	<b>100%</b>	<b>10,323</b>	<b>100%</b>
<b>SFUSD Employee Lives by Medical Plan</b>				
Kaiser Permanente HMO	8,669	80%	8,346	80%
Blue Shield Trio HMO	1,407	13%	1,215	11%
Blue Shield Access+ HMO	659	6%	606	6%
Blue Shield of CA PPO	82	1%	95	<1%
Health Net CanopyCare HMO	<26	<1%	59	<1%
UHC PPO				
UHC EPO (Doctors and Select Network)			<26	<1%
<b>Total</b>	<b>10,817</b>	<b>100%</b>	<b>10,321</b>	<b>100%</b>
<b>SFUSD Employee Members by Medical Plan and Enrollment Level</b>				
Kaiser Permanente HMO EE Only	4,164	58%	4,003	57%
Kaiser Permanente HMO EE+1	1,007	14%	991	14%
Kaiser Permanente HMO EE+2 or More	685	9%	653	9%
<b>Total</b>	<b>5,856</b>	<b>81%</b>	<b>5,647</b>	<b>81%</b>
Blue Shield Access+ HMO EE Only	291	4%	267	4%
Blue Shield Access+ HMO EE+1	73	1%	71	1%
Blue Shield Access+ HMO EE+2 or More	61	1%	54	1%
Blue Shield of CA PPO EE Only	48	1%	67	1%
Blue Shield of CA PPO EE+1	<26	<1%	<26	<1%
Blue Shield of CA PPO EE+2 or More	<26	<1%	<26	<1%
Blue Shield Trio HMO EE Only	611	8%	568	8%
Blue Shield Trio HMO EE+1	150	2%	122	2%
Blue Shield Trio HMO EE+2 or More	132	2%	108	2%
<b>Total</b>	<b>1,366</b>	<b>19%</b>	<b>1,269</b>	<b>18%</b>
UHC EPO (Doctors and Select Network) E+1			<26	<1%
<b>Total</b>			<b>&lt;26</b>	<b>&lt;1%</b>
Health Net CanopyCare HMO EE Only	<26	<1%	32	<1%
Health Net CanopyCare HMO EE+1			<26	<1%
Health Net CanopyCare HMO EE+2 or More			<26	<1%
<b>Total</b>	<b>&lt;26</b>	<b>&lt;1%</b>	<b>59</b>	<b>1%</b>
<b>Waived</b>	<b>950</b>	<b>12%</b>	<b>1,011</b>	<b>13%</b>
<b>Total</b>	<b>8,189</b>	<b>100%</b>	<b>7,987</b>	<b>100%</b>

SFUSD Retirees: Medical Plan Enrollment				
	2022		2023	
<b>SFUSD Retiree Members vs. Dependents</b>				
Retiree Members	4,961	81%	4,934	81%
Adult Dependents of Retirees	1,090	18%	1,071	17%
Child Dependents of Retirees	85	1%	81	1%
<b>Total</b>	<b>6,136</b>	<b>100%</b>	<b>6,086</b>	<b>100%</b>
<b>SFUSD Retiree Lives by Medical Plan</b>				
Kaiser Permanente Senior Advantage HMO	2,784	45%	2,738	45%
UHC Medicare Advantage PPO	2,775	45%	2,736	45%
Kaiser Permanente HMO	312	5%	355	5%
Blue Shield Trio HMO	125	2%	88	2%
UHC EPO (Doctors and Select Network)			78	1%
Blue Shield Access+ HMO	80	1%	54	<1%
Blue Shield of CA PPO	58	1%	52	<1%
Health Net CanopyCare HMO			<26	<1%
UHC PPO	<26	<1%	<26	1%
<b>Total</b>	<b>6,134</b>	<b>100%</b>	<b>6,081</b>	<b>100%</b>
<b>SFUSD Retiree Members by Medical Plan and Enrollment Level</b>				
Kaiser Permanente HMO EE Only	181	4%	181	4%
Kaiser Permanente HMO EE+1	54	1%	66	1%
Kaiser Permanente HMO EE+2 or More	<26	<1%	<26	<1%
Kaiser Permanente Senior Advantage HMO EE Only	1,748	35%	1,735	35%
Kaiser Permanente Senior Advantage HMO EE+1	493	10%	477	10%
Kaiser Permanente Senior Advantage HMO EE+2 or More	<26	<1%	<26	<1%
<b>Total</b>	<b>2,476</b>	<b>50%</b>	<b>2,481</b>	<b>50%</b>
Blue Shield Access+ HMO EE Only	51	1%	43	1%
Blue Shield Access+ HMO EE+1	<26	<1%	<26	<1%
Blue Shield Access+ HMO EE+2 or More	<26	<1%	<26	<1%
Blue Shield of CA PPO EE Only	46	1%	41	1%
Blue Shield of CA PPO EE+1	<26	<1%	<26	1%
Blue Shield of CA PPO EE+2 or More			<26	1%
Blue Shield Trio HMO EE Only	67	1%	48	1%
Blue Shield Trio HMO EE+1	<26	<1%	<26	<1%
Blue Shield Trio HMO EE+2 or More	<26	<1%	<26	<1%
<b>Total</b>	<b>164</b>	<b>4%</b>	<b>158</b>	<b>3%</b>
UHC EPO (Doctors and Select Network) EE+1			36	1%
UHC EPO (Doctors and Select Network) EE+2 or More			<26	1%
UHC PPO EE+1			<26	1%
UHC Medicare Advantage PPO EE Only	1,784	36%	1,775	36%
UHC Medicare Advantage PPO EE+1	480	10%	474	10%
UHC Medicare Advantage PPO EE+2 or More	<26	<1%	<26	<1%
<b>Total</b>	<b>2,264</b>	<b>46%</b>	<b>2,285</b>	<b>47%</b>
Health Net CanopyCare HMO EE Only			<26	<1%
Health Net CanopyCare HMO EE+1			<26	<1%
<b>Total</b>			<26	<1%
<b>Waived</b>	<b>597</b>	<b>11%</b>	<b>640</b>	<b>13%</b>
<b>Total</b>	<b>5,558</b>	<b>100%</b>	<b>4,934</b>	<b>100%</b>

## City College of San Francisco (SFCCD)

SFCCD: Medical Plan Enrollment Year-by-Year										
	2019		2020		2021		2022		2023	
<b>SFCCD Medical Plans All Lives</b>										
All Employee and Retiree Lives	4,270		4,146		4,060		3,815		3,506	
<b>SFCCD Medical Plans Member vs Dependent Lives</b>										
All Members	2,831	66%	2,774	67%	2,703	66%	2,566	67%	2,384	68%
All Dependents	1,439	34%	1,372	33%	1,357	33%	1,249	33%	1,112	32%
<b>Total</b>	<b>4,270</b>	<b>100%</b>	<b>4,145</b>	<b>100%</b>	<b>4,060</b>	<b>100%</b>	<b>3,815</b>	<b>100%</b>	<b>3,506</b>	<b>100%</b>
<b>SFCCD: Employee Members by Medical Plan</b>										
Kaiser Permanente HMO	924	60%	851	61%	1,395	61%	734	62%	591	60%
Blue Shield Access+ HMO	368	24%	318	23%	531	23%	273	23%	240	24%
Blue Shield Trio HMO	237	15%	208	15%	343	15%	177	15%	144	14%
Blue Shield of CA PPO	<26	1%	<26	1%	<26	1%	<26	1%	<26	1%
Health Net CanopyCare HMO							<26	<1%	<26	<1%
<b>Total</b>	<b>1,529</b>	<b>100%</b>	<b>1,377</b>	<b>100%</b>	<b>2,269</b>	<b>100%</b>	<b>1,184</b>	<b>100%</b>	<b>993</b>	<b>100%</b>
<b>SFCCD: Retiree Members by Medical Plan</b>										
UHC Medicare Advantage PPO	600	47%	638	46%	786	44%	642	47%	639	46%
Kaiser Permanente Senior Advantage HMO	550	43%	570	41%	738	44%	571	42%	583	42%
Kaiser Permanente HMO	66	5%	88	7%	102	6%	77	6%	75	6%
Blue Shield of CA PPO	<26	1%	28	2%	39	2%	29	2%	27	2%
Blue Shield Access+ HMO	27	2%	32	2%	66	4%	28	2%	28	2%
Blue Shield Trio HMO	<26	1%	29	2%	35	2%	<26	2%	<26	2%
UHC EPO (Doctors and Select Network)									<26	1%
UHC PPO							<26	<1%	<26	<1%
Health Net CanopyCare HMO									<26	<1%
<b>Total</b>	<b>1,243</b>	<b>100%</b>	<b>1,385</b>	<b>100%</b>	<b>1,766</b>	<b>100%</b>	<b>1,347</b>	<b>100%</b>	<b>1,391</b>	<b>100%</b>
<b>SFCCD Employee Members by VSP Vision Premier Plan and Enrollment Level</b>										
EE Only	163	57%	150	52%	146	54%	139	53%	126	54%
EE +1	67	24%	72	25%	78	29%	78	30%	68	29%
EE +2 or More	46	16%	46	16%	45	17%	44	17%	41	17%
<b>Total</b>	<b>284</b>	<b>100%</b>	<b>268</b>	<b>100%</b>	<b>269</b>	<b>100%</b>	<b>261</b>	<b>100%</b>	<b>235</b>	<b>100%</b>
<b>SFCCD Retiree Members by VSP Vision Premier Plan and Enrollment Level</b>										
EE Only	134	67%	173	63%	174	70%	186	70%	203	71%
EE +1	54	27%	69	25%	72	29%	74	28%	78	27%
EE +2 or More	<26	1%	<26	1%	<26	2%	<26	2%	<26	1%
<b>Total</b>	<b>188</b>	<b>100%</b>	<b>242</b>	<b>100%</b>	<b>246</b>	<b>100%</b>	<b>260</b>	<b>100%</b>	<b>281</b>	<b>100%</b>

SFCCD Employees: Medical Plan Enrollment				
	2022		2023	
<b>SFCCD Employee Members vs. Dependents</b>				
Active Employee Members	1,193	58%	993	57%
Adult Dependents of Employees	358	17%	427	25%
Child Dependents of Employees	502	24%	301	17%
<b>Total</b>	<b>2,053</b>	<b>100%</b>	<b>1,721</b>	<b>100%</b>
<b>SFCCD Employee Lives by Medical Plan</b>				
Kaiser Permanente HMO	1,253	61%	1,006	59%
Blue Shield Access+ HMO	483	24%	440	25%
Blue Shield Trio HMO	302	15%	249	15%
Blue Shield of CA PPO	<26	1%	<26	<1%
Health Net CanopyCare PPO	<26	<1%	<26	<1%
<b>Total</b>	<b>2,051</b>	<b>100%</b>	<b>1,718</b>	<b>100%</b>
<b>SFCCD Employee Members by Medical Plan and Enrollment Level</b>				
Kaiser Permanente HMO EE Only	424	36%	344	35%
Kaiser Permanente HMO EE+1	184	15%	146	15%
Kaiser Permanente HMO EE+2 or More	126	11%	101	10%
<b>Total</b>	<b>734</b>	<b>62%</b>	<b>591</b>	<b>60%</b>
Blue Shield Access+ HMO EE Only	156	13%	132	13%
Blue Shield Access+ HMO EE+1	61	5%	53	5%
Blue Shield Access+ HMO EE+2 or More	56	5%	55	6%
Blue Shield of CA PPO EE Only	<26	<1%	<26	<1%
Blue Shield of CA PPO EE+1	<26	<1%	<26	<1%
Blue Shield of CA PPO EE+2 or More	<26	<1%	<26	<1%
Blue Shield Trio HMO EE Only	100	8%	80	8%
Blue Shield Trio HMO EE+1	48	4%	41	4%
Blue Shield Trio HMO EE+2 or More	29	2%	23	2%
<b>Total</b>	<b>450</b>	<b>100%</b>	<b>396</b>	<b>40%</b>
Health Net Canopy Care HMO EE Only			<26	1%
Health Net Canopy Care HMO EE+1	<26	<1%	<26	1%
<b>Total</b>	<b>&lt;26</b>	<b>&lt;1%</b>	<b>&lt;26</b>	<b>1%</b>
<b>Waived</b>	<b>125</b>	<b>9%</b>	<b>116</b>	<b>10%</b>
<b>Total</b>	<b>1,318</b>	<b>100%</b>	<b>1,109</b>	<b>100%</b>

SFCCD Retirees: Medical Plan Enrollment				
	2022		2023	
<b>SFCCD Retiree Members vs. Dependents</b>				
Retiree Members	1,373	78%	1,391	76%
Adult Dependents of Retirees	350	20%	404	22%
Child Dependents of Retirees	39	2%	44	2%
<b>Total</b>	<b>1,762</b>	<b>100%</b>	<b>1,839</b>	<b>100%</b>
<b>SFCCD Retiree Lives by Medical Plan</b>				
UHC Medicare Advantage PPO	797	45%	792	44%
Kaiser Permanente Senior Advantage HMO	738	42%	752	42%
Kaiser Permanente HMO	96	5%	93	5%
Blue Shield Access+ HMO	54	3%	43	2%
UHC EPO (Doctors and Select Network)			40	2%
Blue Shield of CA	42	2%	37	2%
Blue Shield Trio HMO	31	2%	<26	<1%
UHC PPO	<26	<1%	<26	<1%
Health Net CanopyCare			<26	<1%
<b>Total</b>	<b>1,758</b>	<b>100%</b>	<b>1,785</b>	<b>100%</b>
<b>SFCCD Retiree Members by Medical Plan and Enrollment Level</b>				
Kaiser Permanente HMO EE Only	61	4%	59	4%
Kaiser Permanente HMO EE+1	<26	1%	<26	1%
Kaiser Permanente HMO EE+2 or More	<26	<1%	<26	<1%
Kaiser Permanente Senior Advantage HMO EE Only	414	27%	426	27%
Kaiser Permanente Senior Advantage HMO EE+1	152	10%	152	10%
Kaiser Permanente Senior Advantage HMO EE+2	<26	<1%	<26	<1%
<b>Total</b>	<b>626</b>	<b>42%</b>	<b>658</b>	<b>42%</b>
Blue Shield Access+ HMO EE Only	<26	1%	<26	1%
Blue Shield Access+ HMO EE+1	<26	1%	<26	1%
Blue Shield Access+ HMO EE+2 or More	<26		<26	<1%
Blue Shield of CA PPO EE Only	<26	1%	<26	1%
Blue Shield of CA PPO EE+1	<26	1%	<26	<1%
Blue Shield of CA PPO EE+2 or More	<26	<1%	<26	<1%
Blue Shield Trio HMO EE Only	<26	1%	<26	1%
Blue Shield Trio HMO EE+1	<26	<1%	<26	<1%
<b>Total</b>	<b>81</b>	<b>5%</b>	<b>73</b>	<b>5%</b>
UHC EPO (Doctors and Select Network) EE+1			<26	1%
UHC EPO (Doctors and Select Network) EE+2			<26	<1%
UHC PPO EE+1	<26	<1%	<26	<1%
UHC Medicare Advantage PPO EE Only	492	32%	485	31%
UHC Medicare Advantage PPO EE+1	150	10%	154	10%
<b>Total</b>	<b>642</b>	<b>42%</b>	<b>659</b>	<b>42%</b>
Health Net CanopyCare HMO EE Only			<26	<1%
<b>Total</b>			<b>&lt;26</b>	<b>&lt;1%</b>
<b>Waived</b>	<b>167</b>	<b>11%</b>	<b>167</b>	<b>11%</b>
<b>Total</b>	<b>1,540</b>	<b>100%</b>	<b>1,558</b>	<b>100%</b>

## Superior Court of San Francisco (CRT)

Superior Court of San Francisco: Medical Plan Enrollment Year-by-Year										
	2019		2020		2021		2022		2023	
<b>Superior Court: Medical Plan Enrollment All Lives</b>										
All Employee and Retiree Lives	1,443		1,395		1,392		1,379		1,351	
<b>Superior Court: Medical Plans Member and Dependent Lives</b>										
All Members	854	59%	840	60%	834	60%	835	61%	835	62%
All Dependents	589	41%	555	40%	558	40%	544	39%	516	38%
<b>Total</b>	<b>1,443</b>	<b>100%</b>	<b>1,395</b>	<b>100%</b>	<b>1,392</b>	<b>100%</b>	<b>1,379</b>	<b>100%</b>	<b>1,351</b>	<b>100%</b>
<b>Superior Court: Employee Lives by Medical Plan</b>										
Kaiser Permanente HMO	447	49%	447	49%	397	48%	399	50%	397	51%
Blue Shield Access+ HMO	336	37%	336	36%	280	34%	269	34%	253	33%
Blue Shield Trio HMO	105	11%	105	11%	110	13%	94	12%	82	11%
Blue Shield of CA PPO	29	3%	29	3%	29	3%	35	4%	38	5%
UHC PPO			<26	<1%			<26	<1%	<26	<1%
UHC EPO (Doctors and Select Network)									<26	<1%
Health Net CanopyCare HMO									<26	<1%
<b>Total</b>	<b>917</b>	<b>100%</b>	<b>917</b>	<b>100%</b>	<b>816</b>	<b>100%</b>	<b>797</b>	<b>100%</b>	<b>776</b>	<b>100%</b>
<b>Superior Court: Retiree Lives by Medical Plan</b>										
UHC Medicare Advantage PPO	233	45%	248	46%	248	43%	252	43%	254	44%
Kaiser Permanente Senior Advantage HMO	172	33%	180	33%	192	33%	191	33%	190	33%
Kaiser Permanente HMO	59	11%	59	11%	56	9%	51	9%	50	9%
Blue Shield Access+ HMO	39	7%	38	7%	46	8%	43	7%	27	5%
Blue Shield Trio HMO	<26	2%	<26	2%	<26	3%	<26	4%	<26	4%
Blue Shield of CA PPO	<26	2%	<26	1%	<26	2%	26	3%	<26	3%
UHC EPO (Doctors and Select Network)									<26	<1%
UHC PPO	<26	2%	<26	1%	<26	2%	<26	<1%	<26	<1%
Health Net CanopyCare									<26	<1%
<b>Total</b>	<b>503</b>	<b>100%</b>	<b>525</b>	<b>100%</b>	<b>542</b>	<b>100%</b>	<b>537</b>	<b>100%</b>	<b>575</b>	<b>100%</b>

Employers | CRT – Table – Employees vs. Retirees by Individual Plan and Coverage Level

Superior Court of San Francisco Employees: Medical Plan Enrollment				
	2022		2023	
<b>Superior Court: Employee Members vs. Dependents</b>				
Active Employee Members	368	46%	368	46%
Adult Dependents of Employees	159	20%	268	33%
Child Dependents of Employees	272	34%	162	20%
<b>Total</b>	<b>799</b>	<b>100%</b>	<b>798</b>	<b>100%</b>
<b>Superior Court: Employee Lives by Medical Plan</b>				
Kaiser Permanente HMO	399	50%	397	51%
Blue Shield Access+ HMO	269	34%	253	32%
Blue Shield Trio HMO	94	12%	82	10%
Blue Shield of CA PPO	35	4%	38	5%
UHC PPO			<26	<1%
UHC Medicare Advantage PPO	<26	<1%	<26	<1%
<b>Total</b>	<b>797</b>	<b>100%</b>	<b>770</b>	<b>100%</b>
<b>Superior Court: Employee Members by Medical Plan and Enrollment Level</b>				
Kaiser Permanente HMO EE Only	79	21%	89	24%
Kaiser Permanente HMO EE+1	64	17%	43	12%
Kaiser Permanente HMO EE+2 or More	37	10%	56	15%
<b>Total</b>	<b>180</b>	<b>49%</b>	<b>188</b>	<b>51%</b>
Blue Shield Access+ HMO EE Only	41	11%	41	11%
Blue Shield Access+ HMO EE+1	26	7%	<26	7%
Blue Shield Access+ HMO EE+2	51	14%	47	13%
Blue Shield of CA PPO EE Only	<26	2%	<26	2%
Blue Shield of CA PPO EE+1	<26	2%	<26	2%
Blue Shield of CA PPO EE+2 or More	<26	1%	<26	1%
Blue Shield Trio HMO EE Only	28	8%	<26	7%
Blue Shield Trio HMO EE+1	<26	3%	<26	<1%
Blue Shield Trio HMO EE + 2 or More	<26	3%	<26	3%
<b>Total</b>	<b>147</b>	<b>51%</b>	<b>177</b>	<b>48%</b>
UHC EPO (Doctors Plan and Select Network) EE+1			<26	<1%
UHC PPO EE+2 or More			<26	<1%
<b>Total</b>			<b>&lt;26</b>	<b>&lt;1%</b>
Health Net CanopyCare HMO EE Only			<26	<1%
<b>Total</b>			<b>&lt;26</b>	<b>&lt;1%</b>
<b>Waived</b>	<b>49</b>	<b>12%</b>	<b>51</b>	<b>12%</b>
<b>Total</b>	<b>1,036</b>	<b>100%</b>	<b>419</b>	<b>100%</b>

Superior Court of San Francisco Retirees: Medical Plan Enrollment				
	2022		2023	
<b>Superior Court: Retiree Members vs. Dependents</b>				
Retiree Members	467	81%	467	77%
Adult Dependents of Retirees	95	16%	121	20%
Child Dependents of Retirees	18	3%	17	3%
<b>Total</b>	<b>580</b>	<b>100%</b>	<b>605</b>	<b>100%</b>
<b>Superior Court: Retiree Lives by Medical Plan</b>				
UHC Medicare Advantage PPO	252	43%	251	44%
Kaiser Permanente Senior Advantage HMO	191	33%	190	33%
Kaiser Permanente HMO	51	9%	50	8%
Blue Shield Access+ HMO	43	7%	27	4%
Blue Shield Trio HMO	24	4%	22	3%
Blue Shield of CA PPO	<26	<1%	<26	<1%
UHC EPO (Doctors Plan and Select Network)			<26	1%
UHC PPO	<26	<1%	<26	<1%
<b>Total</b>	<b>578</b>	<b>100%</b>	<b>575</b>	<b>100%</b>
<b>Superior Court: Retiree Members by Medical Plan and Enrollment Level</b>				
Kaiser Permanente HMO EE Only	36	8%	35	7%
Kaiser Permanente HMO EE+1	<26	2%	<26	<1%
Kaiser Permanente HMO EE+2 or More			<26	<1%
Kaiser Permanente Sr. Advantage HMO EE Only	125	27%	127	27%
Kaiser Permanente Senior Advantage HMO EE+1	32	7%	30	6%
Kaiser Permanente Senior Advantage HMO EE+2	<26	<1%	<26	<1%
<b>Total</b>	<b>193</b>	<b>43%</b>	<b>200</b>	<b>43%</b>
Blue Shield Access+ HMO EE Only	<26	<1%	<26	<1%
Blue Shield Access+ HMO EE+1	<26	<1%	<26	<1%
Blue Shield Access+ HMO EE+2 or More	<26	<1%	<26	<1%
Blue Shield of CA PPO EE Only	<26	<1%	<26	<1%
Blue Shield of CA PPO EE+1	<26	<1%	<26	<1%
Blue Shield Trio HMO EE Only	<26	<1%	<26	<1%
Blue Shield Trio HMO EE+1	<26	<1%	<26	<1%
Blue Shield Trio HMO EE+2 or More	<26	<1%	<26	<1%
<b>Total</b>	<b>58</b>	<b>12%</b>	<b>46</b>	<b>10%</b>
UHC EPO (Doctors Plan and Select Network) EE+1			<26	<1%
UHC PPO EE +1	<26	<1%	<26	<1%
UHC Medicare Advantage PPO EE Only	167	36%	174	37%
UHC Medicare Advantage PPO EE+1	39	8%	40	9%
<b>Total</b>	<b>206</b>	<b>44%</b>	<b>220</b>	<b>47%</b>
Health Net CanopyCare HMO EE Only			<26	<1%
<b>Total</b>			<b>&lt;26</b>	<b>&lt;1%</b>
<b>Waived</b>	<b>63</b>	<b>12%</b>	<b>94</b>	<b>17%</b>
<b>Total</b>	<b>530</b>	<b>100%</b>	<b>561</b>	<b>100%</b>

Superior Court of San Francisco: Dental/Other Plan Enrollment: Employee Members				
	2022		2023	
<b>Superior Court: Employees Members by Dental Plan and Enrollment Level</b>				
<b>Delta Dental PPO</b>				
EE Only	147	39%	152	40%
EE+1	85	23%	83	22%
EE+2 or More	131	35%	119	32%
<b>Sub-Total</b>	<b>363</b>	<b>96%</b>	<b>354</b>	<b>94%</b>
<b>Deltacare USA</b>				
EE Only	<26	1%	<26	2%
EE+1	<26	1%	<26	1%
EE+2 or More	<26	1%	<26	1%
<b>Sub-Total</b>	<b>&lt;26</b>	<b>2%</b>	<b>&lt;26</b>	<b>4%</b>
<b>UnitedHealthcare Dental</b>				
EE Only	<26	1%	<26	<1%
EE+1	<26	<1%	<26	<1%
EE+2 or More			<26	<1%
<b>Sub-Total</b>	<b>&lt;26</b>	<b>2%</b>	<b>&lt;26</b>	<b>&lt;2%</b>
<b>Waived</b>	<b>40</b>	<b>100%</b>	<b>&lt;26</b>	<b>5%</b>
<b>Total</b>	<b>403</b>	<b>100%</b>	<b>397</b>	<b>100%</b>
<b>Superior Court: Employees Members Flexible Spending Accounts % of Eligible Members</b>				
Healthcare FSA	80	22%	72	19%
Child Care Dependent Care FSA	<26	4%	<26	14%
<b>Total</b>	<b>80</b>	<b>26%</b>	<b>72</b>	<b>23%</b>
<b>Superior Court: Employee Members by VSP Vision Premier Plan and Enrollment Level</b>				
EE Only	71	42%	82	45%
EE+1	40	23%	42	23%
EE+2 or More	60	35%	57	31%
<b>Total</b>	<b>171</b>	<b>100%</b>	<b>181</b>	<b>100%</b>

Superior Court of San Francisco: Dental/Other Plan Enrollment: Retiree Members				
	2022		2023	
<b>Superior Court: Retirees Members by Dental Plan and Enrollment Level</b>				
<b>Delta Dental PPO</b>				
EE Only	274	70%	272	69%
EE+1	86	22%	90	23%
EE+2 or More	<26	2%	<26	2%
<b>Sub-Total</b>	<b>360</b>	<b>94%</b>	<b>362</b>	<b>94%</b>
<b>Deltacare USA</b>				
EE Only	<26	2%	<26	2%
EE+1	<26	1%	<26	2%
<b>Sub-Total</b>	<b>&lt;26</b>	<b>3%</b>	<b>&lt;26</b>	<b>4%</b>
<b>UnitedHealthcare Dental</b>				
EE Only	<26	1%	<26	2%
EE+1	<26	1%	<26	1%
<b>Sub-Total</b>	<b>&lt;26</b>	<b>3%</b>	<b>&lt;26</b>	<b>2%</b>
<b>Waived</b>	<b>138</b>	<b>100%</b>	<b>139</b>	<b>26%</b>
<b>Total</b>	<b>510</b>	<b>100%</b>	<b>531</b>	<b>100%</b>
<b>Superior Court: Retiree Members by VSP Vision Premier Plan and Enrollment Level</b>				
EE Only	75	70%	86	72%
EE+1	30	28%	32	27%
EE+2 or More	<26	<1%	<26	2%
<b>Total</b>	<b>105</b>	<b>100%</b>	<b>118</b>	<b>100%</b>

# GLOSSARY

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- **Lives/Covered Lives:** The Plan subscribers (active and retired employees) and their covered dependents.
- **Employee Members:** The Plan subscriber who is an active employee.
- **Retiree Members:** The Plan subscriber who is a retired employee.
- **Retiree Non-Medicare:** Retired employee or their dependent who is not eligible for Medicare or eligible but not enrolled in Medicare.
- **Medicare Retiree:** Retired employee or their dependent(s) who is enrolled in Medicare.
- **Dependents:** Children, Spouse, Domestic Partner.
- **Member:** The Plan subscriber. When not itemized, this includes both active and retired employee.
- **Employers:** Four organizations whose health benefits are administered by the San Francisco Health Service System (SFHSS):
  1. **City and County of San Francisco (CCSF)**
  2. **Superior Court of San Francisco (CRT)**
  3. **City College of San Francisco (SFCCD)**
  4. **San Francisco Unified School District (SFUSD)**

Due to HIPAA, health enrollment numbers which are less than a count of 26 have been suppressed. Because of masking of numbers, totals and percentages will not add to the grand totals across the report.