

# Health Service System

CITY & COUNTY OF SAN FRANCISCO

## MEMBERSHIP DEMOGRAPHICS AS OF JULY 1, 2010

### Overview

The Health Service System administers health benefits for the employees and retirees of four major San Francisco public-sector employers – the City and County of San Francisco, the San Francisco Unified School District, the San Francisco Community College District and the San Francisco Superior Court. The following pages contain a snapshot of our membership demographics as of July 1, 2010.

### Medical Plans

Since our last report of July 1, 2009, the System has seen a decrease of 1,736 in total covered lives under our medical plans. This reflects a reduction in active covered lives of 2,716 and a small increase in retired lives covered of 980.

A significant number of members and their dependents migrated from Blue Shield and City Plan to Kaiser. Blue Shield experienced a reduction of 3,353 covered lives or about 7% of its membership. City Plan lives fell 603, 6% of its membership. Kaiser lives increased about 5 percent, gaining 2,220 new members and their dependents.

Total Lives - by Plan	1-Jul-09	1-Jul-10	Change
Blue Shield	48,741	45,388	(3,353)
Kaiser	47,751	49,971	2,220
City Plan	10,789	10,186	(603)
Total Lives	107,281	105,545	(1,736)

Both active and retiree members and their dependents migrated to Kaiser, with 1,556 active lives and 664 retirees and their dependents joining the Kaiser plan. Blue Shield's large migration of membership was due to a loss of about 9% of their actives, or 3,620 active members and their dependents. This was offset slightly by 267 retirees who joined the Blue Shield plan since our July 1, 2009 report. The City Plan increase of 49 retiree lives was more than offset by the 652 actives and their dependents who left the City Plan since our last report.

Active Lives - by Plan	1-Jul-09	1-Jul-10	Change
Blue Shield	40,016	36,396	(3,620)
Kaiser	34,373	35,929	1,556
City Plan	2,533	1,881	(652)
Total Lives	76,922	74,206	(2,716)

Retiree Lives - by Plan	1-Jul-09	1-Jul-10	Change
Blue Shield	8,725	8,992	267
Kaiser	13,378	14,042	664
City Plan	8,256	8,305	49
Total Lives	30,359	31,339	980

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### Dental Plans

In addition, the System provides dental benefits to eligible active employees of the City and County of San Francisco, all retired members, and eligible dependents. Since our last report of July 1, 2009, the System experienced a decrease of 996 in total covered lives under our dental plans. This reflects a decrease of 2,283 actives offset by an increase of 1,287 retirees and their dependents.

Dental Plan - Lives	1-Jul-09	1-Jul-10	Change
Active	68,554	66,271	(2,283)
Retiree	21,575	22,862	1,287
Total Lives	90,129	89,133	(996)

### Flexible Spending Accounts

Finally, this report also provides an overview of Flexible Spending Account (FSA) participation. The level of participation in the FSA program has remained relatively flat over the past four years with a slight, 1% increase in membership or 48 new members since our last report of July 1, 2009.

Flexible Spending Accounts	1-Jul-09	1-Jul-10	Change
Health Care FSA	2,443	2,494	51
Dependent Care FSA	785	782	(3)
Total FSA	3,228	3,276	48

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Medical Plan Enrollment: Total Covered Lives									
	July 2007		July 2008		July 2009		July 2010		
<b>Member Lives vs. Dependent Lives</b>									
Member Lives	58,464	54%	59,296	55%	59,750	56%	59,430	56%	
Dependent Lives	48,942	46%	48,688	45%	47,531	44%	46,115	44%	
Total	107,406	100%	107,984	100%	107,281	100%	105,545	100%	
<b>Active Lives vs. Retired Lives</b>									
Active Lives	78,224	73%	78,125	72%	76,922	72%	74,206	70%	
Retired Lives	29,182	27%	29,859	28%	30,359	28%	31,339	30%	
Total	107,406	100%	107,984	100%	107,281	100%	105,545	100%	
<b>Total Lives by Plan</b>									
Blue Shield	40,939	38%	41,956	39%	48,741	45%	45,388	43%	
Kaiser	45,473	42%	46,066	42%	47,751	45%	49,971	47%	
PacifiCare	8,661	8%	8,420	8%					
City Plan	12,333	11%	11,542	11%	10,789	10%	10,186	10%	
Total	107,406	100%	107,984	100%	107,281	100%	105,545	100%	
<b>Active Lives by Plan</b>									
Blue Shield	34,930	45%	35,311	45%	40,016	52%	36,396	49%	
Kaiser	32,525	41%	32,955	42%	34,373	45%	35,929	48%	
PacifiCare	7,069	9%	6,766	9%					
City Plan	3,700	5%	3,093	4%	2,533	3%	1,881	3%	
Total	78,224	100%	78,125	100%	76,922	100%	74,206	100%	
<b>Retired Lives by Plan</b>									
Blue Shield	6,003	21%	6,645	22%	8,725	29%	8,992	29%	
Kaiser	12,949	44%	13,111	44%	13,378	44%	14,042	45%	
PacifiCare	1,599	5%	1,654	6%					
City Plan	8,631	30%	8,449	28%	8,256	27%	8,305	26%	
Total	29,182	100%	29,859	100%	30,359	100%	31,339	100%	

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## MEMBERSHIP DEMOGRAPHICS AS OF JULY 1, 2010

### Medical Plan Enrollment: Membership Breakdown

	July 2007		July 2008		July 2009		July 2010	
<b>Active Members vs. Retired Members</b>								
Active Members	36,850	63%	37,161	63%	37,109	62%	35,937	60%
Retired Members	21,614	37%	22,135	37%	22,641	38%	23,493	40%
Total	58,464	100%	59,296	100%	59,750	100%	59,430	100%
<b>Total Members by Employer</b>								
SFUSD	11,072	19%	10,861	18%	11,190	19%	10,877	18%
CCSF	44,536	76%	45,566	77%	45,633	76%	45,619	77%
CCD	2,856	5%	2,869	5%	2,927	5%	2,934	5%
Total	58,464	100%	59,296	100%	59,750	100%	59,430	100%
<b>Total Members by Plan</b>								
Blue Shield	20,051	34%	20,520	34%	25,127	42%	24,003	41%
Kaiser	24,856	43%	25,265	43%	26,434	44%	27,526	46%
PacifiCare	4,656	8%	4,797	8%				
City Plan	8,901	15%	8,714	15%	8,189	14%	7,901	13%
Total	58,464	100%	59,296	100%	59,750	100%	59,430	100%
<b>Active Members by Plan</b>								
Blue Shield	15,815	43%	15,919	43%	18,994	52%	17,628	49%
Kaiser	15,333	42%	15,565	42%	16,474	44%	17,016	47%
PacifiCare	3,517	9%	3,576	9%				
City Plan	2,185	6%	2,101	6%	1,641	4%	1,293	4%
Total	36,850	100%	37,161	100%	37,109	100%	35,937	100%
<b>Retired Members by Plan</b>								
Blue Shield	4,236	20%	4,601	20%	6,133	27%	6,375	27%
Kaiser	9,523	44%	9,700	44%	9,960	44%	10,510	45%
PacifiCare	1,139	5%	1,221	6%				
City Plan	6,716	31%	6,613	30%	6,548	29%	6,608	28%
Total	21,614	100%	22,135	100%	22,641	100%	23,493	100%

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### Medical Plan Enrollment: Breakdown by Employer

	July 2007		July 2008		July 2009		July 2010	
<b>CCSF &amp; Courts: Active Members by Plan</b>								
Blue Shield	12,430	43%	12,530	43%	15,090	53%	14,226	51%
Kaiser	11,494	40%	11,735	40%	12,170	42%	12,490	45%
Pacificare	2,918	10%	2,978	10%				
City Plan	1,827	7%	1,797	7%	1,440	5%	1,156	4%
Total	28,669	100%	29,040	100%	28,700	100%	27,872	100%
<b>CCSF &amp; Courts: Retired Members by Plan</b>								
Blue Shield	3,127	20%	3,494	21%	4,671	28%	4,954	28%
Kaiser	6,878	43%	7,140	43%	7,331	43%	7,819	44%
Pacificare	856	5%	912	6%				
City Plan	5,006	32%	4,980	30%	4,931	29%	4,974	28%
Total	15,867	100%	16,526	100%	16,933	100%	17,747	100%
<b>SFUSD: Active Members by Plan</b>								
Blue Shield	2,544	41%	2,512	41%	2,866	45%	2,426	40%
Kaiser	2,988	48%	2,966	48%	3,361	53%	3,545	59%
Pacificare	418	7%	420	7%				
City Plan	266	4%	217	4%	142	2%	88	1%
Total	6,216	100%	6,115	100%	6,369	100%	6,059	100%
<b>SFUSD: Retired Members by Plan</b>								
Blue Shield	922	19%	923	19%	1,220	25%	1,185	25%
Kaiser	2,248	46%	2,202	46%	2,233	46%	2,270	47%
Pacificare	239	5%	238	5%				
City Plan	1,447	30%	1,383	30%	1,368	29%	1,363	28%
Total	4,856	100%	4,746	100%	4,821	100%	4,818	100%

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### Medical Plan Enrollment: Breakdown by Employer (cont.)

	July 2007		July 2008		July 2009		July 2010	
<b>CCD: Active Members by Plan</b>								
Blue Shield	841	43%	877	44%	1,038	51%	976	49%
Kaiser	851	43%	864	43%	943	46%	981	49%
Pacificare	181	9%	178	9%				
City Plan	92	5%	87	4%	59	3%	49	2%
Total	1,965	100%	2,006	100%	2,040	100%	2,006	100%
<b>CCD: Retired Members by Plan</b>								
Blue Shield	187	20%	189	21%	242	27%	236	26%
Kaiser	397	45%	386	45%	396	45%	421	45%
Pacificare	44	5%	39	5%				
City Plan	263	30%	249	29%	249	28%	271	29%
Total	891	100%	863	100%	887	100%	928	100%

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### Dental Plan Enrollment: Total Covered Lives

	July 2007		July 2008		July 2009		July 2010	
<b>Member Lives vs. Dependent Lives</b>								
Member Lives	41,756	47%	43,415	48%	43,838	49%	43,973	49%
Dependent Lives	46,253	53%	46,492	52%	46,291	51%	45,160	51%
Total	88,009	100%	89,907	100%	90,129	100%	89,133	100%
<b>Active Lives vs. Retired Lives</b>								
Active Lives	68,813	78%	69,497	77%	68,554	76%	66,271	74%
Retired Lives	19,196	22%	20,410	23%	21,575	24%	22,862	26%
Total	88,009	100%	89,907	100%	90,129	100%	89,133	100%
<b>Total Lives by Plan</b>								
Delta Dental	81,558	93%	83,718	93%	84,366	94%	83,590	94%
Deltacare	4,139	5%	4,043	5%	3,815	4%	3,680	4%
Pacific Union	2,312	2%	2,146	2%	1,948	2%	1,863	2%
Total	88,009	100%	89,907	100%	90,129	100%	89,133	100%
<b>Active Lives by Plan</b>								
Delta Dental	65,354	95%	66,218	95%	65,670	95%	63,613	96%
Deltacare	2,053	3%	2,019	3%	1,805	3%	1,684	3%
Pacific Union	1,406	2%	1,260	2%	1,079	2%	974	1%
Total	68,813	100%	69,497	100%	68,554	100%	66,271	100%
<b>Retired Lives by Plan</b>								
Delta Dental	16,204	84%	17,500	86%	18,696	87%	19,977	87%
Deltacare	2,086	11%	2,024	10%	2,010	9%	1,996	9%
Pacific Union	906	5%	886	4%	869	4%	889	4%
Total	19,196	100%	20,410	100%	21,575	100%	22,862	100%

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### Dental Plan Enrollment: Membership Breakdown

	July 2007		July 2008		July 2009		July 2010	
<b>Active Members vs. Retired Members</b>								
Active Members	28,719	69%	29,461	68%	29,025	66%	28,179	64%
Retired Members	13,037	31%	13,954	32%	14,813	34%	15,794	36%
Total	41,756	100%	43,415	100%	43,838	100%	43,973	100%
<b>Total Members by Plan</b>								
Delta Dental	38,054	91%	39,787	91%	40,431	92%	40,661	92%
Deltacare	2,433	6%	2,413	6%	2,292	5%	2,219	5%
Pacific Union	1,269	3%	1,215	3%	1,115	3%	1,093	2%
Total	41,756	100%	43,415	100%	43,838	100%	43,973	100%
<b>Active Members by Plan</b>								
Delta Dental	27,125	95%	27,902	95%	27,668	95%	26,933	96%
Deltacare	974	3%	982	3%	864	3%	802	3%
Pacific Union	620	2%	577	2%	493	2%	444	2%
Total	28,719	100%	29,461	100%	29,025	100%	28,179	100%
<b>Retired Members by Plan</b>								
Delta Dental	10,929	84%	11,885	85%	12,763	86%	13,728	87%
Deltacare	1,459	11%	1,431	10%	1,428	10%	1,417	9%
Pacific Union	649	5%	638	5%	622	4%	649	4%
Total	13,037	100%	13,954	100%	14,813	100%	15,794	100%

### Flexible Spending Accounts

	July 2007	July 2008	July 2009	July 2010
<b>Active CCSF Member Participation</b>				
Health Care FSA	2,246	2,277	2,443	2,494
Dependent Care FSA	740	744	785	782