

HEALTH SERVICE SYSTEM
STATEMENT OF REVENUES AND EXPENSES
FY 2010-2011
YEAR-TO-DATE: October 2010

ACTIVE & RETIRED COMBINED

	Year-To-Date Revenues	Year-To-Date Expenses	Year-To-Date Net Excess(Shortage)
SELF-INSURANCE			
City Plan, including ASO	23,258,928	25,411,455	(2,152,527)
Delta Dental - Active only, including ASO	14,198,910	15,608,716	(1,409,806)
TOTAL SELF-INSURANCE	37,457,838	41,020,171	(3,562,333)
INSURANCE PRODUCTS			
HMOs	187,442,471	185,438,179	2,004,292
Vision Service Plan, All (City Plan & HMO)	1,349,715	1,349,715	-
Delta Dental - Retired	3,117,218	3,087,261	29,957
Delta Care	634,966	355,033	279,933
Pacific Union	286,455	134,467	151,988
Sub-total Dental	4,038,639	3,576,761	461,878
Long Term/Short Term Disability	2,856,375	2,856,375	-
Flexible Benefits	1,537,253	1,537,253	-
Flexible Spending-Dependent Care	917,436	917,436	-
Flexible Spending -Medical Reimbursement	1,103,932	1,103,932	-
Administration & Support	217,942	94,344	123,598
TOTAL INSURANCE PRODUCTS	199,463,763	196,873,995	2,589,768
SAVINGS AND INVESTMENTS			
Interest	152,606	-	152,606
Performance guarantees and forfeitures	19,104	-	19,104
TOTAL SAVINGS & INVESTMENTS	171,710	-	171,710
TOTAL FUNDS	237,093,311	237,894,166	(800,855)

SUMMARY- In million

	Year-To Date Actual As of Oct 10 - Net	FY10-11 Projected Annual-Net
Self Insurance		
City Plan	(2.1)	(4.5) (a)
PacifiCare	-	-
Dental, Actives	(1.4)	(3.0) (b)
Insurance Products		
Medical HMOs	2.0	2.6 (c)
Dental	0.5	-
LTD/Flexible Benefits/Flexible Spending	-	-
Administration	0.1	-
Savings & Investments		
Interest	0.2	0.7 (d)
Performance guarantees and forfeitures	0.0	-
TOTAL	\$ (0.8)	(4.2)

(a) Projection excludes accrual of Medicare Part D subsidy estimated to be \$2.6 million. Projection net of accrual is \$4.5 million overrun of claims to premiums.

(b) The year-end projection is \$3.0 million overrun of claims to premiums.

(c) Projection assumes net results to remain on budget, i.e. surplus will be close to the \$2.6 for close out of the flex-funded account.

(d) Projection assumes no significant change in year-end fair value of investments.

HEALTH SERVICE SYSTEM
STATEMENT OF REVENUES AND EXPENSES
FY 2010-2011 vs. FY 2009-2010
YEAR-TO-DATE: October 30, 2010 and 2009

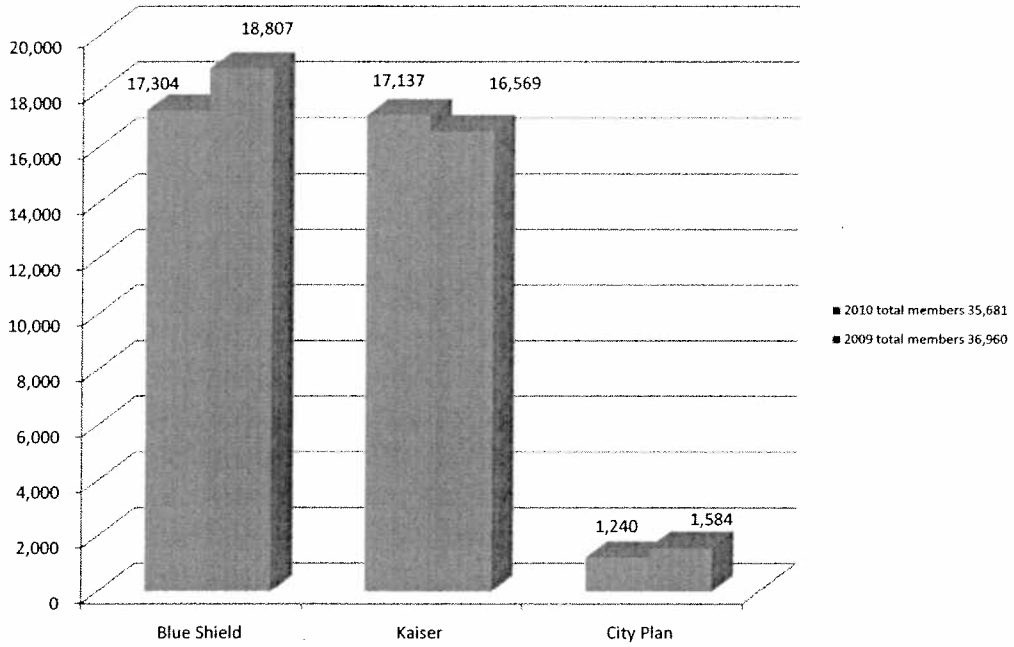
ACTIVE & RETIRED COMBINED

	For four months ended October 30, 2010	For four months ended October 30, 2009	\$ Change	% Change	Notes
SELF-INSURANCE					
City Plan, including ASO					
Revenues	23,258,928	21,997,255	1,261,673	5.7%	
Expenses	(25,411,455)	(26,246,014)	834,559	-3.2%	
Net City Plan Excess(Shortage)	(2,152,527)	(4,248,759)	2,096,232	-49.3%	
Delta Dental - Active only, including ASO					
Revenues	14,198,910	12,900,826	1,298,084	10.1%	a
Expenses	(15,608,716)	(16,125,959)	517,243	-3.2%	
Net Delta Dental - Active Excess(Shortage)	(1,409,806)	(3,225,133)	1,815,327	-56.3%	
NET SELF-INSURANCE	(3,562,333)	(7,473,892)	3,911,559	-52.3%	
INSURANCE PRODUCTS					
HMOs					
Revenues	187,442,471	173,519,429	13,923,042	8.0%	b
Expenses	(185,438,179)	(172,549,505)	(12,888,674)	7.5%	
Net HMOs Excess(Shortage)	2,004,292	969,924	1,034,368	106.6%	
Vision Service Plan, All (City Plan & HMO)					
Revenues	1,349,715	1,367,122	(17,407)	-1.3%	
Expenses	(1,349,715)	(1,367,122)	17,407	-1.3%	
Net Vision Service Plan Excess(Shortage)	-	-	-	-	
Delta Dental - Retired					
Revenues	3,117,218	2,685,832	431,386	16.1%	
Expenses	(3,087,261)	(2,657,800)	(429,461)	16.2%	
Net Delta Dental - Retired Excess(Shortage)	29,957	28,032	1,925	6.9%	
Delta Care					
Revenues	634,966	613,520	21,446	3.5%	
Expenses	(355,033)	(347,890)	(7,143)	2.1%	
Net Delta Care Excess(Shortage)	279,933	265,630	14,303	5.4%	
Pacific Union					
Revenues	286,455	279,431	7,024	2.5%	
Expenses	(134,467)	(139,686)	5,219	-3.7%	
Net Delta Care Excess(Shortage)	151,988	139,745	12,243	8.8%	
Net Dental	461,878	433,407	28,471	6.6%	
Long Term/Short Term Disability					
Revenues	2,856,375	3,179,728	(323,353)	-10.2%	c
Expenses	(2,856,375)	(3,179,728)	323,353	-10.2%	
Net Long Term/Short Term Disability Excess(Shortage)	-	-	-	-	
Flexible Benefits					
Revenues	1,537,253	1,572,062	(34,809)	-2.2%	
Expenses	(1,537,253)	(1,572,062)	34,809	-2.2%	
Net Flexible Benefits Excess(Shortage)	-	-	-	-	
Flexible Spending-Dependent Care					
Revenues	917,436	923,402	(5,966)	-0.6%	
Expenses	(917,436)	(923,402)	5,966	-0.6%	
Net Flexible Spending-Dependent Care Excess(Shortage)	-	-	-	-	
Flexible Spending -Medical Reimbursement					
Revenues	1,103,932	1,073,140	30,792	2.9%	
Expenses	(1,103,932)	(1,073,140)	(30,792)	2.9%	
Net Flexible Spending-Medical Reimbursement Excess(Shortage)	-	-	-	100.0%	
Administration & Support					
Revenues	217,942	216,876	1,066	0.5%	d
Expenses	(94,344)	(73,935)	(20,409)	27.6%	
Net Administration & Support Excess(Shortage)	123,598	142,941	(19,343)	-13.5%	
NET INSURANCE PRODUCTS	2,589,768	1,546,272	1,043,496	67.5%	
SAVINGS AND INVESTMENTS					
Interest	152,606	147,778	4,828	3.3%	
Performance guarantees and forfeitures	19,104	-	19,104	100.0%	e
TOTAL SAVINGS & INVESTMENTS	171,710	147,778	23,932	16.2%	
TOTAL NET EXCESS (SHORTAGE)	(800,855)	(5,779,842)	4,978,987	-86.1%	

Notes:

- a Rate increase by 13% offset by membership decrease by 3%
- b Revenues increased due to rate increase, membership flat
- c A decrease due to lay-offs
- d \$1.04 per member per month for Marketing and Communications
- e Performance guarantee penalties

**Active Medical Membership
Comparison of
October 31, 2010 and 2009**



**Retired Medical Membership
Comparison of
October 31, 2010 and 2009**

