



ACTIVE & RETIRED COMBINED

	Year-To-Date Revenues	Year-To-Date Expenses	Year-To-Date Net Excess(Shortage)
1 SELF-INSURANCE			
2 City Plan, including ASO	29,202,703	27,405,437	1,797,266
3 Delta Dental - Active only, including ASO	18,538,056	19,035,944	(497,888)
4 TOTAL SELF-INSURANCE	47,740,759	46,441,381	1,299,378
6 INSURANCE PRODUCTS			
7 HMOs	237,033,165	237,377,006	(343,841)
8 Vision Service Plan, All (City Plan & HMO)	1,804,969	1,804,969	-
10 Delta Dental - Retired	4,115,096	4,092,143	22,953
11 Delta Care	807,182	433,230	373,952
12 Pacific Union	362,424	162,973	199,451
13 Sub-total Dental	5,284,702	4,688,346	596,356
15 Long Term/Short Term Disability	3,745,765	3,745,765	-
16 Flexible Benefits	2,302,154	2,301,984	170
17 Flexible Spending-Dependent Care	1,384,770	1,384,770	-
18 Flexible Spending -Medical Reimbursement	1,703,387	1,703,607	(220)
20 Administration & Support	275,716	181,159	94,557
21 TOTAL INSURANCE PRODUCTS	253,534,628	253,187,606	347,022
23 SAVINGS AND INVESTMENTS			
24 Interest	233,146	-	233,146
25 Performance guarantees and forfeitures	250,408	-	250,408
26 TOTAL SAVINGS & INVESTMENTS	483,554	-	483,554
28 TOTAL FUNDS	301,758,941	299,628,987	2,129,954

SUMMARY- In million

	Year-To Date Actual As of Nov. '11 - Net	FY11-12 Projected Annual-Net
Self Insurance		
City Plan	1.8	10.5 (a)
Dental, Actives	(0.5)	2.5 (b)
Insurance Products		
Medical HMOs	(0.3)	-
Dental	0.6	-
LTD/Flexible Benefits/Flexible Spending	(0.0)	-
Administration	0.1	-
Savings & Investments		
Interest	0.2	0.6 (c)
Performance guarantees and forfeitures	0.3	0.3
Transfers Out	-	(0.2) (d)
TOTAL	\$ 2.1	13.6

(a) Annual Projection is net of accrual of Medicare Part D subsidy estimated to be \$3.4 million and pharmacy rebates estimated to be \$2.8 million.

(b) The year-end projection is \$2.5 million surplus to claim stabilization.

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

(d) Transfer of forfeitures to General Fund per revenue budget



ACTIVE & RETIRED COMBINED

	For five months ended November 30, 2011	For five months ended November 30, 2010	\$ Change	% Change	Notes	
1 SELF-INSURANCE						1
2 City Plan, including ASO						2
3 Revenues	29,202,703	28,939,170	263,533	0.9%		3
4 Expenses	(27,405,437)	(31,442,340)	4,036,903	-12.8%	a	4
5 Net City Plan Excess(Shortage)	1,797,266	(2,503,170)	4,300,436	-171.8%		5
6 Delta Dental - Active only, including ASO						6
7 Revenues	18,538,056	17,823,210	714,846	4.0%	b	7
8 Expenses	(19,035,944)	(18,310,820)	(725,124)	4.0%	c	8
9 Net Delta Dental - Active Excess(Shortage)	(497,888)	(487,610)	(10,278)	2.1%		9
10 NET SELF-INSURANCE	1,299,378	(2,990,780)	4,290,158	-143.4%		10
11						11
12 INSURANCE PRODUCTS						12
13 HMOs						13
14 Revenues	237,033,165	232,389,440	4,643,725	2.0%		14
15 Expenses	(237,377,006)	(231,776,548)	(5,600,458)	2.4%		15
16 Net HMOs Excess(Shortage)	(343,841)	612,892	(956,733)	-156.1%		16
17 Vision Service Plan, All (City Plan & HMO)						17
18 Revenues	1,804,969	1,687,540	117,429	7.0%	b	18
19 Expenses	(1,804,969)	(1,687,540)	(117,429)	7.0%	b	19
20 Net Vision Service Plan Excess(Shortage)	-	-	-	-		20
21						21
22 Delta Dental - Retired						22
23 Revenues	4,115,096	3,899,693	215,403	5.5%	d	23
24 Expenses	(4,092,143)	(3,867,194)	(224,949)	5.8%	d	24
25 Net Delta Dental - Retired Excess(Shortage)	22,953	32,499	(9,546)	-29.4%		25
26 Delta Care						26
27 Revenues	807,182	795,361	11,821	1.5%		27
28 Expenses	(433,230)	(443,369)	10,139	-2.3%		28
29 Net Delta Care Excess(Shortage)	373,952	351,992	21,960	6.2%		29
30 Pacific Union						30
31 Revenues	362,424	358,258	4,166	1.2%		31
32 Expenses	(162,973)	(167,739)	4,766	-2.8%		32
33 Net Pacific Union Excess(Shortage)	199,451	190,519	8,932	4.7%		33
34 Net Dental	596,356	575,010	21,346	3.7%		34
35						35
36 Long Term/Short Term Disability						36
37 Revenues	3,745,765	3,488,583	257,182	7.4%		37
38 Expenses	(3,745,765)	(3,488,583)	(257,182)	7.4%		38
39 Net Long Term/Short Term Disability Excess(Shortage)	-	-	-	-		39
40 Flexible Benefits						40
41 Revenues	2,302,154	1,923,254	378,900	19.7%	e	41
42 Expenses	(2,301,984)	(1,923,523)	(378,461)	19.7%	e	42
43 Net Flexible Benefits Excess(Shortage)	170	(269)	439	-		43
44 Flexible Spending-Dependent Care						44
45 Revenues	1,384,770	1,149,246	235,524	20.5%	e	45
46 Expenses	(1,384,770)	(1,149,759)	(235,011)	20.4%	e	46
47 Net Flexible Spending-Dependent Care Excess(Shortage)	-	(513)	513	-		47
48 Flexible Spending -Medical Reimbursement						48
49 Revenues	1,703,387	1,381,241	322,146	23.3%	e	49
50 Expenses	(1,703,607)	(1,381,266)	(322,341)	23.3%	e	50
51 Net Flexible Spending-Medical Reimbursement Excess(Shortage)	(220)	(25)	(195)			51
52						52
53 Administration & Support						53
54 Revenues	275,716	272,579	3,137	1.2%	f	54
55 Expenses	(181,159)	(150,973)	(30,186)	20.0%		55
56 Net Administration & Support Excess(Shortage)	94,557	121,606	(27,049)	-22.2%		56
57 NET INSURANCE PRODUCTS	347,022	1,308,701	(961,679)	-73.5%		57
58 SAVINGS AND INVESTMENTS						58
59 Interest	233,146	188,200	44,946	23.9%		59
60 Performance guarantees and forfeitures	250,408	19,104	231,305	1210.8%		60
61 TOTAL SAVINGS & INVESTMENTS	483,554	207,304	276,251	133.3%		61
62						62
63 TOTAL NET EXCESS (SHORTAGE)	2,129,954	(1,474,775)	3,604,730	-244.4%		63

Notes: a Decrease in claims
b Increase in rates
c Increase in claims

d Increase in membership
e Increase in flexible spending deductions
f \$1.04 per member per month for Marketing and Communications



Health Service System
CITY & COUNTY OF SAN FRANCISCO

HEALTH SERVICE SYSTEM - ADMINISTRATION
STATEMENT OF REVENUES AND EXPENDITURES
As of November 30, 2011

YEAR-TO DATE				ANNUAL					
Actual	Budget	Fav/(Unfav) Variance	%Var		Projection	Budget	Fav/(Unfav) Variance	%Var	
REVENUES									
2,330	69,731	(67,401)	-96.7%	Non-Operating Revenue	167,355	167,355	0	0.0%	
2,330	69,731	(67,401)	-96.7%	TOTAL REVENUES	167,355	167,355	0	0.0%	
EXPENDITURES									
1,128,372	1,156,683	28,311	2.4%	Personnel Services	2,708,094	2,776,040	67,946	2.4%	b
546,497	567,474	20,977	3.7%	Mandatory Fringe Benefits	1,311,592	1,361,937	50,345	3.7%	b
439,789	813,085	373,296	45.9%	Non-personnel Services	1,951,404	1,951,404	0	0.0%	
8,390	13,310	4,920	37.0%	Materials & Supplies	31,944	31,944	0	0.0%	
0	16,458	16,458	100.0%	Capital Outlay	39,500	39,500	0	0.0%	
62,379	297,182	234,803	79.0%	Services of Other Departments	713,236	713,236	0	0.0%	
2,185,427	2,864,192	678,765	23.7%	TOTAL EXPENDITURES	6,755,770	6,874,061	118,291	1.7%	
(2,183,097)	(2,794,461)	611,364	-21.9%	REVENUE LESS EXPENDITURES	(6,588,415)	(6,706,706)	118,291	-1.8%	
2,622,900	2,622,900	0	0.0%	WORK ORDER RECOVERY	6,294,959	6,294,959	0	0.0%	
439,803	(171,561)	611,364	-356.4%	NET	(293,456)	(411,747)	118,291	-28.7%	

c

Notes:

- a Funded from forfeitures
- b Salary savings due to delay in hiring
- c Approved carry-forward from FY 2010-11