



# Health Benefits Guide

# 2025

City and County of  
San Francisco

## Highlights for 2025

### Medical

#### Blue Shield of California Access+ and Trio HMO

- Blue Shield of California will be reissuing ID Cards to all Access+ and Trio HMO Members for Plan Year 2025. Beginning January 1, 2025, upon your next visit to a retail Pharmacy, please present your new Blue Shield of California ID Card to the pharmacist, so that they can update their records; there will be new billing information on the back of the ID for pharmacy claims. *Note:* If you have elected to receive electronic communications through Blue Shield of California, please ensure to download your new ID card through the Blue Shield of California Member Portal: [blueshieldca.com/login](https://blueshieldca.com/login)

#### Blue Shield of California PPO

- Blue Shield of California PPO members will now have a new subscriber ID numbers, a new telephone number for Blue Shield Connect, and a new Group Number (W0051448). As a result of these changes, Blue Shield of California PPO members will receive new ID cards in the mail. Please ensure to present these new ID to your health care providers, pharmacies, and facilities, so that they can update your records. Also, you will need to re-register through the Blue Shield online portal, through [blueshieldca.com/sfhss](https://blueshieldca.com/sfhss).
- Blue Shield Connect will replace Accolade, effective 01/01/2025.

### Health Net CanopyCare

- Members enrolled in the Health Net CanopyCare HMO plan now have access to Teladoc for virtual doctors office visits, at a \$0 co-pay. You can still have access to telehealth services from other network providers, at the applicable share of cost for the type of visit (e.g. PCP and Specialist office visit is \$25).

### Kaiser Permanente

- Kaiser Permanente is expanding the network into Monterey County. Starting in January 2025, Members enrolled in the Kaiser Traditional HMO Plan, for Active and Non-Medicare Retirees, can access care at the new Salinas Medical Offices located at 1930 N. Davis Road in Salinas.

### Dental

#### Delta Dental PPO

- Addition of cone beam CT imaging (a form of three-dimensional imaging) to the plan.
- Added a limit for dental imaging for intraoral series or a panoramic film to one of either variety per 60 months, combined.

### Flexible Spending Accounts

- You may set aside up to \$3,200 on a pre-tax basis for your 2025 Healthcare FSA account. The new carryover amount for 2025 funds will be a minimum of \$10 and a maximum of \$640 into the 2026 plan year.
- The maximum contribution for Dependent Care FSA remains the same, at \$5,000 for the plan year 2025, with no carryover into the following year.

### Surrogacy and Adoption

- SFHSS offers a unique one-time reimbursement of up to \$15,000 for eligible employees or retirees to cover qualified expenses from adoption or surrogacy. For more information and eligibility requirements, visit [sfhss.org/surrogacy-and-adoption](https://sfhss.org/surrogacy-and-adoption).

### Well-Being & Employee Assistance Program (EAP)

- Well-Being and EAP offices relocated to the 2nd floor at 1145 Market Street.
- Visit [sfhss.org/events](https://sfhss.org/events) regularly to sign up for exercise classes and new Well-Being programs.
- Get Your Flu Shot: You can get your flu shot through your health plan. For more information on flu prevention go to [sfhss.org/well-being/flu-prevention](https://sfhss.org/well-being/flu-prevention).



## Executive Director's Message



One of the greatest lessons I've learned in life is to embrace change and the opportunities that come with it and to not let anyone, including myself, box me into a role. That's how I wound up swimming in Palau's Jellyfish Lake.

Back when I was a Clinical Supervisor in the Intensive Care Unit at St. Luke's Hospital in San Francisco, some of my colleagues were planning a trip to Micronesia with the Reconstructive Surgery Foundation. Every year, they would go to an underdeveloped nation to work alongside the local medical clinic team to treat their patients and train their doctors and nurses on reconstructive surgical procedures. Through this knowledge exchange, their goal was to sustainably improve the quality of care for local residents and patients.

I was not a perioperative nurse, however, I really wanted to go on the trip. At that point in my life, I had never left the country, and if you asked me to locate Micronesia on a world map, I probably wouldn't be able to find it. I expressed my interest to a colleague who was on the foundation's board, and she suggested I lead their emergency training. This was an "aha moment" and a valuable lesson in my life. I did not need to be something else to add value. My existing skills and experience can already add value.

I wound up writing my own job description to get on the team, and that's how I discovered the gracious island culture. The locals shared with me the magic and wonder of snorkeling in Jellyfish Lake. This incredible lesson of defining my value and embracing new opportunities has carried me forward in life.

I've even built my career on being a change agent who has guided my teams through every crisis you can imagine from natural disasters to economic downturns. I've grown accustomed to being comfortable with the uncomfortable because with change comes growth and a chance to pave a better path forward.

This year, I was reminded about how much anxiety change can cause. SFHSS saw a concerning trend of rising healthcare costs that would outpace affordability. In fact, skyrocketing insurance costs across industries, from car insurance to homeowners' insurance, were making news all year, so my team did what any cost-conscious consumer would do: we got several quotes. In our case, we issued a competitive bid known as a Request for Proposal (RFP) for our Medicare Preferred Provider Organization (PPO) business. We only accepted bids from carriers that would match the current benefits our members have, because we wanted to compare apples to apples.

I was pleased to learn the winning bid would safeguard the excellent plan design for our Medicare PPO members while providing substantial savings that would ensure affordability for several years to come. For some retirees, the news of a change in Medicare PPO carriers was unwelcome.

I trust and know my team did their homework and secured an excellent bid from Blue Shield of California, who are just as invested as we are at SFHSS in ensuring our members continue to get excellent care. We are working diligently together to address and resolve any issues that arise quickly.

If you still have concerns or questions, just give Blue Shield a call at (800) 370-8852. I'm certain you will find their service to be just as refreshing as I found my freshwater swim in Jellyfish Lake many years ago.

Be well,  
Abbie Yant, RN, MA

# Step-by-Step Enrollment Guide

**STEP 1:** Do you want to enroll or make changes to your health benefits, because it is Open Enrollment, you are a New Hire or have a Qualifying Life Event?

- If **YES**, go to **Steps 2 through 8** on how to make changes.
- If **NO**, the next time you can change your benefits is during Open Enrollment in October.

**STEP 2:** Do you need to add or drop a dependent? Review Dependent Eligibility on page 5 or online at [sfhss.org/eligibility-rules](https://sfhss.org/eligibility-rules)

- If **NO**, proceed to **Step 3**.
- If **YES**, complete the **Review Dependents** section in **eBenefits** to add dependents or edit existing dependents.
- Submit the appropriate documentation to add or drop a dependent.

**STEP 3:** Would you like to set aside pre-tax dollars for a Healthcare and/or Dependent Care Flexible Spending Account (FSA)? FSAs allow you to pay for eligible healthcare or dependent care expenses with pre-tax dollars. Learn about your FSA options and rules on page 18.

- If **YES**, determine how much you would like to set aside.
- In **eBenefits**, complete the **Choose a Flexible Spending Account** page.
- If **NO**, please review **Step 4**.

**STEP 4:** Enroll or make changes to your Medical Plan Benefits.

- Review the which Medical Plans are available in your area on page 7.
- Compare Provider Medical Groups available by HMO plans on page 8.
- Review the Rates for available plans in your area on pages 11 to 12.
- Select your plan and complete **Choose a Medical Plan** page in **eBenefits**.
- If you are interested in an HMO plan, we encourage you to call the health plan and check the availability of Primary Care Physicians (PCP) that are accepting new patients in your area. You will be auto-assigned a PCP, but can change your PCP to another provider at anytime if you are not satisfied.

**STEP 5:** Enroll or make changes to your Vision Benefits.

- Review the Vision Plan Options and Rates on page 13 and 14.
- You must be enrolled in a medical plan to receive vision benefits.
- Enrollment in the VSP Premier Plan requires that all dependents enrolled in medical coverage be enrolled in the VSP Premier Plan.
- In **eBenefits**, complete the **Enroll in a Vision Premier Plan** page.

**STEP 6:** Enroll or make changes to your Dental Benefits.

- Review your Dental Plan Options and associated costs on pages 15 to 16.
- In **eBenefits**, complete the **Enroll in a Dental Plan** page.

**STEP 7:** Are you interested in Voluntary Benefits that could protect your savings from an injury or illness?

- Go to page 21 of the guide to review the different Voluntary Benefits.

Contact **Workterra** at **(866) 528-5360** or enroll online. To access the **Workterra** application, go to <https://myapps.sfgov.org> and click on the **Workterra** tile where you can self-enroll, dis-enroll, or confirm any existing elections.

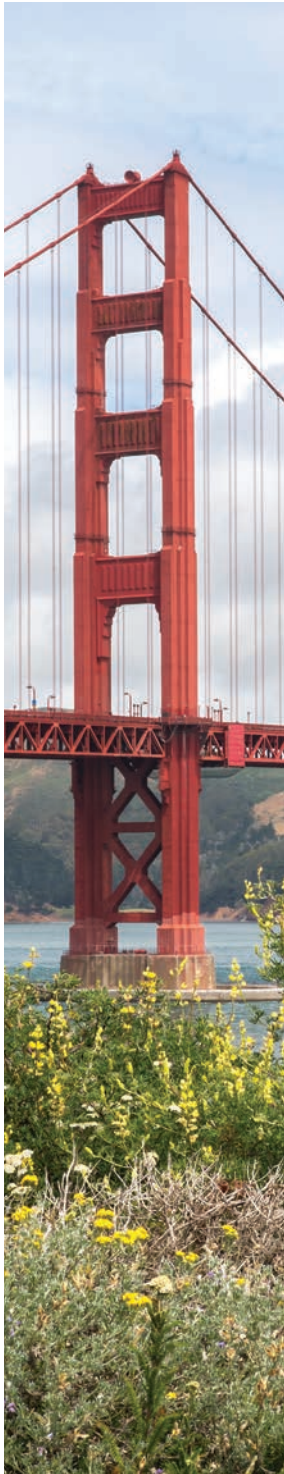
**STEP 8:** Complete your enrollment by making your elections online through **eBenefits**. Be sure to click **Save and Continue** through each screen. You must click **Submit** at the end or your enrollment will not be complete.

To get started go to [sfhss.org/how-to-enroll](https://sfhss.org/how-to-enroll). If you are unable to enroll online, you can also fax, mail, or drop off your completed Enrollment Application form and documentation to San Francisco Health Service System (SFHSS).

You can download an Enrollment Application form at:

[sfhss.org/benefits/city-and-county](https://sfhss.org/benefits/city-and-county)  
[sfhss.org/benefits/superior-court](https://sfhss.org/benefits/superior-court)  
[sfhss.org/benefits/mea](https://sfhss.org/benefits/mea)

Our mailing address is **1145 Market Street, 3rd Floor, San Francisco, CA 94103**, and our fax number is **(628) 652-4701**.



- 1** Highlights for 2025
- 2** Executive Director's Message
- 3** Step-by-Step Enrollment Guide
- 4** Table of Contents
- 5** Eligibility
- 6** Medical Plan Options
- 7** Medical Plan Service Areas
- 8** HMO Plans Comparison Chart of In-Network Medical Groups and Hospitals
- 9** Medical Plan Benefits Summary
- 11** City and County of S.F. Medical Premium Contribution Rates
- 12** MEA and Superior Court of S.F. Medical Premium Contribution Rates
- 13** Vision Plan Options
- 14** Vision Plan Benefits-at-a-Glance and Vision Premium Rates
- 15** Dental Plan Options
- 16** Dental Plan Benefits-at-a-Glance
- 17** Dental Premium Contribution Rates (Biweekly)
- 18** Flexible Spending Accounts (FSAs)
- 19** Flex Credits for MEA
- 20** Using MEA Flex Credits
- 21** Voluntary Benefits
- 22** Mental Health and Substance Use Disorder
- 23** Benefits During a Leave of Absence
- 24** Health Benefits During a Leave of Absence
- 25** Employer-Paid Long-Term Disability Insurance & LTD Bargaining Units Chart
- 26** Employer-Paid Group Life Insurance
- 27** Group Life Insurance Bargaining Units Chart
- 28** Well-Being Programs and Benefits
- 29** Qualifying Life Events Allow You to Change Your Existing Benefits Within 30 Days
- 31** COBRA, Covered California, and Holdover
- 33** Health Coverage Calendar
- 34** Health Service Board Achievements
- 35** Legal Notices
- 36** CHIP, Medicaid Notice, and HIPAA Special Enrollment Notice
- 37** Medicare Creditable Coverage
- 38** Key Contacts

This Guide provides a summary of the San Francisco Health Service System Rules (SFHSS Rules), as approved by the Health Service Board. In the event of a conflict or inconsistency between this summary and the SFHSS Rules, the terms and requirements of the SFHSS rules shall apply. SFHSS Rules can be found at [sfhss.org/san-francisco-health-service-system-member-rules](https://sfhss.org/san-francisco-health-service-system-member-rules) or request a copy by calling (628) 652-4700.



## Eligibility

### Member Eligibility

The following City & County employees are eligible to participate in San Francisco Health Service System (SFHSS) benefits as defined under Section A of the SFHSS Rules:

- Full-Time and part-time employees scheduled to work at least 20 hours or more per week with the City and County of San Francisco and San Francisco Superior Court.
- Temporary exempt and/or “as needed” employees, or part-time employees, whose scheduled work is less than 20 hours per week are eligible after they have worked more than 1,040 hours in any consecutive 12-month period.
- Elected Officials and designated board and commission members *during* their time in service to the City and County of San Francisco as defined in San Francisco Administrative Code Section 16.700(c).

### Dependent Eligibility

The following dependents may be eligible for SFHSS benefits as defined under Section B of the SFHSS Rules:

#### Spouse or Registered Domestic Partner

A member’s spouse or registered domestic partner may be eligible for SFHSS health coverage. Proof of legal marriage or domestic partnership is required, as well as the dependent’s Social Security number. Enrollment in SFHSS benefits must be completed **within 30 days** of the date of marriage or partnership certification.

**A spouse who is eligible for Medicare and covered on an employee’s medical plan is *not* required to enroll in Medicare. A registered domestic partner who is eligible for Medicare is *required* to enroll in Medicare.**

#### Natural Children, Stepchildren, Adopted Children

To be eligible for health coverage, a child must be under the age of 26 and one of the following:

1. Natural born child of the enrolled member,
2. Legally adopted child of, or a child placed for adoption with the enrolled member, or

3. A stepchild, who is a natural, legally adopted or placed for adoption of the member’s enrolled spouse or registered domestic partner.

Coverage ends at the end of the pay-period in which the child turns 26. Enrollment and eligibility documentation must be submitted to SFHSS **within 30 days** of birth, adoption, or a **Qualifying Life Event**.

#### Legal Guardianship and Court Ordered Children

See SFHSS Rules Sections B.3.b and B.3.c for more information.

#### Adult Disabled Children

To qualify a dependent as a disabled adult child (“Adult Child”), the Adult Child must be incapable of self-support because of a mental or physical condition that existed prior to age 26, continuously live with disability after turning 26, *and* meet all criteria listed in the SFHSS Rules.

#### Medicare Enrollment Requirements for Dependents of Active Employees

SFHSS Rules require Medicare eligible registered domestic partners and dependents who have received Social Security insurance for more than 24 months, to enroll in premium-free Medicare Part A, if eligible, and enroll and pay for the premiums for Medicare Part B.

#### Dependent Eligibility Audits and Penalties for Failing to disenroll Ineligible Dependents

All members are required to notify SFHSS **within 30 days** and cancel coverage for a dependent who becomes ineligible.

Dependent eligibility may be audited by SFHSS at any time. Audits may require submission of documentation that substantiates and confirms that the dependent’s relationship with the employee or retiree is current. Acceptable documentation may include current federal tax returns in addition to other documentation that demonstrates cohabitation or financial interdependency. Enrollment of a dependent who does not meet the plan’s eligibility requirements as stated in SFHSS Rules will be treated as an intentional misrepresentation of a material fact, or fraud. If a member fails to notify SFHSS, the member may be held responsible for the costs of ineligible dependent’s health premiums and any medical service provided.



## Medical Plan Options

SFHSS offers a variety of medical plan options to allow you to select the plan that provides the right coverage at the right cost for you and your covered family members to remain healthy and productive. SFHSS offers four Health Maintenance Organization (HMO) plans and one Preferred Provider Organization (PPO) plan.

### Health Maintenance Organization (HMO)

An HMO is a medical plan that offers benefits through a network of participating physicians, hospitals and other healthcare providers working closely together to help coordinate your care. You select a Primary Care Physician (PCP) who will coordinate all non-emergency care and services including access to certain specialists, programs and treatments that are in the same medical group or network. You must live or work in a ZIP code serviced by the plan to enroll.

Under these plans, there is no plan year deductible before accessing your benefits. Most services are available for a fixed dollar amount known as a "co-payment".

SFHSS offers the following HMO medical plans:

- **Health Net CanopyCare HMO:**

A narrow network plan that provides care through a small number of local accountable care organizations (ACOs), a network of doctors and hospitals that share responsibility for providing care to you and your covered dependents. Includes access to their "Alliance Referral Program", which provides members with access to specialists from all participating Canopy Health Medical Groups.

- **Kaiser Permanente HMO:**

Utilizing an integrated-care model, Kaiser Permanente provides care through their own doctors and facilities, including inpatient and outpatient settings, pharmacy, lab, imaging, and other ancillary services.

- **Blue Shield of California Trio HMO:**

A narrow network plan that provides care through a small number of local accountable care organizations (ACOs), a network of doctors and hospitals that share responsibility for providing care to you and your covered dependents.

- **Blue Shield of California Access+ HMO:**

A broad network HMO plan with access to many of the Bay Area's medical groups. The plan includes the ability for members to self-refer themselves to certain specialists.

### Preferred Provider Organization (PPO)

A PPO is a medical plan that provides access to a network of health care providers (doctors, hospitals, labs, pharmacies, etc.) known as preferred providers. You pay less when you seek services from preferred providers. However, the plan allows you the option of seeing non-preferred providers, but requires you to pay a higher percentage of the bill.

Generally, when compared to HMO medical plans, PPOs usually result in higher out-of-pocket costs and a deductible will apply to many services. Instead of having a fixed co-pay for medical services, your cost share may vary as a percentage of what the provider charges, known as a "coinsurance". You will need to pay your plan year deductible prior to paying your coinsurance for the applicable service.

SFHSS offers the following PPO plan:

- **Blue Shield of California PPO**

### How To Enroll in Medical Benefits

Eligible full-time employees must enroll in an SFHSS medical plan **within 30 calendar days** of their hire date. SFHSS members may enroll online using **eBenefits** (go to [sfhss.org/how-to-enroll](https://sfhss.org/how-to-enroll) to get started) or by completing and submitting an **Enrollment Application form** by fax or mail, along with required eligibility documentation.

If you do not enroll by the deadline, your next opportunity to enroll in benefits is during the next Open Enrollment for coverage the following plan year, or if a **Qualifying Life Event** occurs.

Coverage following a **Qualifying Life Event** will start the first day of the coverage period following receipt and approval of required eligibility documentation.

# Medical Plan Service Areas

County	Health Net CanopyCare HMO	Kaiser Permanente HMO	Blue Shield of CA Trio HMO	Blue Shield of CA Access+ HMO	Blue Shield of CA PPO
Alameda	■	■	■	■	■
Contra Costa	■	■	■	■	■
Marin	■	■	○	■	■
Monterey		○	○	○	■
Napa	■	■			■
Sacramento		■	○	■	■
San Francisco	■	■	■	■	■
San Joaquin		■	■	■	■
San Mateo	■	■	■	■	■
Santa Clara	■	○	■	■	■
Santa Cruz	■	■	■	■	■
Solano	○	■	○	■	■
Sonoma	○	○		■	■
Stanislaus		■	○	■	■
Tuolumne					■
Outside of CA	Urgent/ER Care Only	Urgent/ER Care Only	Urgent/ER Care Only	Urgent/ER Care Only	No Service Area Limits

- Available in this county
- Available in some ZIP codes; verify your ZIP code with the plan to confirm availability

## Blue Shield of California HMO, Health Net CanopyCare HMO, and Kaiser Permanente HMO: Service Area Limits

You must reside or work in a ZIP code serviced by the plan. If you do not see your county listed above, contact the medical plan to see if service is available to you. For **Blue Shield of California's Trio HMO**, call **(855) 747-5800**. For **Blue Shield of California's Access+ HMO**, call **(855) 747-5800**. For **Health Net CanopyCare HMO**, call **(833) 448-2042**. For **Kaiser Permanente HMO**, call **(800) 464-4000**.

## Blue Shield of California PPO: No Service Area Limits

**Blue Shield of California PPO** does not have any service area requirements. If you have questions, contact **Blue Shield of California PPO** at **(888) 499-5532**.

## Blue Shield of California PPO at Lower Rates:

Members who lack geographic access to both SFHSS' Kaiser Permanente HMO and the Blue Shield of California Access+ are eligible to enroll in **Blue Shield of California PPO** with lower premiums.



Did you know that if you move, you may have to enroll in a new medical plan that provides coverage in your new service area? Avoid loss of coverage by **updating your address in the Employee Portal at [myapps.sfgov.org](https://myapps.sfgov.org)**. Failure to keep your address up to date may result in non-payment of claims for services received due to loss of coverage.





# HMO Plans Comparison Chart of In-Network Medical Groups and Hospitals

	BLUE SHIELD OF CALIFORNIA		
	HEALTH NET CANOPYCARE HMO	TRIO HMO	ACCESS+ HMO
<b>Provider Medical Group/IPA</b>			
Brown and Toland Medical Group	No	Yes	Yes
Dignity Physicians Medical Group	Yes (Dominican-Santa Cruz)	Yes (Dominican-Santa Cruz)	Yes (Dominican-Santa Cruz)
Hill Physicians Medical Group	Yes	Yes	Yes
John Muir Physician Network	Yes	Yes	Yes
MarinHealth	Yes	No	No
Santa Clara Physician Network (SCCIPA)	Yes	Yes	Yes
Sutter Palo Alto Medical Foundation Physicians	No	No	Yes
<b>Hospitals</b>			
Dignity Health Hospitals/Medical Centers (St. Mary's, St. Francis, Sequoia, Dominican)	Yes	Yes	Yes
El Camino Hospital	No	Yes	Yes
Good Samaritan Hospital	Yes	Santa Clara and LA Counties Only	Yes
San Jose Regional Medical Center	Yes	Yes	Yes
San Ramon Regional Medical Center	Yes	Yes	Yes
Santa Clara Valley Medical Center	No	Yes	Yes
Sutter Alta Bates Summit Medical Center	No	Yes	Yes
Sutter Eden Medical Center	No	Yes	Yes
Sutter California Pacific Medical Center (CPMC)	No	Yes (only w/ Brown and Toland IPA)	Yes
UCSF Benioff Children's Hospital	Yes	Yes	Yes
UCSF Sonoma Valley Hospital	Yes	Yes	Yes
UCSF Medical Center	Yes	Yes	Yes
Washington Hospital	Yes	Yes	Yes
Zuckerberg San Francisco General Hospital	Yes	No	No

*Disclaimer: The information contained in this IPA Comparison Chart is subject to change. For a complete list of the most current Provider Medical Groups and Hospitals available to you, please contact your health plan directly.*

# Medical Plans

This chart provides a summary of benefits only. In any instance where information in this chart or Guide conflicts with the plan's Evidence of Coverage (EOC), the plan's EOC shall prevail. For a detailed description of benefits and exclusions, please review your plan's EOC. EOCs are available for download at [sfhss.org](http://sfhss.org).

	HEALTH NET	KAISER PERMANENTE	BLUE SHIELD OF CALIFORNIA										
	CANOPYCARE HMO	TRADITIONAL HMO	TRIO HMO	ACCESS+ HMO	PPO								
<b>Choice of Physician</b>	PCP assignment required.	KP network only. PCP assignment required.	PCP assignment required.	PCP assignment required.	You may use any licensed provider. You receive a higher level of benefit and pay lower out-of-pocket costs when choosing in-network providers.								
<b>Deductible</b>	No deductible	No deductible	No deductible		<table border="1"> <thead> <tr> <th>IN-NETWORK AND OUT-OF-AREA</th> <th>OUT-OF-NETWORK</th> </tr> </thead> <tbody> <tr> <td>\$250 employee only</td> <td>\$500 employee only</td> </tr> <tr> <td>\$500 +1</td> <td>\$1,000 +1</td> </tr> <tr> <td>\$750 +2 or more</td> <td>\$1,500 +2 or more</td> </tr> </tbody> </table>	IN-NETWORK AND OUT-OF-AREA	OUT-OF-NETWORK	\$250 employee only	\$500 employee only	\$500 +1	\$1,000 +1	\$750 +2 or more	\$1,500 +2 or more
IN-NETWORK AND OUT-OF-AREA	OUT-OF-NETWORK												
\$250 employee only	\$500 employee only												
\$500 +1	\$1,000 +1												
\$750 +2 or more	\$1,500 +2 or more												
<b>Out-of-Pocket Maximum</b> does not include premium contributions	\$2,000 per individual \$4,000 per family	\$1,500 per individual \$3,000 per family	\$2,000 per individual \$4,000 per family	\$3,750 per individual \$7,500 per family	\$7,500 per individual								
<b>General Care and Urgent Care</b>													
<b>Annual Physical; Well Woman Exam</b>	No charge	No charge	No charge	100% covered no deductible	50% covered after deductible								
<b>Doctor Office Visit</b>	\$25 co-pay	\$20 co-pay	\$25 co-pay	85% covered after deductible	50% covered after deductible								
<b>Urgent Care Visit</b>	\$25 co-pay in-network and out-of-network	\$20 co-pay	\$25 co-pay in-network	85% covered after deductible	50% covered after deductible								
<b>Family Planning</b>	No charge	No charge	No charge	100% covered no deductible	50% covered after deductible								
<b>Immunizations</b>	No charge	No charge	No charge	100% covered no deductible	100% covered no deductible								
<b>Lab and X-ray</b>	No charge	No charge	No charge	85% covered after deductible & prior notification	50% covered after deductible & prior notification								
<b>Doctor's Hospital Visit</b>	No charge	No charge	No charge	85% covered after deductible	50% covered after deductible								
<b>Prescription Drugs</b>													
<b>Pharmacy: Generic</b>	\$10 co-pay 30-day supply	\$5 co-pay 30-day supply	\$10 co-pay 30-day supply	\$10 co-pay 30-day supply	\$10 co-pay plus 50% Coinsurance; 30-day supply								
<b>Pharmacy: Brand-Name</b>	\$25 co-pay 30-day supply	\$15 co-pay 30-day supply	\$25 co-pay 30-day supply	\$25 co-pay 30-day supply	\$25 co-pay plus 50% Coinsurance; 30-day supply								
<b>Pharmacy: Non-Formulary</b>	\$50 co-pay 30-day supply	Only if authorized by a Kaiser Physician	\$50 co-pay 30-day supply	\$50 co-pay 30-day supply	\$50 co-pay, plus 50% Coinsurance; 30-day supply								
<b>Mail Order: Generic</b>	\$20 co-pay 90-day supply	\$10 co-pay 100-day supply	\$20 co-pay 90-day supply	\$20 co-pay 90-day supply	Not covered								
<b>Mail Order: Brand-Name</b>	\$50 co-pay 90-day supply	\$30 co-pay 100-day supply	\$50 co-pay 90-day supply	\$50 co-pay 90-day supply	Not covered								
<b>Mail Order: Non-Formulary</b>	\$100 co-pay 90-day supply	Only if authorized by a Kaiser Physician	\$100 co-pay 90-day supply	\$100 co-pay 90-day supply	Not covered								
<b>Specialty</b>	20% up to \$100 co-pay; 30-day supply	20% up to \$100 co-pay; 30-day supply	20% up to \$100 co-pay; 30-day supply	\$50 co-pay 30-day supply	\$50 co-pay, plus 50% Coinsurance; 30-day supply								

	HEALTH NET	KAISER PERMANENTE	BLUE SHIELD OF CALIFORNIA			
	CANOPYCARE HMO	TRADITIONAL HMO	TRIO HMO	ACCESS+ HMO	IN-NETWORK AND OUT-OF-AREA	OUT-OF-NETWORK
<b>Hospital Outpatient and Inpatient</b>						
<b>Hospital Outpatient</b>	\$100 co-pay per surgery	\$35 co-pay	\$100 co-pay per surgery		85% covered after deductible	50% covered after deductible
<b>Hospital Inpatient</b>	\$200 co-pay per admission	\$100 co-pay per admission	\$200 co-pay per admission		85% covered after deductible; may require prior notification	50% covered after deductible; may require prior notification
<b>Hospital Emergency Room</b>	\$100 co-pay waived if hospitalized	\$100 co-pay waived if hospitalized	\$100 co-pay waived if hospitalized		85% covered after deductible if non-emergency, 50% after deductible	85% covered after deductible if non-emergency, 50% after deductible
<b>Skilled Nursing Facility</b>	No charge 100 days per plan year	No charge 100 days per benefit period	No charge 100 days per plan year		85% covered after deductible; 120 days per plan year; limits apply	50% covered after deductible; 120 days per plan year; limits apply
<b>Hospice</b>	No charge authorization req.	No charge when medically necessary	No charge authorization required		85% covered after deductible; prior notification	50% covered after deductible; prior notification
<b>Maternity and Infertility</b>						
<b>Hospital or Birthing Center</b>	\$200 co-pay per admission	\$100 co-pay per admission	\$200 co-pay per admission		85% covered after deductible; may require prior notification	50% covered after deductible; may require prior notification
<b>Pre-/Post-Partum Care</b>	No charge	No charge	No charge		85% covered after deductible	50% covered after deductible
<b>Well Child Care</b>	No charge must enroll newborn within 30 days of birth; see EOC	No charge must enroll newborn within 30 days of birth; see EOC	No charge must enroll newborn within 30 days of birth; see EOC		100% covered no deductible	100% covered no deductible
<b>IVF, GIFT, ZIFT and Artificial Insemination</b>	50% covered limitations apply; see EOC	50% covered limitations apply; see EOC	50% covered limitations apply; see EOC		50% covered after deductible; limitations apply; prior notification	50% covered after deductible; limitations apply; prior notification
<b>Mental Health and Substance Abuse Services</b>						
<b>Outpatient Treatment</b>	\$25 co-pay non-severe and severe	\$10 co-pay group \$20 co-pay individual	\$25 co-pay non-severe and severe		85% covered after deductible; prior notification	50% covered after deductible; prior notification
<b>Inpatient Facility including detox and residential rehab</b>	\$200 co-pay per admission	\$100 co-pay per admission	\$200 co-pay per admission		85% covered after deductible; prior notification	50% covered after deductible; prior notification
<b>Other</b>						
<b>Hearing Aids</b> 1 aid per ear every 36 months; evaluation no charge	Up to \$5,000, combined for both ears, every 36 months; no charge for evaluation	Up to \$2,500 per ear, every 36 months; no evaluation charge	Up to \$2,500 per ear, every 36 months; no charge for evaluation		85% covered after deductible; up to \$2,500 per ear, every 36 months	50% covered after deductible; up to \$2,500 per ear, every 36 months
<b>Medical Equipment, Prosthetics and Orthotics</b>	No charge as authorized by PCP	No charge as authorized by PCP	No charge as authorized by PCP		85% covered after deductible; prior notification	50% covered after deductible; prior notification
<b>Physical and Occupational Therapy</b>	\$25 co-pay	\$20 co-pay authorization required	\$25 co-pay		85% covered after deductible; limitations may apply, see EOC	50% covered after deductible; limitations may apply, see EOC
<b>Acupuncture/Chiropractic</b>	\$15 co-pay 30 visits max for each per plan year; ASH network	\$15 co-pay up to a combined total of 30 chiropractic and acupuncture visits/year; ASH network	\$15 co-pay 30 visits max for each per plan year; ASH network		50% covered after deductible; \$1,000 max per plan year	50% covered after deductible; \$1,000 max per plan year
<b>Gender Dysphoria</b> office visits and outpatient surgery	Co-pays apply authorization required	Co-pays apply authorization required	Co-pays apply authorization required		85% covered after deductible; prior notification	50% covered after deductible; prior notification

## 2025 CSF Medical Premium Contribution Rates: EE Only, EE+1, EE+2 or More

	HEALTH NET CANOPYCARE HMO		KAISER PERMANENTE HMO		BLUE SHIELD OF CALIFORNIA					
	You Pay	Employer Pays	You Pay	Employer Pays	TRIO HMO	ACCESS+ HMO	PPO			
<i>Auto Machinists Loc. 1414, Building Inspectors, Consolidated Crafts<sup>1</sup>, DA Investigators Assoc., Dep. Prob. Ofcrs. Assoc., Dep. Sheriffs Assoc. 12A, Elec. Workers Local 6, Firefighters Local 798, IFPTE Local 21, Instit. Police Ofcrs. Assoc., Mun. Attys. Assoc. MAA, Operating Engineers Loc. 3, Phys. and Dentists UAPD, Plum. &amp; Pipefitters Loc. 38, Police Officers Assoc. POA, SEIU Local 1021 Para., Sheriff Mgrs. &amp; Sups. 12B, Stationary Eng. Local 39, Sup. Probation Officers, Team. Loc. 856 Multi-Unit, TWU Local 200 SEAM, TWU 250-A Auto Svc 7410, TWU 250-A Multi-Unit, Auto Mach. Loc. 1414, Electrical Workers Local 6, TWU Local 200, TWU 250-A Tran. Op. 9163, TWU 250-A Fare Ins. 9132, TWU 250-A Aut. Wk. 7410</i>										
	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays
Employee Only	\$25.57	\$339.70	\$28.48	\$378.31	\$31.98	\$424.82	\$37.60	\$499.59	\$182.80	\$499.59
Employee +1	\$51.01	\$677.69	\$56.82	\$754.93	\$63.82	\$847.93	\$75.08	\$997.46	\$326.19	\$997.46
Employee +2 or more	\$175.16	\$855.18	\$195.13	\$952.72	\$219.19	\$1,070.17	\$257.87	\$1,259.02	\$611.38	\$1,259.02
<i>SEIU Loc. 1021 Misc., SEIU Loc. 1021 Svc. Crit.</i>										
	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays
Employee Only	\$0.00	\$365.27	\$0.00	\$406.79	\$0.00	\$456.80	\$0.00	\$537.19	\$0.00	\$682.39
Employee +1	\$29.15	\$699.55	\$32.47	\$779.28	\$36.47	\$875.28	\$42.90	\$1,029.64	\$294.01	\$1,029.64
Employee +2 or more	\$175.16	\$855.18	\$195.13	\$952.72	\$219.19	\$1,070.17	\$257.87	\$1,259.02	\$611.38	\$1,259.02
<i>SEIU Loc. 1021 Staff Nurses, Teamsters 856, Sup. Nurses</i>										
	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays
Employee Only	\$0.00	\$365.27	\$0.00	\$406.79	\$45.68	\$411.12	\$53.72	\$483.47	\$198.92	\$483.47
Employee +1	\$36.43	\$692.27	\$81.17	\$730.58	\$91.17	\$820.58	\$107.25	\$965.29	\$595.92	\$727.73
Employee +2 or more	\$51.52	\$978.82	\$114.78	\$1,033.07	\$128.94	\$1,160.42	\$151.69	\$1,365.20	\$869.29	\$1,001.11
<i>Lab. Intl. Union Loc. 261</i>										
	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays
Employee Only	\$25.57	\$339.70	\$28.48	\$378.31	\$31.98	\$424.82	\$37.60	\$499.59	\$182.80	\$499.59
Employee +1	\$51.01	\$677.69	\$56.82	\$754.93	\$63.82	\$847.93	\$75.08	\$997.46	\$326.19	\$997.46
Employee +2 or more	\$123.64	\$906.70	\$137.74	\$1,010.11	\$154.72	\$1,134.64	\$182.03	\$1,334.86	\$535.54	\$1,334.86
<i>SEIU Loc. 1021 Per Diem Nurses</i>										
	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays
Employee Only	\$365.27	\$0.00	\$406.79	\$0.00	\$456.80	\$0.00	\$537.19	\$0.00	\$682.39	\$0.00
Employee +1	\$728.70	\$0.00	\$811.75	\$0.00	\$911.75	\$0.00	\$1,072.54	\$0.00	\$1,323.65	\$0.00
Employee +2 or more	\$1,030.34	\$0.00	\$1,147.85	\$0.00	\$1,289.36	\$0.00	\$1,516.89	\$0.00	\$1,870.40	\$0.00
<i>Painters, SFCWU</i>										
	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays
Employee Only	\$0.00	\$365.27	\$0.00	\$406.79	\$45.68	\$411.12	\$53.72	\$483.47	\$198.92	\$483.47
Employee +1	\$0.00	\$728.70	\$0.00	\$811.75	\$49.70	\$862.05	\$130.09	\$942.45	\$360.75	\$962.90
Employee +2 or more	\$109.27	\$921.07	\$185.26	\$962.59	\$326.46	\$962.90	\$553.99	\$962.90	\$907.50	\$962.90
<i>Commissioners</i>										
	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays
Employee Only	\$0.00	\$365.27	\$0.00	\$406.79	\$49.70	\$407.10	\$130.09	\$407.10	\$275.29	\$407.10
Employee +1	\$363.43	\$365.27	\$404.96	\$406.79	\$504.65	\$407.10	\$665.44	\$407.10	\$916.55	\$407.10
Employee +2 or more	\$665.07	\$365.27	\$741.06	\$406.79	\$882.26	\$407.10	\$1,109.79	\$407.10	\$1,463.30	\$407.10

<sup>1</sup>Consolidated Crafts includes: Bricklayers Local 3, Hod Carriers of Linua Local 261, Carpenters Local 22, Carpet, Linoleum Workers, Local 12, Cement Masons Local 580, Glaziers Local 718, Ironworkers Local 377, Pile Drivers Local 34, Plasterers Local 66, Roofers Local 40, Sheet Metal Workers Local 104, Theatrical Stage Employees Local 16, Teamsters Local 853.

## 2025 MEA & Courts Medical Premium Contribution Rates: EE Only, EE+1, EE+2

	HEALTH NET CANOPYCARE HMO		KAISER PERMANENTE HMO		BLUE SHIELD OF CALIFORNIA					
					TRIO HMO		ACCESS+ HMO		PPO	
<i>MEA Misc., Unrep. Managers, Unrep. Employees, Elected Officials, MEA – Fire, MEA – Police, MEA MTA, MTA Unrep. Managers</i>										
	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays
Employee Only	\$0.00	\$365.27	\$0.00	\$406.79	\$49.70	\$407.10	\$130.09	\$407.10	\$275.29	\$407.10
Employee +1	\$363.43	\$365.27	\$404.96	\$406.79	\$504.65	\$407.10	\$665.44	\$407.10	\$916.55	\$407.10
Employee +2 or More	\$1,030.34	\$0.00	\$1,147.85	\$0.00	\$1,289.36	\$0.00	\$1,516.89	\$0.00	\$1,870.40	\$0.00
<i>Sup. Ct. Employees Loc. 21, Sup. Ct. Employees Loc. 1021, Sup. Ct. Reporters, Sup. Ct. Staff Attys., Sup. Ct. Interpreters, Sup. Ct. Unrep. Prof.</i>										
	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays
Employee Only	\$0.00	\$365.27	\$0.00	\$406.79	\$0.00	\$456.80	\$0.00	\$537.19	\$0.00	\$682.39
Employee +1	\$0.00	\$728.70	\$0.00	\$811.75	\$0.00	\$911.75	\$0.00	\$1,072.54	\$0.00	\$1,323.65
Employee +2 or More	\$0.00	\$1,030.34	\$0.00	\$1,147.85	\$0.00	\$1,289.36	\$26.89	\$1,490.00	\$380.40	\$1,490.00
<i>MEA Courts; Superior Courts MEA, Sup. Ct. Unrep. Managers, Court Duty Officer, Courts Comm. Assoc.</i>										
	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays
Employee Only	\$365.27	\$0.00	\$406.79	\$0.00	\$456.80	\$0.00	\$537.19	\$0.00	\$682.39	\$0.00
Employee +1	\$728.70	\$0.00	\$811.75	\$0.00	\$911.75	\$0.00	\$1,072.54	\$0.00	\$1,323.65	\$0.00
Employee +2 or More	\$1,030.34	\$0.00	\$1,147.85	\$0.00	\$1,289.36	\$0.00	\$1,516.89	\$0.00	\$1,870.40	\$0.00
<i>Sup. Ct. Judges</i>										
	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays
Employee Only	\$0.00	\$365.27	\$0.00	\$406.79	\$0.00	\$456.80	\$0.00	\$537.19	\$0.00	\$682.39
Employee +1	\$0.00	\$728.70	\$0.00	\$811.75	\$0.00	\$911.75	\$0.00	\$1,072.54	\$0.00	\$1,323.65
Employee +2 or More	\$0.00	\$1,030.34	\$0.00	\$1,147.85	\$0.00	\$1,289.36	\$0.00	\$1,516.89	\$0.00	\$1,870.40
<i>Sup. Ct. Staff Attys. Cashback</i>										
	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays
Employee Only	\$0.00	\$365.27	\$0.00	\$406.79	\$0.00	\$456.80	\$0.00	\$537.19	\$0.00	\$682.39
Employee +1	\$0.00	\$728.70	\$0.00	\$811.75	\$0.00	\$911.75	\$0.00	\$1,072.54	\$0.00	\$1,323.65
Employee +2 or More	\$0.00	\$1,030.34	\$0.00	\$1,147.85	\$0.00	\$1,289.36	\$123.81	\$1,393.08	\$477.32	\$1,393.08

## Vision Plan Options

SFHSS offers two vision plans for members and dependents who are enrolled in a SFHSS medical plan. Vision coverage is provided through Vision Service Plan (VSP).

### Vision Service Plan - Basic

The VSP Basic Plan is included with enrollment in all SFHSS medical plans. Members are eligible to a vision exam once a year, and either one set of contacts or a pair of eyeglasses frame/lenses every other calendar year. Eligible dependent children are covered in full for polycarbonate prescription lenses.

### Vision Service Plan - Premier

Members may buy-up to the VSP Premier Plan that includes coverage for either one set of contacts or a pair of eyeglasses frame/lenses every calendar year. The VSP Premier Plan provides a higher allowance for a frame and lenses or contacts. If a member buys up to the VSP Premier Plan, member's dependents will also be enrolled in the VSP Premier Plan.

### Accessing Your Vision Benefits

You may go to a VSP in-network or out-of-network provider. In-network providers include Costco, Visionworks, Walmart Vision and Sam's Club. Visit [www.vsp.com](http://www.vsp.com) for complete list of network providers.

To receive services from an in-network provider, contact the provider and identify yourself as a VSP Vision Care member *before* your appointment.

VSP Vision Care will provide benefit authorization directly to the provider. Services must be received prior to the benefit authorization expiration date.

If you receive services from a network provider *without* prior authorization or obtain services from an out-of-network provider (including Kaiser Permanente), you are responsible for payment in full to the provider. You may submit an itemized bill to VSP for partial reimbursement.

Compare the costs of out-of-network services to in-network costs before choosing. You can submit a claim for reimbursement online from your VSP member account or by contacting VSP Member Services at **(800) 877-7195** and requesting a claim/reimbursement form.

### Expenses Not Covered by Plan

- Orthoptics (and any associated supplemental testing), plain (non-prescription) lenses or two pairs of glasses in lieu of a pair of bifocals.
- Replacement of lenses or frames furnished that are lost or broken (except at the contracted intervals).
- Medical or surgical eye treatment (except for limited Essential Medical Eye Care).
- Corrective vision treatments such as, but not limited to, LASIK and PRK laser surgery. You may be eligible for discounts from a VSP doctor.

For more information, please review the Evidence of Coverage at <https://sfhss.org/vsp-vision-plans>

### VSP Computer VisionCare Benefit

Some union contracts provide employer-paid computer vision benefits. Coverage includes an annual computer vision exam, \$75 in-network retail frame allowance every 24 months and single vision, bifocal, and trifocal lenses. You can also add anti-reflective or UV coating at no additional cost.

### VSP LightCare

Both Basic and Premier plans now include VSP LightCare. Members can choose to use their regular frame allowance for ready-made non-prescription sunglasses or ready-made non-prescription blue light filtering glasses.

### VSP Vision Care Member Extras

VSP Vision Care offers exclusive special offers, discounts and rebates on popular contact lenses.

VSP also provides savings on **hearing aids** through **TruHearing®** for members, their covered dependents and extended family including parents and grandparents.



**No Medical Plan = No Vision Benefits**  
**If you do not enroll in a medical plan, you and your dependents cannot enroll in VSP Vision Care plans offered through SFHSS.**



# Vision Plan Benefits-at-a-Glance

Covered Services	Vision Service Plan - Basic <sup>1</sup>	Vision Service Plan - Premier					
<b>Well Vision Exam</b>	\$10 co-pay every calendar year	\$10 co-pay every calendar year					
<b>Single Vision Lenses</b>	\$25 co-pay every other calendar year <sup>2</sup>	\$0 every calendar year					
<b>Lined Bifocal Lenses</b>	\$25 co-pay every other calendar year <sup>2</sup>	\$0 every calendar year					
<b>Lined Trifocal Lenses</b>	\$25 co-pay every other calendar year <sup>2</sup>	\$0 every calendar year					
<b>Standard Progressive Lenses</b>	100% coverage every other calendar year	100% coverage every calendar year					
<b>Premium Progressive Lenses</b>	\$95–\$105 co-pay every other calendar year	\$25 co-pay every calendar year					
<b>Custom Progressive Lenses</b>	\$150–\$175 co-pay every other calendar year	\$25 co-pay every calendar year					
<b>Standard Anti-Reflective Coating</b>	\$41 co-pay every other calendar year	\$25 co-pay every calendar year					
<b>Premium Anti-Reflective Coating</b>	\$58–\$69 co-pay every other calendar year	\$25 co-pay every calendar year					
<b>Custom Anti-Reflective Coating</b>	\$85 co-pay every other calendar year	\$25 co-pay every calendar year					
<b>Scratch-Resistant Coating</b>	Fully covered every other calendar year	Fully Covered every calendar year					
<b>Frames</b>	\$150 allowance for a wide selection of frames. \$170 allowance for featured frames; 20% savings on amount over the allowance; every other calendar year. \$80 allowance use at Costco and Walmart/ Sam's Club. \$25 co-pay applies.	\$300 allowance for a wide selection of frames. \$320 allowance for featured frame; 20% savings on the amount over your allowance every calendar year. \$165 allowance use at Costco and Walmart/ Sam's Club. No additional co-pay.					
<b>Contacts</b> ( <i>instead of glasses</i> )	\$150 allowance every other calendar year <sup>2</sup>	\$250 allowance every calendar year					
<b>Contact Lens Exam</b>	Up to \$60 co-pay every other calendar year <sup>2</sup>	Up to \$60 co-pay every calendar year					
<b>Essential Medical Eye Care</b> ( <i>for the treatment of urgent or acute ocular conditions</i> )	\$5 co-pay	\$5 co-pay					
<b>Lightcare</b>	\$150 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts, every other calendar year.	\$300 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts, every calendar year.					
<b>Vision Care Rates</b>	<b>Vision Service Plan - Basic</b>	<b>VSP - Premier Buy Up (Biweekly)</b>					
	Included with your medical premium.	<b>Employee Only \$5.48</b> <b>Employee + 1 Dependent \$8.36</b> <b>Employee + Family \$17.09</b>					
<b>Your Coverage with Out-of-Network Providers</b>							
Visit <a href="http://vsp.com">vsp.com</a> if you plan to see a provider other than a VSP network provider.							
<b>Exam</b>	Up to \$50	<b>Single Vision Lenses</b>	Up to \$45	<b>Lined Trifocal Lenses</b>	Up to \$85	<b>Contacts</b>	Up to \$105
<b>Frame</b>	Up to \$70	<b>Lined Bifocal Lenses</b>	Up to \$65	<b>Progressive Lenses</b>	Up to \$85		

<sup>1</sup>VSP Basic Plan coverage is included with your medical premium.

<sup>2</sup>Under the VSP Basic plan, new lenses may be covered the next year if Rx change is no less than a +/- 0.50 diopter power.

You may also be eligible for "computer glasses" through the Video Terminal Display/Computer Vision Care benefit. Please review your MOU. In any instance where information in this chart conflicts with the plan's Evidence of Coverage (EOC), the plan's EOC shall prevail.

# Dental Plan Options

## Dental Plan Benefits

SFHSS offers three dental plan options for our members to choose from. Two are Dental Health Maintenance Organization (DHMO) plans and one is a Dental Preferred Provider Organization (DPPO) plan.

### DHMO Dental Plans

Similar to medical HMOs, Dental Health Maintenance Organization (DHMO) plans require you to receive all of your dental care from their network of participating dental providers. These networks are smaller than dental PPO networks

Before you elect a DHMO plan, make sure the plan’s network includes your chosen dentist, and that dentist is accepting new patients.

Under DHMO plans, services are covered either at no cost or with a fixed co-pay. Out-of-pocket costs for these plans are generally lower than PPO plans.

SFHSS offers the following DHMO dental plans:

- **DeltaCare USA DHMO**
- **UnitedHealthcare Dental DHMO**

### PPO Dental Plan

A PPO dental plan allows you the flexibility to visit any in-network or out-of-network dentist. The plan covers a higher percentage of the costs for covered services when you go to an in-network PPO dentist. Out-of-network providers may bill you for the difference between your co-insurance and Delta Dental's reimbursement, which is based on a coverage limit for the service.

SFHSS offers the following dental PPO plan:

### Delta Dental PPO Plus Premier

Delta Dental PPO Plus Premier has two different networks. Ask your dentist if they participate in the Delta Dental PPO or Premier network. You will pay a higher co-insurance when you visit a Premier provider versus a PPO provider. When you use Delta Dental's network dentists, you are only responsible for the deductible and co-insurance, within applicable benefit maximums. Delta Dental's network dentists are not allowed to charge you more for covered services beyond the negotiated rates.

You may also visit an out-of-network dentist. Out-of-network providers may bill you for the difference between your co-insurance and Delta Dental's reimbursement, which is based on a coverage limit for the service. This is known as a balance billing.



**If you want to know what you are responsible for paying, please ask your dentist for a pre-treatment estimate before receiving covered services.**

## Dental Plan Quick Comparison

	Delta Dental PPO Plus Premier	DeltaCare USA DHMO	UnitedHealthcare Dental DHMO
<b>Can I receive services from any dentist?</b>	Yes. You can use any dental provider. You pay less when you choose an in-network provider.	No. All services must be received from your assigned contracted network dentist.	No. All services must be received by an in-network dentist.
<b>Do I need a referral for specialty care?</b>	No.	Yes.	Yes.
<b>Will I pay a flat rate for most services?</b>	No. You pay a percentage of allowed charges.	Yes.	Yes.
<b>Do I need to live in the plan's service area to enroll?</b>	No.	Yes. You must live in this plan's service area.	Yes. You must live in this plan's service area.





# Dental Plan Benefits-at-a-Glance

	Delta Dental PPO Plus Premier			DeltaCare USA DHMO	UnitedHealthcare Dental DHMO
<b>Choice of Dentist</b>	You may choose any licensed dentist. You will receive a higher level of benefit and lower out-of-pocket costs with Delta Dental PPO or Premier network dentists.			DeltaCare USA <b>network only</b>	UHC Dental <b>network only</b>
<b>Deductible</b>	None			None	None
<b>Plan Year Maximum</b>	\$2,500 per person, per calendar year, excluding orthodontia benefits, diagnostic and preventive services (i.e. cleanings, exams and/or x-rays).			None	None
<b>Covered Services</b>	<b>PPO Dentists</b>	<b>Premier Dentists</b>	<b>Out-of-Network</b>	<b>In-Network Only</b>	<b>In-Network Only</b>
<b>Cleanings<sup>1</sup> and Exams</b>	100% covered annual - 2x/yr.; pregnancy - 3x/yr.	100% covered annual - 2x/yr.; pregnancy - 3x/yr.	80% covered annual - 2x/yr.; pregnancy - 3x/yr.	100% covered 1 every 6 months	100% covered 1 every 6 months
<b>X-rays</b>	100% covered Full mouth or panoramic 1x/5 years; bitewing 2x/year to age 18; 1x/year over age 18	100% covered Full mouth or panoramic 1x/5 years; bitewing 2x/year to age 18; 1x/year over age 18	80% covered Full mouth or panoramic 1x/5 years; bitewing 2x/year to age 18; 1x/year over age 18	100% covered some limitations apply	100% covered
<b>Extractions</b>	90% covered	80% covered	60% covered	100% covered	100% covered
<b>Fillings</b>	90% covered	80% covered	60% covered	100% covered limitations apply to resin materials	100% covered limitations apply
<b>Crowns</b>	90% covered	80% covered	50% covered	100% covered limitations apply to resin materials	100% covered limitations apply
<b>Dentures, Pontics, and Bridges</b>	50% covered	50% covered	50% covered	100% covered full and partial dentures 1x/5yrs.; fixed bridgework, limitations apply	100% covered full and partial dentures 1x/5yrs.; fixed bridgework, limitations apply
<b>Endodontic/ Root Canals</b>	90% covered	80% covered	60% covered	100% covered excluding the final restoration	100% covered
<b>Oral Surgery</b>	90% covered	80% covered	60% covered	100% covered authorization required	100% covered
<b>Implants</b>	50% covered	50% covered	50% covered	Not covered	Covered Refer to co-pay schedule
<b>Orthodontia</b>	50% covered child \$2,500 lifetime max; adult \$2,500 lifetime max.	50% covered child \$2,000 lifetime max; adult \$2,000 lifetime max.	50% covered child \$1,500 lifetime max; adult \$1,500 lifetime max.	Employee pays: \$1,600/child \$1,800/adult \$350 startup fee; limitations apply	Employee pays: \$1,250/child \$1,250/adult \$350 startup fee; limitations apply
<b>Night Guards</b>	80% covered (1x3yr.)	80% covered (1x3yr.)	80% covered (1x3yr.)	\$100 co-pay	100% covered

<sup>1</sup> Members with chronic conditions (cardiovascular (heart) disease; diabetes; cerebrovascular disease (stroke); HIV/AIDS; rheumatoid arthritis; chronic kidney disease; Sjogren's syndrome; lupus; Parkinson's disease; amyotrophic lateral sclerosis; Huntington's disease; opioid misuse and addiction; joint replacement; and cancer) may receive up to 4 cleanings per year, through the **SmileWay Wellness** program (Calendar Year Benefit Maximum does not apply). In any instance where information in this chart conflicts with a plan's Evidence of Coverage (EOC), the plan's EOC shall prevail.



# Dental Premium Contribution Rates (Biweekly)

	DELTA DENTAL PPO PLUS PREMIER		DELTACARE USA DHMO		UNITEDHEALTHCARE DENTAL DHMO	
<b>CITY AND COUNTY OF SAN FRANCISCO EMPLOYEES, MEA</b>						
	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays
Employee Only	\$2.31	\$23.58	\$0.00	\$12.22	\$0.00	\$11.53
Employee +1	\$4.62	\$49.75	\$0.00	\$20.16	\$0.00	\$19.05
Employee +2 or More	\$6.92	\$70.76	\$0.00	\$29.82	\$0.00	\$28.16

<b>COMMISSIONERS PRE 2002 APPOINTMENT, SUPERIOR COURT OF SAN FRANCISCO, SUPERIOR COURT MEA, SFCTA</b>						
	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays
Employee Only	\$0.00	\$25.89	\$0.00	\$12.22	\$0.00	\$11.53
Employee +1	\$0.00	\$54.37	\$0.00	\$20.16	\$0.00	\$19.05
Employee +2 or More	\$0.00	\$77.68	\$0.00	\$29.82	\$0.00	\$28.16

<b>COMMISSIONERS POST 2002 APPOINTMENT, SEIU LOCAL 21 STAFF NURSES</b>						
	You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays
Employee Only	\$25.89	\$0.00	\$12.22	\$0.00	\$11.53	\$0.00
Employee +1	\$54.37	\$0.00	\$20.16	\$0.00	\$19.05	\$0.00
Employee +2 or More	\$77.68	\$0.00	\$29.82	\$0.00	\$28.16	\$0.00



## Flexible Spending Accounts (FSAs)

**IRS rules require annual enrollment in Flexible Spending Account(s) during Open Enrollment if you want to continue this benefit for the next plan year. If you do not re-enroll, your FSA will terminate at the end of the current plan year.**

There are two types of FSA accounts offered by the San Francisco Health Service System (SFHSS). The Health Care FSA (HCFSA) covers common medical expenses for members and their dependents, such as, co-payments, prescription drugs and certain over-the-counter products. The Dependent Care FSA (DCFSA), which covers childcare and care for elderly family members who are incapable of self-care. HCFSA is designed to allow members to pay for medical expenses not covered by health insurance on a pre-tax basis. DCFSA is designed to allow members to pay for childcare or adult dependent care expenses on a pre-tax basis. SFHSS FSA accounts are administered by the P&A Group.

### Health Care FSA (HCFSA)

- You may set aside between \$250 and \$3,200 in pre-tax dollars for the 2025 plan year. The full annual amount is available after the first contribution has been deducted. Deductions will be taken biweekly from your paycheck.
- P&A will issue a debit card for you to use to make spending your FSA easier. You can also submit a claim for reimbursement via smartphone app, online, fax, or mail. For a complete list of eligible healthcare expenses, visit [padmin.com/participants/reimbursement-accounts/health-fsa](https://padmin.com/participants/reimbursement-accounts/health-fsa).
- At the end of the plan year, unclaimed funds of a minimum of \$10 and a maximum of \$640 in the Health Care FSA may **carryover** into the next plan year for one year. Any unclaimed funds of less than \$10 and more than \$640 will be forfeited. **There are no exceptions.**<sup>1</sup>

<sup>1</sup>Per IRS rules, you forfeit all funds remaining in an FSA by the end of the claim filing period unless covered by the Health Care FSA Carryover provision.

**2024 FSA expense reimbursement claims must be submitted to P&A Group by March 31, 2025, 11:59 p.m. PST.** Contact P&A Group at (800) 688-2611, M-F, 5:30 a.m. to 7 p.m. PST or visit [padmin.com](https://padmin.com).

### Dependent Care Assistance FSA (DCFSA)

You pay for qualified childcare and/or dependent care expenses with pre-tax dollars, which can reduce your overall taxable income.

Eligible dependents include:

- Children under the age of 13,
- A spouse who is unable to work and take care for themselves, and
- An adult-dependent who is unable to take care for themselves *and* for whom you claim the 'dependent exemption' on your taxes.

DCFSA is a "pay as you go" account where you must have enough funds in your account before you submit your claim for reimbursement. Eligible expenses include certified nursery schools, after school programs, children's daycare, day camps, caregiver for a dependent. DCFSA expenses must be incurred to enable you (and, if married, your spouse) to work.

You can only change your election if you have a qualifying life event or a change in dependent care expenses. For a complete list of eligible dependent care expenses, visit [padmin.com/participants/reimbursement-accounts/dependent-care-assistance-account](https://padmin.com/participants/reimbursement-accounts/dependent-care-assistance-account).

- You may set aside between \$250 and \$5,000 pre-tax per household for the plan year (\$2,500 each if you are married filing separate federal tax returns). Deductions will be taken biweekly from your paycheck.
- **Funds cannot be used for dependent medical, dental, or vision expenses.**
- Reimbursement claims can be submitted to P&A Group by mail, online, or smartphone app.
- If you or your spouse were providing care and then return to work, you may enroll or increase your DCFSA election. If you were previously using dependent care elections and you or your spouse now work from home, you may decrease your election or cancel future paycheck deductions. **There are no refunds for canceling or reducing elections.**
- **Unlike a HCFSA, there is no Carryover option with DCFSA.** Expenses and services need to be incurred in the same plan year or the funds will be forfeited. **There are no exceptions.**



# Flex Credits for MEA

Members of the Municipal Executives Association (MEA) receive a *Management Cafeteria Plan* that provides flexible credits. The amount of flexible credits vary based on the medical plan and coverage tier the MEA member is enrolled in. Enrollment in health benefits is not required in order to receive the flexible credits. These credits can be applied towards both pre-tax health benefits and post-tax benefits such as voluntary benefits. You may choose any combination to fit your needs and budget. If the premium contributions for your benefit choices cost more than your flex credits, you pay the balance from your salary. If your benefits choices cost less than your available flex credits, you will receive cashback as taxable, non-pensionable earnings in your paycheck.

## Pre-Tax Flex Benefit Options

The benefits listed below are paid pre-tax for an enrolled employee, spouse, children and stepchildren. These benefits are paid post-tax for an enrolled domestic partner and the children of a domestic partner.

	EOI Required
<b>Medical and Dental Premium Contributions</b>	No
<b>Health Care Flexible Spending Account</b> P&A Group	No
<b>Dependent Care Assistance Flexible Spending Account</b> P&A Group	No

## Taxable Flex Benefit Options

	EOI Required
<b>Accident Insurance</b> MetLife	No
<b>Short-Term Disability Insurance</b> Manhattan Life	No - Up to \$3,000/Month Yes - Above \$3,000/Month
<b>Long-Term Care Insurance<sup>3</sup></b> John Hancock, MetLife, Mass Mutual, Mutual of Omaha	Yes
<b>Pet Insurance</b> Pets Best	No
<b>Group Legal Plan</b> LegalShield	No
<b>Critical Illness</b> MetLife	No
<b>Supplemental Group Term-Life Insurance and Accidental Death &amp; Disability Insurance (AD&amp;D)</b> The Hartford	Yes <sup>2</sup>
<b>Lifetime Benefit Group Term Life Insurance with Accelerated Death Benefit for Long-Term Care</b> Combined/Chubb	Yes <sup>1</sup>
<b>Identity Protection Benefits Plus</b> Allstate Identity Protection	No

## Evidence of Insurability (EOI)

Some voluntary benefits require additional information from the applicant before enrollment can be completed. This may include medical evidence. The insurer will contact you if specific records are required. It is your responsibility to provide all requested documentation. Enrollment may be denied by the insurer. In 2025, no payroll deductions will be taken until enrollment is approved by insurer(s). If approved, there may be a catch-up payroll deduction retroactive to the effective date of your policy. If denied coverage, no premiums for that benefit will be deducted from your paycheck.

To access the **Workterra** application, go to [myapps.sfgov.org](https://myapps.sfgov.org) and click on the **Workterra** tile where you can **self-enroll, dis-enroll, or confirm any existing elections**. For enrollment assistance call **Workterra (866) 528-5360**. For questions about existing premiums or payments during a leave of absence, please call **Workterra Customer Service at (888) 604-3771**.

<sup>1</sup> Evidence of Insurability (EOI) is not required for new hires or newly eligible employees. <sup>2</sup> Evidence of Insurability (EOI) is not required for new hires or newly eligible employees, for up to \$100,000 Supplemental life/AD&D insurance. <sup>3</sup> Workterra's current Long Term Care insurance is John Hancock, MetLife, Mass Mutual, and Mutual of Omaha. Workterra will continue carrier list-billing for existing plans no longer available for purchase through Workterra.



# Using MEA Flex Credits

## 2025 Dollar Value of Flex Credits (Biweekly)

	EMPLOYEE ONLY	EMPLOYEE +1	EMPLOYEE +2 OR MORE				
			Health Net CanopyCare HMO	Kaiser Permanente HMO	Blue Shield of California		
					Trio HMO	Access+ HMO	PPO
<b>CITY AND COUNTY OF SAN FRANCISCO</b>							
MEA Miscellaneous Unrep. Managers Unrep. Employees MEA Fire and Police	\$481.69	\$555.80	\$855.18	\$952.72	\$1,070.17	\$1,259.02	\$1,259.02
<b>MUNICIPAL TRANSPORTATION AGENCY (MTA)</b>							
MEA Unrep. Managers	\$481.69	\$555.80	\$855.18	\$952.72	\$1,070.17	\$1,259.02	\$1,259.02
<b>SUPERIOR COURT OF SAN FRANCISCO</b>							
MEA Unrep. Managers Court Duty Officer Courts Comm. Assoc.	\$1,490.00	\$1,490.00	\$1,490.00	\$1,490.00	\$1,490.00	\$1,490.00	\$1,490.00

Eligible Municipal Executives Association employees of the City and County of San Francisco, Superior Court of California, County of San Francisco may apply these Flex Credits to a variety of benefit options, including payment of employee medical, vision or dental premium contributions or voluntary benefits.





# Voluntary Benefits

SFHSS negotiates group discounted rates for voluntary benefits, which are additional insurance plans that offer financial protection for you and your family.

- In most cases, policies are offered on a guaranteed issue basis so no medical history or exam required.
- Discounted group premium rates.
- Enrollment is optional - if you enroll, premiums are paid by *post-tax* payroll deductions.
- Open Enrollment is a good time to review your enrollments in Workterra. Benefits rollover every new plan year unless you make a change. No annual enrollment required.

## Chubb Lifetime Benefit Term Insurance with Accelerated Death Benefit for Long-Term Care.

This term life insurance plan is available to newly hired and newly eligible employees on a guarantee issue basis - no medical qualifications. Death benefits and premiums at time of issue are guaranteed for life. When employees need long-term care, death benefits can be paid early for home health care, assisted living, adult day care and nursing home care. The benefit is equal to the greater of 4% of your death benefit per month or \$50 per day while you are living, for up to 25 months. Premiums are waived while this benefit is being paid. If you receive benefits for the Long-term care benefit for 25 months, and you continue receiving care, the policy will pay up to an additional 25 benefit payments. The maximum Long-term care benefit payable is 2 times your death benefit amount. *Available to employees and eligible dependents.*

## Auto and Home Insurance from top companies.

BenefitHub provides access to many of the top-rated auto and home insurance companies for you to shop for discounted rates. To access BenefitHub please visit [workterravoluntarybenefits.benefitHub.com](http://workterravoluntarybenefits.benefitHub.com) Please use *Employee Referral Code: AU2HGZ.*

## Manhattan Life Supplemental Short-Term Disability Insurance

replaces part of your income if you can't work due to a covered illness or injury, for non-occupational disabilities. It provides income in addition to California State Disability payments and can help you and your family meet financial obligations until you get back to work. *Available to employees only.*

**MetLife Accident Insurance** pays you directly for a wide variety of non-occupational accidental injuries, including broken bones, dislocations, second/third degree burns and medical services and treatments related to accidental injuries. *Available to employees and eligible dependents.*

**MetLife Critical Illness Insurance** will pay you a lump sum benefit up to \$50,000 if you are diagnosed with a covered disease or condition, including cancer, heart attack, stroke, kidney failure, Alzheimer's, and more than 30 more illnesses—including benefits for COVID-19. Critical Illness Insurance can ease the financial stress of facing a life-threatening illness. This benefit can help pay for out-of-pocket medical costs, assist with living expenses, or anything else you choose. A \$100 annual Health Screening Benefit is also available for each participant. *Available to employees and eligible dependents.*

**Allstate Identity Protection** delivers a powerful new approach to online privacy with unique tools and proactive monitoring that help you see your personal data, manage it with real time alerts, and protect your identity. A \$1 million insurance policy covers any of your associated out-of-pocket costs and losses. *Available to employees and eligible dependents.*

**LegalShield Legal Plan** allows you to speak with a lawyer on any personal legal matter without high hourly costs. Includes letters or calls made on your behalf, review of small contracts and documents, IRS audit support, assistance with preparing wills, living wills, and healthcare power of attorney. 24/7 emergency access is available for covered situations. Also offered is the ID Shield plan. *Available to employees and eligible dependents.*

**The Hartford Group Term Life Insurance** provides a lump sum benefit to your designated beneficiary upon death of insured. The insurance payout can be used for anything—from funeral expenses to mortgage payments or college tuition—to help your loved ones move forward and shield them from the loss of your income. Completion of an application during Open Enrollment with evidence of insurability (i.e. medical history questions) may be required for coverage. Higher policy amounts are available and require additional medical certification. *Available to employees and eligible dependents.*

**Pets Best Pet Insurance** can reimburse you for vet bills when your cat or dog is sick or injured with a covered condition. Use any licensed veterinarian, pay your bill, then submit a claim for reimbursement. Choose coverage tiers from 70% to 90% with deductibles from \$50 to \$1,000. *Available to employees only.*

**New Hire Consultations** with **Workterra** can be made by logging into [ccsfvb.com](http://ccsfvb.com) or calling (866) 528-5360.

To access the **Workterra** application, go to <https://myapps.sfgov.org> and click on the **Workterra** tile where you can **self-enroll, dis-enroll, or confirm any existing elections.**

For questions about existing premiums or payments during a leave of absence, please call **Workterra Customer Service** at (888) 604-3771.



# Mental Health and Substance Abuse Services

## Employee Assistance Program (EAP) – We're Here *For You*

SFHSS EAP Counselors are available Monday through Friday, 8am to 5pm for confidential counseling and consultation. If you think you need help, call **(628) 652-4600**. Visit us at [sfhss.org/eap](http://sfhss.org/eap). Guidance Consultants are available 24/7 for confidential assessment and referral.

Individual Services	Organizational Services
<ul style="list-style-type: none"> <li>■ Short Term solution focused counseling for individuals and couples</li> <li>■ Assessment and Referrals</li> <li>■ Consultation and Coaching</li> <li>■ Mental Health benefit advocacy and navigation</li> </ul>	<ul style="list-style-type: none"> <li>■ Management Consultation and Coaching</li> <li>■ Employee Mediation</li> <li>■ Critical Incident Response</li> <li>■ Workshops and Training</li> </ul>

## Health Plans: Mental Health<sup>1</sup>, Well-Being and Substance Abuse Services<sup>1</sup>

Please contact an SFHSS EAP counselor if you are having difficulty accessing mental health or substance abuse services through your health plan.

Health Net CanopyCare HMO	Kaiser Permanente HMO	Blue Shield of CA HMO and Blue Shield of CA PPO
<b>Mental Health and Substance Abuse Services</b>		
<p>Call <b>Health Net Behavioral Health</b> at <b>(833) 996-2567</b> to obtain referrals for mental health and substance abuse treatment services.</p> <p>You can also access outpatient providers through the website at <a href="http://healthnet.com/sfhss">healthnet.com/sfhss</a>.</p> <p>No authorization is required for psychotherapy or medication support services by a covered provider.</p>	<p>Call <b>(800) 464-4000</b> to make an appointment. You don't need a referral from your Primary Care Physician (PCP) to see a therapist covered by Kaiser.</p> <p><b>Headspace Care</b> offers on-demand, confidential mental healthcare through coaching.</p> <p>Members get a free 90-day subscription every 12 month period and is only accessible via a mobile platform. Register at <a href="http://kp.org/selfcareapps">kp.org/selfcareapps</a></p>	<p><b>Trio HMO and Access+ HMO:</b> Call <b>(877) 263-9952</b> to find a provider and schedule an appointment with <i>Blue Shield's Mental Health Service Administrator</i>.</p> <p><b>PPO:</b> Call <b>(888) 499-5532</b> to access mental health services.</p> <p><b>Headspace Care</b> offers on-demand, confidential mental health coaching and self-guided activities. Video therapy &amp; psychiatry sessions available for a co-pay.</p>
<b>Mental and Emotional Well-Being Services and Resources</b>		
<p>If you have questions about additional wellness resources call Health Net Behavioral Health at <b>(833) 996-2567</b> to learn more.</p> <p><b>Apps:</b> Members can access self-care apps and tools such as <i>myStrength</i> and <i>Unwind</i> at <a href="http://healthnet.com/sfhss">healthnet.com/sfhss</a>.</p>	<p><b>Classes and Support Groups:</b> Contact your local Kaiser Permanente facility for a calendar or visit <a href="http://kp.org/mentalhealth">kp.org/mentalhealth</a>.</p> <p><b>Health/Wellness Coaching:</b> Call <b>(866) 862-4295</b> to make an appointment with a Wellness Coach.</p> <p><b>Apps:</b> Members can access self-care apps, <i>Calm</i> and <i>Headspace Care</i>, through <a href="http://kp.org/selfcareapps">kp.org/selfcareapps</a>.</p>	<p><b>Counseling and Consultation:</b> <i>LifeReferrals</i> is available with no co-pay for up to three sessions.</p> <p>Topics include relationship problems, stress, grief, legal or financial issues, and community referrals.</p> <p>To speak with a <i>LifeReferrals</i> coach, please call <b>(800) 985-2405</b>, or visit the website <a href="http://lifereferrals.com">lifereferrals.com</a>.</p> <p><b>Apps:</b> Members can access self-care apps and tools such as <i>Headspace</i> and <i>Insight Timer</i> at <a href="http://wellvolution.com">wellvolution.com</a>.</p>

<sup>1</sup>As a result of mental health parity law, there is no yearly or lifetime dollar amounts for mental health and substance abuse services.



# Benefits During Leave of Absence

There are times when you may need to take a leave of absence from work. Please follow these steps to ensure your benefits remain available to you.

1. The moment you need to take a leave of absence from work, you must notify your department HR representative *and* your supervisor.
2. Your department HR representative will let you know about the various options available for your leave request and there may be additional documentation that you will need to provide to get your leave approved.
3. Once your leave is approved, confirm with your HR representative that it's in the system, so you can contact SFHSS to process your benefits for your leave.

## Types of Leave *with* Employer Subsidy of Health Benefits and Eligibility

**Family and Medical Leave (FMLA)**  
**Workers' Compensation Leave**  
**Family Care Leave**  
**Military Leave**

**You must notify SFHSS as soon as your leave is approved – within 30 days of your leave approval.** Depending on your type of leave, you may or may not have employer-subsidized benefits.  
 You may elect to continue your current benefits or waive coverage for the duration of your approved leave of absence.

**Personal Leave following Family Care Leave**

If you elected to continue your SFHSS benefits for an approved Family Care Leave that lasts beyond 12 weeks and you received DHR approval to extend your leave as a Personal Leave Following Family Care Leave, your premiums will no longer have an employer subsidy. Therefore, you have the option to either elect to continue SFHSS benefits by paying 100% of the premiums (employee and employer share) for yourself and any enrolled dependents or waive health coverage for the remainder of your approved Personal Leave by contacting SFHSS.  
 If your leave is unapproved, your health benefits will be terminated after two months of non-payment.

## Types of Leave *without* Employer Subsidy of Health Benefits and Eligibility

**Educational Leave**  
**Personal Leave**  
**Leave for Employment as an Employee Organization Officer or Representative**

**You must notify SFHSS immediately upon return to work** to resume payroll deductions for health premiums or reinstate your coverage after a leave.





# Health Benefits During a Leave of Absence

## Health Care FSA

**During an unpaid leave, no FSA payroll deductions can be taken.**

You may suspend your **Health Care FSA** if you notify SFHSS at the start of your leave. Accounts that remain unpaid for two consecutive pay periods will be suspended retroactively to the first missed pay period. Your **Health Care FSA** will be reinstated once you return to work.

Your payroll deductions will be increased and spread proportionally over the remaining pay periods in the plan year.

## Dependent Care Assistance FSA

**A Dependent Care Assistance FSA must be suspended while you are on leave. Claims incurred during leave are not reimbursable.**

To reinstate, you must notify SFHSS **within 30 days** of your return to work. You may reinstate the original biweekly Dependent Care FSA deduction amount, or you can increase biweekly deductions for the plan year. If you increase deductions, total Dependent Care FSA contributions for the year must equal and cannot exceed, the amount designated during Open Enrollment.

If you do not notify SFHSS **within 30 days** of your return to work to request reinstatement of your Dependent Care FSA payroll deduction, the Dependent Care FSA will be canceled for the remainder of the plan year. **There are no exceptions.**

## Group Life Insurance

If you go on an approved leave due to illness or injury, employer-paid group life coverage continues for up to 12 months. For other types of leave, group life coverage ends the last day of the month after the month in which your leave begins. Group life insurance resumes the first day of the coverage period after you officially return to work.

## Long-Term Disability (LTD) Insurance

If you go on an approved leave, employer-paid long-term disability coverage continues for up to 12 months. For an unapproved leave, LTD coverage ends the last day of the month after the month in which your leave begins. LTD coverage resumes the first day of the coverage period after you officially return to work.

## Domestic Partner Imputed Income

If you have an IRS dependent domestic partner enrolled in your health coverage while you are on unpaid leave, you will have a catch-up payroll deduction for taxation related to imputed income, when you return from a leave of absence.



# LTD Insurance & Bargaining Units Chart

## Employer-Paid Long-Term Disability Insurance

Some union contracts provide Long-Term Disability (LTD) Insurance. A long-term disability is an illness or injury that prevents you from working for an extended period of time. LTD insurance may replace part of your lost income by paying you directly on a monthly basis. LTD payments will be reduced if you qualify for other sources of income, such as workers' compensation or state disability benefits. LTD coverage begins the first of the month following date of hire. For complete eligibility requirements, call Hartford at **(888) 301-5615**.

## Absence from Work and LTD Coverage

If you are not actively at work due to illness or injury, LTD coverage continues for 12 months from the start of your approved medical leave. If your coverage terminates during a period of disability, which began while you had coverage, benefits will be available as long as your period of disability continues. **Make sure your portion of benefit premiums are paid.**

## Returning to Work

LTD programs can help you get back on the job when it's medically safe for you to do so. You may be able to return to work part-time, or work at a different type of job. If you qualify, LTD can continue paying a portion of your benefits.

## If You Become Disabled

If you become disabled, and you are eligible for long-term disability insurance through The Hartford, notify The Hartford of your disability as soon as possible by calling **(888) 301-5615**.

**Within 30 days** after the date of your disability, you should begin filing a long-term disability insurance claim with The Hartford.

The Hartford will work with your doctor to certify that your illness or injury will keep you away from your job.

For more information about Long-Term Disability Insurance, visit [sfhss.org/long-term-disability-insurance](http://sfhss.org/long-term-disability-insurance).

## Bargaining Units Covered by LTD

### 180-day elimination period; up to 60% of monthly base earnings; \$5,000 monthly maximum:

Auto Machinists Local 1414	Iron Workers Local 377	Sheet Metal Workers Local 104
Brick Layers Local 3	Laborers Int. Local 261	Stationary Engineers Local 39
Building Inspectors	Operating Engineers Local 3	Supvr. Registered Nurses Local
Carpenters Local 22	Painters Local 4	Superior Court Clerical/Technical
Carpet, Linoleum, Soft Tile Local 12	Pile Drivers Local 34 Plasterers Local 66	Superior Court SEIU Local 1021
CCSF Unrepresented Employees	Plumbers and Pipefitters Local 38	Teamsters Local 853
Cement Masons Local 300	Roofers Local 40	Teamsters Local 856
Electrical Workers Local 6	SEIU Local 1021 Miscellaneous	Theatrical Stage Local 16
Glaziers Local 718	SEIU Local 1021 Staff Nurses	TWU Local 200 SEAM
Hod Carriers of LIUNA Local 261		TWU Local 250A (7410, 9132)

### 90-day elimination period; up to 66.6667% of monthly base earnings; \$7,500 monthly maximum:

IFTPE Local 21	Superior Court Professional Classes Local 21: (353C, 354C, 355C, 372C, 375C, 0648, 0649, 0655, 0676, 476C, 479C, 495C)
Municipal Attorneys Association	
Municipal Executives Association <sup>1</sup>	
UAPD 8CC 17, 18	
Superior Court Attorneys Local 21: (311C, 312C, 316C)	Superior Court Unrepresented Professional Classes: (315C, 351C, 352C, 370C, 373C, 374C, 376C, 377C, 378C)
Superior Court Reporters Local 21	

<sup>1</sup>Fire and Police employees represented by MEA may voluntarily elect long-term disability insurance, using flexible-credits. If your bargaining unit is not listed above, you may not be eligible for LTD benefits. This is a general summary. For LTD coverage details, visit [sfhss.org/long-term-disability-insurance](http://sfhss.org/long-term-disability-insurance) or call The Hartford at **(888) 301-5615**.



# Employer-Paid Group Life Insurance

Some union contracts provide employer-paid life insurance.

## Employer-Paid Group Life Insurance

Life insurance offers your loved ones basic financial protection if you die. It can help pay your final expenses or help those you leave behind pay bills, like a mortgage or college tuition.

You are eligible for employer-paid life insurance if you:

- Have a union contract that provides for employer-paid life insurance coverage; and
- Are actively at work
- Coverage begins the first day of the month following your date of hire

## Life Insurance Beneficiaries

A beneficiary is the person or entity who receives the life insurance payment when the insured dies.

**It is your responsibility to keep your beneficiary designations current.** You may designate multiple beneficiaries.

**To update your beneficiary designations, go to [sfhss.org/group-life-insurance](https://sfhss.org/group-life-insurance). Download and complete the Life Insurance Beneficiary Form and return it to SFHSS.**

## Leaves of Absence

If you are not actively at work due to illness, injury, temporary layoff, personal leave, family care leave, administrative leave (for non-medical reasons), or through paid-furlough, your life insurance coverage will continue for 12 months from the start of your absence. After six months, you may qualify for a Waiver of Premium, which will allow for the further extension of your life insurance benefits (Permanent and Total Disability Benefit); however, you *must* provide The Hartford with a written notice of claim for this extended benefit within the 12-month coverage period. Call SFHSS at **(628) 652-4700** for information about how a Leave of Absence can impact your life insurance coverage.

## Life Insurance Benefits Change Over Time

When you reach age 65, your benefits will drop to 65% of the original coverage amount. At age 70, your benefits will drop to 50%. At age 75, your benefits will drop to 30%.

## Facing a Terminal Illness - The Hartford Life Essentials

The Hartford Life offers value added services at no additional cost including legal assistance for preparation of a living will or power of attorney, funeral planning and phone counseling with a licensed social worker. Visit [thehartford.com/employee-benefits/value-added-services](https://thehartford.com/employee-benefits/value-added-services).

## Portability and Conversion

If you leave your job or otherwise lose eligibility, you may be able to continue your Group Life Insurance to an individual policy, with premiums paid by you. Please contact SFHSS if you wish to continue your group life insurance.

This is a general summary. For a complete list of bargaining units with Group Life Insurance benefits and to view plan documents, go to [sfhss.org/group-life-insurance](https://sfhss.org/group-life-insurance) or call The Hartford at **(888) 301-5615 or (888) 755-1503**.



# Group Life Insurance Bargaining Units Chart

## Outline of Life Insurance Plan Basics

Outline of Life Insurance Plan Basics	
Bargaining Unit <sup>1</sup>	Coverage
Municipal Attorneys Association Municipal Executives Association <sup>2</sup> Superior Court of San Francisco, Commissioners Association Superior Court of San Francisco, Municipal Executives Association Superior Court of San Francisco, Unrepresented Managers	\$150,000
Superior Court Attorneys 311C, 312C, 316C	\$125,000
American Physicians & Dentists Auto. Machinists Local 1414 Building Inspectors Association (6331, Unit 51 & 6333, Unit 51) CCSF Unrepresented Employees Consolidated Craft Coalition Deputy Probation Officers Electrical Workers Local 6 IFPTE Local 21 Laborers International Union Local 261 Operating Engineers Local 3 (Supervising Probation Officers) Painters Local 4 SEIU Local 1021 SEIU Local 1021 Staff Nurses Stationary Engineers Local 39 Superior Court Local 21 Superior Court Misc. Unrepresented Superior Court Reporters Superior Court SEIU Local 1021 Superior Court Interpreters Supervising Probation Officers Teamsters Local 856 Multi-Unit TWU Local 200 SEAM TWU Local 250-A (7410) Auto Svc. Workers TWU Local 250-A Multi-Unit (Unit 28) Union of Plumbers Local 38	\$50,000

<sup>1</sup>If your bargaining unit or unrepresented classes is not listed above, you do not have employer-paid group life insurance. <sup>2</sup>Fire and Police employees represented by MEA have other life insurance benefits.

This is a general summary. For a complete list of bargaining units with Group Life Insurance benefits and to view plan documents, go to [sfhss.org/group-life-insurance](http://sfhss.org/group-life-insurance) or call The Hartford at (888) 301-5615 or (888) 755-1503.



# Well-Being Programs

Take advantage of FREE and low-cost programs to help you flourish.

For the full list of events and offerings visit [sfhss.org/events](https://sfhss.org/events).

Offerings	
<b>Group Exercise</b>	Move more and feel better - Find a group exercise class that interests you.
<b>Health Education Workshops</b>	Receive tips and tools to support your mental, physical, financial well-being, and more!
<b>Emotional Well-Being Resources</b>	Visit <a href="https://sfhss.crediblemind.com">sfhss.crediblemind.com</a> to learn new skills, gain insights into your mental health, take a mental health assessment, and access an extensive library of self-help resources, all focused on mental health and well-being.

Your Health Plan also offers a variety of classes, tools and discounts to support your well-being\*. For more information visit [sfhss.org/using-your-benefits/using-your-benefits-employees](https://sfhss.org/using-your-benefits/using-your-benefits-employees).

Offerings	Health Net CanopyCare HMO	Kaiser Permanente HMO	Blue Shield of California HMOs and PPO
<b>Weight Management, Healthy Eating and Nutrition Services</b>	Online and Health Coaching Programs: <ul style="list-style-type: none"> <li>■ Nutrition</li> <li>■ Exercise</li> <li>■ Healthy Weight</li> </ul> RealAge Programs: <ul style="list-style-type: none"> <li>■ Boost Your Diet</li> <li>■ Move More</li> <li>■ Eat Right Now Mindful Eating</li> </ul>	<ul style="list-style-type: none"> <li>■ Healthy Weight Program</li> <li>■ Nutrition Consultations</li> <li>■ Wellness Coaching</li> <li>■ Classes</li> <li>■ Health Recipe Library</li> </ul>	<ul style="list-style-type: none"> <li>■ <a href="https://www.wellvolution.com">Wellvolution.com</a> offers digital and in-person programs for weight loss, preventing/treating diabetes, quitting smoking and vaping, lowering stress, physical therapy and fitness, and more.</li> </ul>
<b>Tobacco Cessation</b>	<ul style="list-style-type: none"> <li>■ Tobacco Cessation Coaching Program</li> <li>■ Craving to Quit</li> </ul>	<ul style="list-style-type: none"> <li>■ Coaching</li> <li>■ Total Health Assessment</li> </ul>	<ul style="list-style-type: none"> <li>■ <a href="https://www.wellvolution.com">Wellvolution.com</a></li> </ul>
<b>Diabetes Prevention</b>	Diabetes Prevention Program (DPP) <ul style="list-style-type: none"> <li>■ Eat Right Now DPP with 3 tracks: Mindful Eating, Weight loss, and Prevention</li> </ul>	<ul style="list-style-type: none"> <li>■ Wellness Coaching</li> <li>■ Healthy Weight Program</li> <li>■ Classes</li> </ul>	<ul style="list-style-type: none"> <li>■ <a href="https://www.wellvolution.com">Wellvolution.com</a></li> </ul>
<b>Pregnancy and Lactation</b>	<ul style="list-style-type: none"> <li>■ Educational resources, classes &amp; support groups</li> <li>■ Free Pump and Lactation Support</li> </ul>	<ul style="list-style-type: none"> <li>■ Classes and Support Groups</li> </ul>	<ul style="list-style-type: none"> <li>■ Prenatal Program –educational resources</li> </ul>
<b>Acupuncture and Chiropractic</b>	<ul style="list-style-type: none"> <li>■ 30 visits for acupuncture and 30 visits chiropractic care each plan year</li> <li>■ ChooseHealthy Discount Program for discounts on additional visits after initial 30 visits</li> </ul>	<ul style="list-style-type: none"> <li>■ 30 visits/year combined for acupuncture and chiropractic care</li> </ul>	<ul style="list-style-type: none"> <li>■ BSC HMOs: 30 visits for acupuncture and 30 visits chiropractic care each plan year</li> <li>■ BSC PPO: Acupuncture Services: Up to \$1,000 maximum per Member, per Calendar Year</li> <li>■ Chiropractic Services: Up to \$1,000 maximum per Member, per Calendar Year</li> <li>■ ChooseHealthy Discount Program for chiropractic and for additional acupuncture visits after initial 30</li> </ul>
<b>Discounts</b>	Hearing screenings, hearing aids, weight loss programs, Active&Fit Direct	Effective 01/01/2025, Kaiser Permanente has selected a new fitness partner, <i>One Pass Select</i> , available to all Kaiser Permanente members and dependents. Visit <a href="https://www.onepassselect.com">OnePassSelect.com</a> , or call (877) 265-2906 for more information.	4 Gym Discount Program**: starting at \$19/mo and a one time enrollment fee of \$19. <i>Fitness Your Way by Tivity</i> offers monthly membership from \$10 up to \$99/mo. <a href="https://www.fitnessyourway.tivityhealth.com/bsc">fitnessyourway.tivityhealth.com/bsc</a>

\*Some fees may apply. \*\*For members age 18 and over.



# Qualifying Life Events Allow You to Change Your Existing Benefits Within 30 Days Outside of Open Enrollment

Certain life events count as a **Qualifying Life Event** where you can modify your benefit elections. Submit your elections and upload all required documentation online using **eBenefits**, which you can access under **Employee Links** on the City's Employee Portal. Visit [sfhss.org/how-to-enroll](https://sfhss.org/how-to-enroll) to get started. **Your elections and documents are due no later than 30 calendar days after the qualifying event occurs.**

## New Spouse or Domestic Partnership

You may enroll a new spouse or domestic partner and eligible children of the spouse or domestic partner to your current benefits through **eBenefits** via the San Francisco Employee Portal.

Visit [sfhss.org/how-to-enroll](https://sfhss.org/how-to-enroll) to get started. Be sure to upload copies of your certified marriage certificate, certificate of domestic partnership and birth certificate for each child. You must add your new dependents and submit copies of the required documents **within 30 days** of the legal date of the marriage or partnership through **eBenefits** or via fax or mail by completing an application form. Certificates of domestic partnership must be issued in the United States. A Social Security number must be provided for each new family member. Proof of Medicare is also required for a domestic partner who is Medicare-eligible due to age or disability. Coverage for your spouse or domestic partner is effective the first day of the coverage period following receipt and approval of required documentation.

## Newborn or Newly Adopted Child

Coverage for an enrolled newborn child begins on the child's date of birth. Your election and required documents must be submitted **within 30 days** of the birth or date of legal adoption. Coverage for an enrolled adopted child will be effective on the date the child is placed.

**SFHSS provides a one-time benefit reimbursement of up to \$15,000 to an eligible employee or eligible retiree for qualified expenses incurred from an eligible adoption or eligible surrogacy.** For more details, visit [sfhss.org/surrogacy-and-adoption](https://sfhss.org/surrogacy-and-adoption).

A Social Security number must be provided to SFHSS **within six months** of the date of birth or adoption, or your child's coverage may be terminated. Use **eBenefits** to submit documentation and enroll online.

## Legal Guardianship or Court Order

A dependent may be added to your existing benefits if it is required by court order. Coverage for a dependent under legal guardianship or court order shall be effective the date of the court order, if all documentation is submitted to SFHSS by the **30-day deadline**. Use **eBenefits** to submit documentation and enroll online.

## Divorce, Separation, Dissolution, Annulment

A member must **immediately** notify SFHSS and provide documentation in writing when the legal separation, divorce, final dissolution of marriage, or termination of domestic partnership has been granted. Coverage of an ex-spouse, stepchildren, domestic partner and children of domestic partner will terminate on the last day of the coverage period of the event date. Use **eBenefits** to submit documentation and dis-enroll any former dependent(s) online.

## Loss of Other Health Coverage

SFHSS members and eligible dependents who lose other health care coverage may enroll **within 30 days** in SFHSS benefits. Once required proof of loss of other health coverage documentation is submitted to and processed by SFHSS, coverage will be effective on the first day of the next coverage period. Use **eBenefits** to submit documentation and enroll online.

## Obtaining Other Health Coverage

You may waive SFHSS coverage for yourself or a dependent who enrolls in other health coverage by providing proof of alternate coverage on official letterhead **within 30 days** of the event. If you waive coverage, all coverage for enrolled dependents will also be waived. After submitting the required documentation, your SFHSS coverage will terminate on the last day of the coverage period. Use **eBenefits** to submit documentation and update your elections online.

### Moving Out of Your Plan's Service Area

If you move your residence to a location outside of your plan's service area, you can enroll in an SFHSS plan that offers service where your new address is located. Coverage will be effective the first day of the coverage period following receipt and approval of required documentation. Please note that if your new residence remains within your current SFHSS plan's service area, you cannot enroll in a different SFHSS plan, as a result of the change in residence.

### Death of a Dependent

In the event of the death of a dependent, notify SFHSS as soon as possible and submit a copy of the death certificate **within 30 days** of the death to disenroll the deceased dependent.

### Death of a Member

In the event of a member's death, the **surviving dependent** or **survivor's designee** should contact SFHSS to obtain information about eligibility for survivor health benefits. Upon notification, SFHSS will mail instructions to the spouse or partner, including a list of required documents for enrolling in surviving dependent health coverage. If the deceased member qualifies for retiree benefits, the **surviving dependent** may be eligible to continue existing benefits or will have to take COBRA. A surviving spouse or partner who is not enrolled in the deceased member's health plan at the time of the member's death may be eligible for coverage, but must wait until the Open Enrollment period to enroll.

### Changing FSA Contributions

Per IRS regulations, some qualifying events may allow you to initiate or modify your Flexible Spending Account (FSA) contributions. Contact SFHSS at **(628) 652-4700** or visit [padmin.com](http://padmin.com).

### Responsibility for Premium Contributions

Changes in coverage due to a qualifying event may change premium contributions. **Review your paycheck to make sure premium deductions are correct. If your premium deduction is incorrect, contact SFHSS.** You must pay any premiums that are owed. Unpaid premium contributions will result in the termination of coverage.



**Failure to notify SFHSS of your dependent(s) ineligibility can result in significant financial penalties equal to the total cost of benefits and services provided to ineligible dependent(s).**



# COBRA, Covered California, and Holdover

## COBRA

Under the federal Consolidated Omnibus Budget Reconciliation Act (COBRA), employees without holdover rights, or whose holdover rights have ended, may be eligible to continue medical, dental and vision coverage for themselves and eligible dependents at the employee's expense. Current year FSAs (Flexible Spending Accounts) may also be COBRA-eligible. For Cobra information, visit [padmin.com](http://padmin.com) or call **(800) 688-2611**.

Employees may elect to continue healthcare coverage through COBRA if coverage is lost due to:

- Voluntary or involuntary termination of employment (except for gross misconduct)
- Hours of employment reduced, making employee ineligible for employer health coverage

Covered spouses or domestic partners may also elect to be covered under COBRA if coverage loss is due to:

- Voluntary or involuntary termination of the employee's employment (except for misconduct)
- Divorce, legal separation, or dissolution of domestic partnership from the covered employee
- Death of the covered employee

Covered dependent children may elect COBRA coverage if healthcare coverage is lost due to:

- Loss of dependent child status under the plan rules
- Voluntary or involuntary termination of the employee employment (except for misconduct)
- Hours of employment reduced, making the employee ineligible for employer health coverage
- Parent's divorce, legal separation, or dissolution of domestic partnership from the covered employee
- Death of the covered employee

## COBRA Notification and Election Time Limits

If an employee and any enrolled dependents lose SFHSS coverage due to separation from employment, P&A Group will notify the employee of the opportunity to elect COBRA coverage. The employee or dependent has **60 days** from the COBRA notification date to complete enrollment and continue coverage. Coverage will be retroactive to the date of the COBRA-qualifying event, so there is no break in coverage. Employee coverage ends on the last day of the coverage period in which employment terminates. However, if the termination date falls on the first day of the coverage period, coverage ends that same day. If an enrolled dependent of an employee loses coverage due to divorce, dissolution of partnership, or aging out, the employee or dependent must notify P&A Group **within 30 days** of the qualifying event and request COBRA enrollment information.

## Paying for COBRA

It is the responsibility of covered individuals enrolled in COBRA to pay required healthcare premium payments directly to P&A Group. **COBRA premiums are not subsidized by the employer.**



Dependents dropped from coverage during Open Enrollment are not eligible for COBRA.

## Duration of COBRA Continuation Coverage

COBRA coverage is generally available for a maximum of 18 months. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a coverage extension for up to 36 months. Employees and dependents who are eligible for less than 36 months of federal COBRA may also be eligible for Cal-COBRA. Continuation coverage under both federal and California state COBRA will not exceed 36 months.

Employees who are disabled on the date of their qualifying event, or any time during the first 60 days of COBRA coverage, are eligible for 29 months of coverage. Beginning the 19th month of coverage, the cost will rise to 150% of group rate.



## 2025 Monthly COBRA Premium Rates

Health Net CanopyCare HMO	
Employee Only	\$807.24
Employee +1	\$1,610.43
Employee +2 or More	\$2,277.05
Kaiser Permanente HMO	
Employee Only	\$899.01
Employee +1	\$1,793.96
Employee +2 or More	\$2,536.74
Blue Shield of California Trio HMO	
Employee Only	\$1,009.51
Employee +1	\$2,014.98
Employee +2 or More	\$2,849.50
Blue Shield of California Access+ HMO	
Employee Only	\$1,187.19
Employee +1	\$2,370.32
Employee +2 or More	\$3,352.33
Blue Shield of California PPO	
Employee Only	\$1,508.07
Employee +1	\$2,925.27
Employee +2 or More	\$4,133.58
Delta Dental PPO	
Employee Only	\$57.22
Employee +1	\$120.17
Employee +2 or More	\$171.67
DeltaCare USA DHMO	
Employee Only	\$27.01
Employee +1	\$44.55
Employee +2 or More	\$65.90
UnitedHealthcare Dental DHMO	
Employee Only	\$25.49
Employee +1	\$42.10
Employee +2 or More	\$62.24
VSP Premier	
Employee Only	\$12.11
Employee +1	\$18.47
Employee +2 or More	\$37.76

## Flexible Spending Accounts and COBRA

To continue FSA benefits under COBRA, year-to-date FSA contributions must exceed year-to-date claims as of your employment termination date. To keep your FSA open, apply under COBRA and continue making the biweekly contribution plus a 2% administrative charge. COBRA Flexible Spending Account contributions are post-tax.

## Termination of COBRA Continuation Coverage

COBRA coverage will end if:

- You obtain coverage under another group plan
- You fail to pay the premium required under the plan within the grace period
- The applicable COBRA period ends

## Covered California: Alternative to COBRA

Individuals who are not eligible for SFHSS coverage should consider obtaining health insurance through the state insurance exchange, Covered California.

In some cases, you may qualify for tax credits and other assistance to make health insurance more affordable.

For information about Covered California health plans, call **(800) 300-1506** or visit [coveredca.com](https://coveredca.com).

## Holdover Rights

Employees who are placed on a holdover roster may be eligible to continue SFHSS medical, dental and vision coverage for themselves and covered dependents. Eligibility requirements include:

1. Employees must certify annually that they are unable to obtain other health coverage.
2. Holdover premium contributions must be paid by the due date listed on the Health Coverage Calendar. Rates may increase each plan year.



# 2025 Health Coverage Calendar

Work Dates	Pay Date	Coverage Period
December 21, 2024 – January 3, 2025	January 14, 2025	December 21, 2024 – January 3, 2025
January 4, 2025 – January 17, 2025	January 28, 2025	January 4, 2025 – January 17, 2025
January 18, 2025 – January 31, 2025	February 11, 2025	January 18, 2025 – January 31, 2025
February 1, 2025 – February 14, 2025	February 25, 2025	February 1, 2025 – February 14, 2025
February 15, 2025 – February 28, 2025	March 11, 2025	February 15, 2025 – February 28, 2025
March 1, 2025 – March 14, 2025	March 25, 2025	March 1, 2025 – March 14, 2025
March 15, 2025 – March 28, 2025	April 8, 2025	March 15, 2025 – March 28, 2025
March 29, 2025 – April 11, 2025	April 22, 2025	March 29, 2025 – April 11, 2025
April 12, 2025 – April 25, 2025	May 6, 2025	April 12, 2025 – April 25, 2025
April 26, 2025 – May 9, 2025	May 20, 2025	April 26, 2025 – May 9, 2025
May 10, 2025 – May 23, 2025	June 3, 2025	May 10, 2025 – May 23, 2025
May 24, 2025 – June 6, 2025	June 17, 2025	May 24, 2025 – June 6, 2025
June 7, 2025 – June 20, 2025	July 1, 2025	June 7, 2025 – June 20, 2025
June 21, 2025 – July 4, 2025	July 15, 2025	June 21, 2025 – July 4, 2025
July 5, 2025 – July 18, 2025	July 29, 2025	July 5, 2025 – July 18, 2025
July 19, 2025 – August 1, 2025	August 12, 2025	July 19, 2025 – August 1, 2025
August 2, 2025 – August 15, 2025	August 26, 2025	August 2, 2025 – August 15, 2025
August 16, 2025 – August 29, 2025	September 9, 2025	August 16, 2025 – August 29, 2025
August 30, 2025 – September 12, 2025	September 23, 2025	August 30, 2025 – September 12, 2025
September 13, 2025 – September 26, 2025	October 7, 2025	September 13, 2025 – September 26, 2025
September 27, 2025 – October 10, 2025	October 21, 2025	September 27, 2025 – October 10, 2025
October 11, 2025 – October 24, 2025	November 4, 2025	October 11, 2025 – October 24, 2025
October 25, 2025 – November 7, 2025	November 18, 2025	October 25, 2025 – November 7, 2025
November 8, 2025 – November 21, 2025	December 2, 2025	November 8, 2025 – November 21, 2025
November 22, 2025 – December 5, 2025	December 16, 2025	November 22, 2025 – December 5, 2025
December 6, 2025 – December 19, 2025	December 30, 2025	December 6, 2025 – December 19, 2025



### New Hires: Health Coverage Does Not Begin On Work Start Date

You have **30 days from your work start date** to enroll in health benefits. If you enroll within the **30-day deadline**, coverage will begin on the first day of the coverage period following your work start date.

Employee premium contributions are deducted from paychecks biweekly and are paid concurrent with the coverage period. Flexible Spending Account (FSA) deductions only occur on pay dates during the 2025 tax year.

**If you take an approved unpaid Leave of Absence, you must arrange to make premium payments that were previously deducted from your paycheck, directly to SFHSS.** Employee premium contributions are due no later than the pay date of the benefits coverage periods above.

# Health Service Board Achievements



**Mary Hao**  
President  
Appointed by Mayor Breed



**Claire Zvanski**  
Vice President  
Elected by SFHSS Membership



**John Cremen**  
Elected by SFHSS Membership



**Matt Dorsey**  
Appointed by the Board of Supervisors



**Art Howard**  
Elected by SFHSS Membership



**Gregg Sass**  
Appointed by the City Controller



**Fiona Wilson, M.D.**  
Appointed by Mayor Breed

All Health Service Board accomplishments are presented to the public and Health Service System members at monthly public meetings. Board meetings are held in San Francisco City Hall and publicly broadcast with the support of SFGovTV TV and online via the WebEx platform. Regular Board meeting recording archives are available on the SFGovTV Health Service Board meeting webpage.

## Health Service Board Changes: Election and Appointments

The election results were announced on June 4, 2024, and Art Howard and John Cremen were elected to the Board. In June, Mayor Breed appointed Fiona Wilson, MD, and the City Controller appointed Gregg Sass.

## Governance Practices

The Board unanimously elected Mary Hao as Health Service Board President and Claire Zvanski as Health Service Board Vice President to serve July 2024-June 2025. The Board completed its annual self-evaluation in December 2023, having worked with the Health Service Board Governance Committee to review the results, which were presented to and approved by the full Board at the March 14, 2024, regular meeting. The Board completed the Annual Employee Performance Evaluation on April 11, 2024.

## Board Education

The Board received the Fiduciary Training at the January 11, 2024, regular Board Meeting. To prepare for the annual rates and benefits cycle, the Health Service Board heard from the four San Francisco employers - City College of San Francisco, San Francisco Superior Courts, the City and County of San Francisco, and the San Francisco Unified School District to learn more about the employer budget positions. The full Board approved the Health Service Board Education Plan 2024 with requests for training on the following topics: Health Care Integrated Delivery Systems, High Cost and High-Risk Conditions, Data Transparency, Fiduciary Training, and continued training to expand collective knowledge about diversity, racial equity, and equity-related concepts that support whole-person health and well-being.

## Health Service Board Approval on 2025 Plan Year Benefit and Plan Enhancements

The Board monitored the healthcare costs and trends throughout the annual rates and benefits approval cycle and approved the health plan rates and benefits. Also, the Health Service Board approved Blue Shield of California as the Medicare Advantage Prescription Drug PPO Plan to begin January 1, 2025.

- A 6.46% aggregate projected cost increase for medical, vision, dental, life insurance and long-term disability insurance.
- A rate decrease of 1.0% for Health Net CanopyCare HMO for actives and Non-Medicare Retirees.
- A rate increase of 5.4% for Kaiser California HMO for actives and Non-Medicare Retirees.
- A rate increase of 8.65% for Kaiser California Senior Advantage HMO for Medicare retirees.
- A rate increase of 7.8% for Kaiser HMO Multi-Region HMOs in WA/NW/HI for Non-Medicare Retirees.
- A rate increase of 2.8% for Kaiser HMO Multi-Region HMOs in WA/NW/HI for Medicare retirees.
- A rate increase of 11.8% for BSC Trio HMO for actives and Non-Medicare Retirees.
- A rate increase of 8.7% for BSC Access+ HMO for actives and Non-Medicare Retirees.
- A rate increase of 1.3% for BSC Non-Medicare PPO for actives and Non-Medicare Retirees.
- A rate increase of 3.9% for Medicare Advantage Prescription Drug (MAPD) PPO for Medicare retirees (UHC to BSC).
- A rate increase of 6.0% for Delta Dental PPO for actives.
- A rate increase of 2.0% for Delta Dental PPO for retirees.
- No change for DeltaCare USA Fully Insured Dental HMO for actives and retirees.
- No change for UHC Fully Insured Dental HMO for actives and retirees.
- No change for VSP Vision Basic Plan for actives and retirees (and Computer Vision Care for actives).
- A rate increase of 2.0% for VSP Vision Premier Plan for actives and retirees.
- No change for The Hartford life insurance, AD&D, and long-term disability plans for actives.



## Legal Notices

### Summary of Benefits and Coverage (SBCs)

The Affordable Care Act requires each insurer provide a standardized summary of benefits and coverage to assist people in comparing medical plans. Federally mandated SBCs are available online at [sfhss.org](https://www.sfhss.org).

### Infertility Services

Whether you're starting a family now or in the future, SFHSS has infertility treatment coverage available to all members regardless of age, race, relationship status, or sexual orientation on all non-Medicare medical plans. Members must first consult their obstetrician or gynecologist to develop a plan to move forward with obtaining these benefits.

### Women's Health and Cancer Rights Notice

The Women's Health and Cancer Rights Act of 1998 requires that your medical plan provide benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between breasts, prostheses, and complications resulting from a mastectomy, including lymphedema. Contact your medical plan for details.

### Use and Disclosure of Your Personal Health Information

SFHSS maintains policies to protect your personal health information in accordance with the federal Health Insurance Portability and Accountability Act (HIPAA). Other than the uses listed below, SFHSS will not disclose your health information without your written authorization:

- To make or obtain payments from plan vendors contracted with SFHSS
- To facilitate administration of health insurance coverage and services for SFHSS members
- To assist actuaries in making projections and soliciting premium bids from health plans
- To provide you with information about health benefits and services
- When legally required to disclose information by federal, state, or local law (including Worker's Compensation regulations), law enforcement investigating a crime, and a court order or subpoena
- To prevent a serious or imminent threat to individual or public health and safety

If you authorize SFHSS to disclose your health information, you may revoke that authorization in writing at any time.

You have the right to express complaints to SFHSS and the Federal Health and Human Services Agency if you feel your privacy rights have been violated.

Any privacy complaints made to SFHSS should be made in writing. This is a summary of a legal notice that details SFHSS privacy policy.

The full legal notice of our privacy policy is available at [sfhss.org/sfhss-privacy-policy-and-forms](https://www.sfhss.org/sfhss-privacy-policy-and-forms). You may also contact SFHSS to request a written copy of the full legal notice.

### Patient Protection Provider Choice Notice

Participating SFHSS HMO plans require the designation of a primary care provider (PCP).

You have the right to designate any primary care provider who participates in the health plan's network and who is available to accept you or your family members.

Until you make a PCP designation, the HMO insurance provider you elect may designate one for you.

For information on how to select a PCP, and for a list of the participating PCPs, contact your health plan or visit their website.

For children, you may designate a pediatrician as the PCP. You do not need prior authorization from your health plan or from any other person (including your PCP) in order to obtain access to obstetrical or gynecological care from a health care professional within your PCP's medical group who specializes in obstetrics or gynecology.

The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals.

For a list of participating health care professionals who specialize in obstetrics or gynecology, contact the number on the back of your insurance card, or visit:

- [healthnet.com/sfhss](https://www.healthnet.com/sfhss)
- [my.kp.org/ccsf](https://www.my.kp.org/ccsf)
- [blueshieldca.com/sfhss](https://www.blueshieldca.com/sfhss)



# Children's Health Insurance Program (CHIP), Premium Assistance Under Medicaid Notice, and HIPAA Special Enrollment Notice

## Medicaid or Children's Health Insurance Program (CHIP)

If you or your children are eligible for **Medicaid** or **CHIP** benefits and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their **Medicaid** or **CHIP** programs. If you or your children aren't eligible for **Medicaid** or **CHIP**, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in **Medicaid** or **CHIP**, contact your State **Medicaid** or **CHIP** office to find out if premium assistance is available.

For a complete list and contact information of states participating in the **CHIP** and **Medicaid Assistance** program, visit [sfhss.org/CHIP](http://sfhss.org/CHIP).

If you or your dependents are NOT currently enrolled in **Medicaid** or **CHIP**, and you think you or any of your dependents might be eligible for either of these programs, contact your State **Medicaid** or **CHIP** office or dial **(877) 543-7669** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under **Medicaid** or **CHIP**, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a *special enrollment opportunity*, and **you must request coverage within 60 days of being determined eligible for premium assistance.**

If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **(866) 444-3272**.

To see if any other states have added a premium assistance program or for more information on special enrollment rights, contact either:

**U.S. Department of Labor**  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
**(866) 444-EBSA (3272)**

**U.S. Department of Health and Human Services**  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
**(877) 267-2323**, Menu Option 4, Ext. 61565

## California Medicaid Contact Information

**Health Insurance Premium Payment (HIPPP) Program**  
<https://dhcs.ca.gov/hipp>  
Phone: **(916) 445-8322**  
Fax: **(916) 440-5676**  
Email: [hipp@dhcs.ca.gov](mailto:hipp@dhcs.ca.gov)

## Health Insurance Portability and Accountability Act (HIPAA) Special Enrollment Notice

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment **within 30 days** after you or your dependent's other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, contact SFHSS at **(628) 652-4700**.

# Medicare Creditable Coverage

## Medicare Part D Prescription Drug Notice

**Please read this notice carefully and keep it where you can find it.** This notice has information about your current prescription drug coverage with San Francisco Health Service System (SFHSS) and about your options under Medicare's prescription drug coverage.

This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. SFHSS has determined that the prescription drug coverage offered by the health plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

## When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through December 7th. However, if you lose creditable prescription drug coverage, through no fault of your own, you will be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare Drug Plan.

## What Happens To Your Current Coverage If You Decide To Join A Medicare Drug Plan?

If you do decide to join a Medicare drug plan, your SFHSS coverage will be affected. Benefits will not be coordinated with a Medicare Part D plan. If you do decide to join a Medicare drug plan and drop your SFHSS prescription drug coverage, be aware that you may not be able to get this coverage back (does not apply to active employees or dependents).

## When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your coverage with SFHSS and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium may go up by at least 1% of the base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium may consistently be at least 19% higher than the base beneficiary premium.

You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following Open Enrollment period in October to join.

## For More Information About This Notice Or Your Current Prescription Drug Coverage

Contact SFHSS at **(628) 652-4700** for further information. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, or if this coverage through SFHSS changes. You also may request a copy at any time.

## For More Information About Your Options Under Medicare Prescription Drug Coverage

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. If Medicare-eligible, you'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage, visit [medicare.gov](https://www.medicare.gov) or call your **State Health Insurance Assistance Program** (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help. They can be reached at **(800) MEDICARE (800-633-4227)**. TTY users should call **(877) 486-2048**.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information, visit Social Security at [ssa.gov](https://www.ssa.gov) or call **(800) 772-1213**. (TTY: **(800) 325-0778**).

**Remember:** Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and whether or not you are required to pay a higher premium (a penalty). Visit [sfhss.org/creditable-coverage](https://www.sfhss.org/creditable-coverage) for more details.



## Key Contacts

### SFHSS

1145 Market Street, 3rd Floor  
San Francisco, CA 94103  
**Tel: (628) 652-4700**  
**Fax: (628) 652-4701**  
[sfhss.org](http://sfhss.org)

### SFHSS Telephone Hours

Monday, Tuesday, Wednesday,  
and Friday: 9 a.m. to Noon  
and 1 p.m. to 5 p.m.

Thursday: 10 a.m. to Noon  
and 1 p.m. to 5 p.m.

### Update Your Information

For changes in address, family  
status, new hires, and more  
please visit [sfhss.org/contact-us](http://sfhss.org/contact-us)

### Well-Being

1145 Market Street, 2nd floor  
San Francisco, CA 94103  
**Tel: (628) 652-4650**  
**Fax: (628) 652-4601**  
[well-being@sfgov.org](mailto:well-being@sfgov.org)  
[sfhss.org/well-being](http://sfhss.org/well-being)

### Employee Assistance Program

1145 Market Street, 2nd Floor  
San Francisco, CA 94103  
**Tel: (628) 652-4600 - 24/7**  
**Fax: (628) 652-4601**  
[eap@sfgov.org](mailto:eap@sfgov.org)  
[sfhss.org/eap](http://sfhss.org/eap)

### Health Service Board

*Attn. Board Secretary*  
1145 Market Street, 3rd Floor  
San Francisco, CA 94103  
**Tel: (628) 652-4646**  
**Fax: (628) 652-4702**  
[health.service.board@sfgov.org](mailto:health.service.board@sfgov.org)  
[sfhss.org/health-service-board](http://sfhss.org/health-service-board)

### CCSF PAYMENT PORTAL

To make health premium  
payments online, visit the  
**City and County of  
San Francisco Payment Portal:**  
[sfhss.org/how-make-payment](http://sfhss.org/how-make-payment)

### MEDICAL PLANS

**Health Net CanopyCare HMO**  
**(833) 448-2042**  
[healthnet.com/sfhss](http://healthnet.com/sfhss)  
Group G0727A

**Kaiser Permanente HMO**  
**(800) 464-4000**  
[my.kp.org/ccsf](http://my.kp.org/ccsf)  
Group 888 (North CA)  
Group 231003 (South CA)

**Blue Shield of California  
Trio HMO**  
**(855) 747-5800**  
[blueshieldca.com/sfhss](http://blueshieldca.com/sfhss)  
Group W0051448

**Blue Shield of California  
Access+ HMO**  
**(855) 747-5800**  
[blueshieldca.com/sfhss](http://blueshieldca.com/sfhss)  
Group W0051448

**Blue Shield of California  
PPO**  
**(888) 499-5532**  
[blueshieldca.com/sfhss](http://blueshieldca.com/sfhss)  
Group W0051448

### DENTAL & VISION PLANS

**Delta Dental PPO**  
**(888) 335-8227**  
[deltadentalins.com/ccsf](http://deltadentalins.com/ccsf)  
Group 09502-00003

**DeltaCare USA DHMO**  
**(800) 422-4234**  
[deltadentalins.com/ccsf](http://deltadentalins.com/ccsf)  
Group 71797-00001

**UHC Dental DHMO**  
**(800) 999-3367**  
[whyuhc.com/sfhss](http://whyuhc.com/sfhss)  
Group 275550

**VSP Vision Care**  
**(800) 877-7195**  
[www.vsp.com](http://www.vsp.com)  
Group 12145878

### FSAs & COBRA

**P&A Group**  
**(800) 688-2611**  
[padmin.com](http://padmin.com)

### VOLUNTARY BENEFITS

**WORKTERRA Enrollment Services**  
**(866) 528-5360**  
[ccsfvb.com](http://ccsfvb.com)

**WORKTERRA Customer Service**  
**(888) 604-3771**

### LTD & GROUP LIFE INS.

**The Hartford Long-Term Disability**  
**(888) 301-5615**  
[abilityadvantage.thehartford.com](http://abilityadvantage.thehartford.com)  
Group 804927

**The Hartford Group Life Insurance**  
**(888) 563-1124 or (888) 755-1503**  
[thehartford.com/employee-benefits/  
value-added-services](http://thehartford.com/employee-benefits/value-added-services)

### OTHER AGENCIES

#### Pension Benefits

**SFERS**  
Employees' Retirement System  
**Tel: (415) 487-7000**  
**Toll Free: (888) 849-0777**  
[mysfers.org](http://mysfers.org)

**CalPERS**  
**(888) 225-7377**  
[calpers.ca.gov](http://calpers.ca.gov)

**CalSTRS**  
**(800) 228-5453**  
[calstrs.com](http://calstrs.com)

**PARS**  
**(800) 540-6369**  
[pars.org](http://pars.org)

**Health Insurance Exchange  
Covered California**  
**(800) 300-1506**  
[coveredca.com](http://coveredca.com)



Sign up for eNews at [sfhss.org/sign-eneews](https://sfhss.org/sign-eneews)

