

# Active Employees Benefits Guide

2009  
2010



**Health Service System**

CITY & COUNTY OF SAN FRANCISCO

MYHSS.ORG

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## PacifiCare Plan No Longer Being Offered

To help keep costs down for both you and your employer, the PacifiCare HMO plan is no longer being offered in Plan Year 2009-2010. Members enrolled in PacifiCare must elect a different medical plan by submitting an Open Enrollment Application to HSS no later than 5 PM, April 30, 2009. PacifiCare participants who do not submit an application to elect a new medical plan during April 2009 Open Enrollment will be automatically enrolled in the City Plan.

## Blue Shield Office Visit Co-Pays Increase To \$15

The amount you will pay for an office visit increases to \$15 for the Blue Shield HMO as of July 1, 2009.

## Blue Shield & City Plan Brand Name & Non-Formulary Prescription Co-Pays Increase

Blue Shield and City Plan enrollees will pay more for brand-name and non-formulary prescriptions. Changes will take effect on July 1, 2009. The cost of prescriptions for generic drugs will not change. See pages 10-13 for details.

Pharmacy Prescriptions - Brand Name	\$20 co-pay 30 day supply
Pharmacy Prescriptions - Non Formulary	\$35 co-pay 30 day supply
Mail Order Prescriptions - Brand Name	\$40 co-pay 90 day supply
Mail Order Prescriptions - Non Formulary	\$70 co-pay 90 day supply

## No Changes To Kaiser Benefits

There are no changes to Kaiser medical benefits or co-pay costs in Plan Year 2009-2010.

## Employee Contributions Will Increase For All Medical Plans

The twice monthly employee contributions for Blue Shield, Kaiser and City Plan will be increasing in Plan Year 2009-2010. The amount of the increase is dependent upon the medical plan you elect and what bargaining unit you are represented by. Be sure to check the Rates charts on pages 37-39 so that you are aware what your contribution costs will be for 2009-2010 before deciding what action to take during Open Enrollment.

Plan Year 2009-2010 changes take effect July 1, 2009. These alerts include highlighted changes only and may not cover every Plan change for 2009-2010. Please read the Evidence of Coverage (EOC) document for details about your plan's benefits. EOCs are available on [myhss.org](http://myhss.org).

### **The Last Day To Submit Open Enrollment Changes Is April 30, 2009**

Completed Open Enrollment Applications for Plan Year 2009-2010 must be received by HSS by 5<sup>PM</sup>, April 30, 2009. Open Enrollment Applications can be delivered to HSS in person, sent through the mail or transmitted by fax. Applications must be delivered with required eligibility documentation or they cannot be processed. See page 25 for a checklist of required eligibility documentation.

HSS Address:

Health Service System  
1145 Market Street, 2nd Floor  
San Francisco, CA 94103

HSS Fax:

(415) 554-1752

### **Things You Can Do During Open Enrollment**

During Open Enrollment you can:

- Elect a different medical or dental plan.
- Add or drop eligible dependents from medical or dental coverage.
- Enroll in a 2009-2010 Healthcare and/or Dependent Care Flexible Spending Account.

### **HSS Open Enrollment Open House April 1-30, 2009**

Members are invited to visit HSS at 1145 Market Street, 2nd Floor from April 1-30 for in-person assistance with Open Enrollment. HSS medical and dental vendors will be on-site April 13-30.

### **Visit [myhss.org](http://myhss.org) To Download Open Enrollment Applications, Benefit Guides & More**

PDF versions of Open Enrollment Applications and Benefit Guides are available online at the HSS website. You will also find additional resources to support your decision making process, such as Evidence of Coverage documents, Summaries of Benefits and other plan information.

### **If You Would Like A Flexible Spending Account In Plan Year 2009-2010 You Must Submit An Open Enrollment Application**

To open a Healthcare and/or Dependent Care Flexible Spending Account (FSA) in Plan Year 2009-2010 you must submit an Open Enrollment Application to HSS by April 30, 2009. On the Open Enrollment form be sure to indicate the total annual amount you would like to contribute for the upcoming Plan Year. *If you had an FSA in Plan Year 2008-2009 and would like to continue, be aware that you must re-enroll each year in an FSA, even if you are not making any other benefit election changes.*

### **Social Security Numbers Are Required For All Members & Dependents**

HSS requires a valid Social Security number for all individuals enrolled in an HSS administered health plan. Members and dependents who do not have a Social Security number on file at HSS risk having their benefits terminated.

# Open Enrollment

Open Enrollment offers you the opportunity to make changes to your healthcare elections without any qualifying event requirements.

## Things You Can Do During Open Enrollment

During Open Enrollment you can:

- Elect a different medical or dental plan.
- Add or drop eligible dependents from medical or dental coverage.
- Enroll in a 2009-2010 Healthcare and/or Dependent Care Flexible Spending Account.

To make changes you must submit a completed Open Enrollment Application in person, by mail or by fax to HSS no later than 5 PM on April 30, 2009.

If you are enrolling new dependents you must provide documentation to HSS proving that your dependents meet eligibility requirements for the upcoming year. A Social Security number for each enrolled individual is also required.

FSAs require re-enrollment every Plan Year.

## What To Expect If You Make a Change to Your Elections During Open Enrollment

Any changes you elect to make during the April 2009 Open Enrollment period will take effect July 1, 2009 and remain in effect through June 30, 2010.

Dependents who are deleted from coverage during the Open Enrollment period are not eligible for COBRA continuation coverage.

If you elect to change your medical plan, the plan will issue you a new medical ID card. You should receive your new ID card before July 1, 2009. If you do not receive your card, contact the plan.

## If You Don't Make Any Changes During Open Enrollment

If you are currently enrolled in Blue Shield, Kaiser or City Plan and don't make changes during

Open Enrollment, your current medical and dental plan elections and the eligible dependents you have covered will remain the same. PacifiCare members who do not elect an alternate medical plan will be automatically enrolled in the City Plan. Without re-enrollment all current Healthcare and Dependent Care FSAs will end June 30, 2009.

## Payroll Deduction Amounts

The amount deducted from your paycheck will change in accordance with any approved changes to the rates for Plan Year 2009-2010. (See pages 37-39 of this guide for 2009-2010 rates.) Check your paystub to be sure the correct deduction is being taken. You are responsible for making sure all required healthcare contributions are paid.

## Benefit Election Changes Outside of Open Enrollment

Outside of Open Enrollment you must have a qualifying event in order to make changes to your healthcare elections. See pages 26-27 of this guide.

## No Dual HSS Plan Coverage

HSS members and their dependents cannot be enrolled in two HSS administered medical or dental plans at the same time. For those members who do submit dual enrollment elections, HSS will eliminate dual coverage as follows:

- For any member who is covered both as a member and as a dependent of another member, coverage as a dependent will be terminated.
- For dependents who are covered by two different members, the dependent(s) will be covered by the member who covered the dependent(s) first.

# Open Enrollment

## FREQUENTLY ASKED QUESTIONS

Medical & Dental Coverage	
What if I don't want to make any changes to my healthcare coverage?	If you do not want to choose a different healthcare plan and you are not adding or dropping dependents you do not need to take any action. Note: PacifiCare is being discontinued for Plan Year 2009-2010. All PacifiCare participants must enroll in an alternate medical plan by 5PM, April 30, 2009.
How do I change my choice of medical and/or dental plan?	Review the plan options carefully, then submit a completed Open Enrollment Application form and any required eligibility documentation to HSS no later than 5PM, April 30, 2009. For a list of required eligibility documentation see page 25.
How do I add a dependent to my medical and/or dental plan?	You must submit a completed Open Enrollment Application form and any required eligibility documentation to HSS no later than 5PM, April 30, 2009. For a list of required eligibility documentation see page 25 of this guide.
How do I drop a dependent from my medical and/or dental plan?	You must submit a completed Open Enrollment Application form to HSS no later than 5PM, April 30, 2009. No additional documentation is required when you are dropping dependent coverage.
Flexible Spending Accounts	
How do I initiate, continue or change the contribution amounts on an FSA for Plan Year 2009-2010?	You must submit a completed Open Enrollment form to HSS no later than 5PM, April 30, 2009, even if you are not making any other benefit election changes. FSAs require enrollment every Plan Year.
How do I discontinue my FSA for Plan Year 2009-2010?	If you would like to discontinue your FSA (and are not making any other changes to your healthcare coverage) no action is required. Your FSA payroll deductions will cease the last pay period in June 2009.
Submitting Your Application	
May I fax my Open Enrollment Application to HSS?	You can mail, fax or drop-off your Open Enrollment Application and any required eligibility documentation. The HSS fax number is (415) 554-1752. Please keep a copy of your fax confirmation as proof of your submission. Applications must be received by HSS no later than 5PM, April 30, 2009.
What else is required in addition to my application form?	Your application must be accompanied by any required eligibility documentation. A Social Security number is also required for each enrolled individual. For a list of required eligibility documentation see page 25 of this guide.

# Choosing a Medical Plan

## 1 PPO vs. HMO

Learn about the differences between a PPO plan and an HMO plan. (See the chart on page 7.)

## 2 Plan Service Areas

Find out which plans offer service to you based on the home zip code of the primary HSS member. See the chart on page 9 of this guide or contact the plan.

## 3 Doctors and Hospitals

Determine which doctors, hospitals and other medical services that you and your family prefer.

## 4 Vendor Report Cards & Quality Ratings

Visit online resources that can assist you in your decision making process.

HSS  
[www.myhss.org](http://www.myhss.org)

California Office of the Patient Advocate  
[www.opa.ca.gov](http://www.opa.ca.gov)

Integrated Healthcare Association  
[www.iha.org/p4ptopr.htm](http://www.iha.org/p4ptopr.htm)

National Committee for Quality Assurance  
[www.ncqa.org](http://www.ncqa.org)

Agency for Healthcare Research & Quality  
[www.ahrq.gov/consumer/insuranceqa/](http://www.ahrq.gov/consumer/insuranceqa/)

## 5 Medical Needs & Services Covered

Make sure you understand how your plan works by reviewing the benefits summary and Evidence of Coverage documents. Don't wait until you need emergency care to educate yourself about plan details. Here are some common questions to consider when deciding which plan can best meet your particular needs:

- Do you or a family member need to see medical specialists for a particular condition?
- Will you or any family members be seeking mental health care?
- Does someone in your family take regular prescription medication?
- Are the doctors or medical facilities in a plan in a convenient location for you?
- Will you need prior approval to ensure coverage for care if you are hospitalized or require surgery?
- How are benefits paid?

## 6 Plan Costs

Compare the costs of each available medical plan. See pages 37-39 of this guide for cost comparison charts.

# PPO vs. HMO

## QUICK COMPARISON CHART

	City Plan PPO	Blue Shield HMO	Kaiser HMO
Do I have to select a Primary Care Physician (PCP) to coordinate my care?	No	Yes	You can choose your Kaiser PCP after you enroll, or Kaiser will assign.
Do I have to use a contracted network provider?	You can use any licensed provider. Out-of-network providers will cost you more.	Yes. All services must be received from a contracted network provider.	Yes. All services must be received from a Kaiser facility.
Do I have to pay an annual deductible?	Yes	No	No
Is preventative care covered, such as a routine physical and well baby care?	Yes, after annual deductible is met.	Yes	Yes
Does the plan have a maximum lifetime limit for healthcare services?	Yes. The plan will pay a maximum lifetime benefit of \$2 million per covered person.	No	No
Do I have to file claim forms?	Only if you use an out-of-network provider.	No	No

This guide offers general information only. Do not rely solely on this guide when making your health insurance decisions. Before enrolling in a plan, you should consult the plan document (Evidence of Coverage) to get specific information about the benefits, costs and way the plan works. EOCs are available as downloadable PDFs on [myhss.org](http://myhss.org).

## Medical Plan Options

These medical plan options are available to active HSS members and eligible dependents. Required contributions are deducted from the member's paycheck twice monthly.

### Health Maintenance Organization (HMO)

An HMO is a medical plan that requires you receive all of your care from a network of participating physicians, hospitals, and other healthcare providers. Generally, to be covered for non-emergency benefits, you need to access medical care through your PCP (Primary Care Physician).

HSS offers the following HMO plans:

- **Blue Shield of California HMO**
- **Kaiser HMO**

### Preferred Provider Organization (PPO)

A PPO is a medical plan that gives you freedom of choice by allowing you to go to any in-network or out-of-network healthcare provider. When you go to in-network providers the plan pays higher benefits and you pay less out-of-pocket. A PPO doesn't assign you a Primary Care Physician, so you have more responsibility for coordinating your care.

HSS offers the following PPO plan:

- **City Health Plan**  
(administered by UnitedHealthcare)

The healthcare plans administered by HSS do not guarantee the continued participation of any particular doctor, dentist, hospital or medical group during the Plan Year. After Open Enrollment, you won't be allowed to change your healthcare elections because your provider and/or medical group chooses not to participate in a particular plan. You'll be assigned or required to select another provider.

If you move out of the service area covered by your plan, you must elect an alternate medical plan that provides coverage in your area. Failure to change your healthcare elections will result in the non-payment of claims for services received.

This benefits guide cannot cover every detail of your plan contract. The EOC (Evidence of Coverage) contains a complete list of benefits and exclusions in effect for each plan from July 1, 2009 through June 30, 2010. Review your EOC for plan details. If any discrepancy exists between the information provided in this guide and the EOC, the EOC will prevail. You can download plan EOCs at [myhss.org](http://myhss.org).

### **PacifiCare Discontinued**

The PacifiCare plan is no longer being offered in 2009-2010. PacifiCare participants must elect an alternate medical plan by April 30, 2009.

## Medical Plan Service Areas

To enroll in Blue Shield or Kaiser, you must reside within a zip code serviced by the plan. Refer to the chart below or contact the plan to determine whether or not you live in the plan's service area.

COUNTY	CITY HEALTH PLAN	BLUE SHIELD	KAISER
Alameda	■	■	■
Alpine	■		
Calaveras	■		
Contra Costa	■	■	■
Madera	■	■	○
Marin	■	■	■
Mariposa	■		○
Merced	■	■	
Mono	■		
Napa	■		○
Sacramento	■	■	■
San Francisco	■	■	■
San Joaquin	■	■	■
San Mateo	■	■	■
Santa Clara	■	■	○
Santa Cruz	■	■	
Solano	■	■	■
Sonoma	■	■	○
Stanislaus	■	■	■
Tuolumne	■		
Yolo	■	■	○
Outside of California	■	Urgent Care/ER Only	Urgent Care/ER Only

■ = Available in this County.

○ = Available in some zip codes; verify your zip code with the plan to confirm availability.

If you do not see your County listed above please contact the medical plan to see if service is available to you.

# Medical Plan Benefits-at-a-Glance

	blue  of california	KAISER PERMANENTE®
<b>DEDUCTIBLES</b>		
Plan-year deductible	None	None
Lifetime maximum	None	None
<b>PREVENTIVE &amp; GENERAL CARE</b>		
Routine physical	No charge	\$10 co-pay
Immunizations & inoculations	No charge	No charge
Gynecologic exam	No charge	\$10 co-pay
Well baby care	No charge	\$10 co-pay
<b>PHYSICIAN CARE</b>		
Office & home visits	\$15 co-pay	\$10 co-pay
Hospital visits	No charge	No charge
<b>PRESCRIPTION DRUGS</b>		
Pharmacy - generic drugs	\$5 co-pay 30 day supply	\$5 co-pay 30 day supply
Pharmacy - brand-name drugs	\$20 co-pay 30 day supply	\$15 co-pay 30 day supply
Pharmacy - non-formulary drugs	\$35 co-pay 30 day supply	Physician authorized only
Mail order - generic drugs	\$10 co-pay 90 day supply	\$10 co-pay 100 day supply
Mail order - brand-name drugs	\$40 co-pay 90 day supply	\$30 co-pay 100 day supply
Mail order - non-formulary drugs	\$70 co-pay 90 day supply	Physician authorized only
<b>OUTPATIENT SERVICES</b>		
Diagnostic x-ray & laboratory	No charge	No charge
<b>EMERGENCY</b>		
Hospital emergency room	\$50 co-pay waived if hospitalized \$15 co-pay urgent care	\$50 co-pay waived if hospitalized \$10 co-pay urgent care
<b>HOSPITALIZATION</b>		
Inpatient	\$100 co-pay per admittance	\$100 co-pay per admittance
Outpatient	\$50 co-pay	\$10 co-pay
<b>SURGERY</b>		
In hospital	\$100 co-pay per admittance	\$100 co-pay per admittance

This chart provides a summary of benefits; it is not a contract. For a more detailed description of benefits and exclusions for each plan, please review each plan's Evidence of Coverage, available on [myhss.org](http://myhss.org).

## CITY HEALTH PLAN (administered by United Healthcare)

### In-Network Providers

### Out-of-Network Providers\*

### Out-of-Area Providers\*

\$250 employee only  
 \$500 employee + 1  
 \$750 employee + 2 or more

\$250 employee only  
 \$500 employee + 1  
 \$750 employee + 2 or more

\$250 employee only  
 \$500 employee + 1  
 \$750 employee + 2 or more

\$2,000,000 per covered person for any combination of In-Network, Out-of-Network and Out-of-Area options utilized.

85% covered after deductible

Not covered

85% covered after deductible

100% covered no deductible

50% covered no deductible

100% covered no deductible

85% covered after deductible

50% covered after deductible

85% covered after deductible

85% covered after deductible

50% covered after deductible

85% covered after deductible

85% covered after deductible

50% covered after deductible

85% covered after deductible

85% covered after deductible

50% covered after deductible

85% covered after deductible

\$5 co-pay 30 day supply

50% covered after \$5 co-pay; 30 day supply

\$5 co-pay 30 day supply

\$20 co-pay 30 day supply

50% covered after \$20 co-pay; 30 day supply

\$20 co-pay 30 day supply

\$35 co-pay 30 day supply

50% covered after \$35 co-pay; 30 day supply

\$35 co-pay 30 day supply

\$10 co-pay 90 day supply

Not covered

\$10 co-pay 90 day supply

\$40 co-pay 90 day supply

Not covered

\$40 co-pay 90 day supply

\$70 co-pay 90 day supply

Not covered

\$70 co-pay 90 day supply

85% covered after deductible;  
 may require prior notification

50% covered after deductible;  
 may require prior notification

85% covered after deductible;  
 may require prior notification

85% covered after deductible;  
 if non-emergency 50% after deductible

85% covered after deductible;  
 if non-emergency 50% after deductible

85% covered after deductible;  
 if non-emergency 50% after deductible

85% covered after deductible;  
 may require prior notification

50% covered after deductible;  
 may require prior notification

85% covered after deductible;  
 may require prior notification

85% covered after deductible

50% covered after deductible

85% covered after deductible

85% covered after deductible;  
 may require prior notification

50% covered after deductible;  
 may require prior notification

85% covered after deductible;  
 may require prior notification

\*City Plan Benefits are based on Reasonable & Customary charges. In some cases, billed amounts may exceed Reasonable & Customary fees, resulting in higher out-of-pocket costs for you.

# Medical Plan Benefits-at-a-Glance

	blue  of california	KAISER PERMANENTE®
<b>REHABILITATIVE</b>		
Physical/Occupational therapy	\$15 co-pay	\$10 co-pay authorization req.
Acupuncture	\$15 co-pay 30 visits per year max	Not covered authorization req.
Chiropractic	\$15 co-pay 30 visits per year max	\$10 co-pay 30 visits per year max
<b>PREGNANCY &amp; MATERNITY</b>		
Pre/post-natal physician care For hospital stay, see Hospitalization	No charge newborn must be enrolled within 30 days of birth	\$10 co-pay newborn must be enrolled within 30 days of birth
<b>INFERTILITY</b>		
IVF, GIFT, ZIFT & Artificial Insemination	50% covered of the allowable amount; limitations apply	50% covered limitations apply
<b>TRANSGENDER</b>		
Office visits & outpatient surgery	Co-pays apply authorization req. \$75,000 lifetime max	Co-pays apply authorization req. \$75,000 lifetime max
<b>DURABLE MEDICAL EQUIPMENT</b>		
Home medical equipment	No charge	No charge as authorized by PCP according to formulary
Prosthetics/orthotics	No charge when medically necessary	No charge when medically necessary
Hearing aids	No charge 1 per ear every 36 months; \$2,500 max	No charge 1 per ear every 36 months; \$2,500 max
<b>MENTAL HEALTH</b>		
Inpatient hospitalization	\$100 co-pay per admittance	\$100 co-pay per admittance; max 45 days per year
Outpatient treatment	\$25 co-pay non-severe; 60 visit max \$15 co-pay severe; no limit	\$5 co-pay group \$10 co-pay individual; up to 20 visits per year
<b>SUBSTANCE ABUSE</b>		
Inpatient	\$100 co-pay per admittance for short-term detox; max 30 days per year	\$100 co-pay per admittance for up to 30 day detox
Outpatient	\$25 co-pay up to 60 visits combined w/ outpatient non-severe mental health visits	\$5 co-pay group \$10 co-pay individual
<b>EXTENDED &amp; END-OF-LIFE CARE</b>		
Skilled nursing facility	No charge up to 100 days per year	No charge up to 100 days per year
Hospice	No charge authorization required	No charge when medically necessary

This chart provides a summary of benefits; it is not a contract. For a more detailed description of benefits and exclusions for each plan, please review each plan's Evidence of Coverage, available on myhss.org.

## CITY HEALTH PLAN (administered by United Healthcare)

In-Network Providers	Out-of-Network Providers*	Out-of-Area Providers*
85% covered after deductible; 60 visits / year	50% covered after deductible; 60 visits / year	85% covered after deductible; 60 visits / year
50% covered after deductible; \$1,000 / year	50% covered after deductible; \$1,000 / year	50% covered after deductible; \$1,000 / year
50% covered after deductible; \$1,000 / year	50% covered after deductible; \$1,000 / year	50% covered after deductible; \$1,000 / year
85% covered after deductible; newborn must be enrolled within 30 days of birth	50% covered after deductible; newborn must be enrolled within 30 days of birth	85% covered after deductible; newborn must be enrolled within 30 days of birth
50% covered after deductible; limitations apply; prior notification required	50% covered after deductible; limitations apply; prior notification required	50% covered after deductible; limitations apply; prior notification required
85% covered after deductible; prior notification required; \$75,000 lifetime max	50% covered after deductible; prior notification required; \$75,000 lifetime max	85% covered after deductible; prior notification required; \$75,000 lifetime max
85% covered after deductible; rental not to exceed purchase price	50% covered after deductible; rental not to exceed purchase price	85% covered after deductible; rental not to exceed purchase price
85% covered after deductible; when medically necessary	50% covered after deductible; when medically necessary	85% covered after deductible; when medically necessary
100% covered after deductible; 1 per ear every 36 months; \$2,500 max	100% covered after deductible; 1 per ear every 36 months; \$2,500 max	100% covered after deductible; 1 per ear every 36 months; \$2,500 max
85% covered after deductible; up to 30 hospital days per year max; auth. required	50% covered after deductible; up to 30 hospital days per year max; auth. required	85% covered after deductible; up to 30 hospital days per year max; auth. required
85% covered after deductible; up to 25 visits per year max; authorization required	50% covered after deductible; up to 25 visits per year max; authorization required	85% covered after deductible; up to 25 visits per year max; authorization required
85% covered after deductible; 30 day detox / 60 day rehab; authorization required	50% covered after deductible; 30 day detox / 60 day rehab; authorization required	85% covered after deductible; 30 day detox / 60 day rehab; authorization required
85% covered after deductible; up to 25 visits per year max; authorization required	50% covered after deductible; up to 25 visits per year max; authorization required	85% covered after deductible; up to 25 visits per year max; authorization required
85% covered after deductible; 120 days per year; prior authorization required; custodial care not covered	50% covered after deductible; 120 days per year; prior authorization required; custodial care not covered	85% covered after deductible; 120 days per year; prior authorization required; custodial care not covered
85% covered after deductible; \$10,000 max; prior notification required	50% covered after deductible; \$10,000 max; prior notification required	85% covered after deductible; \$10,000 max; prior notification required

\*City Plan Benefits are based on Reasonable & Customary charges. In some cases, billed amounts may exceed Reasonable & Customary fees, resulting in higher out-of-pocket costs for you.

## Dental Plan Options

Dental benefits are an important part of your healthcare coverage and are key to your overall health. HSS offers a choice of plans, providers and coverage options at no premium cost to most HSS members.

### HMO-Style Dental Plans

Much like medical HMO's, Dental Maintenance Organization (DMO) dental plans require that you receive all of your dental care from within a network of participating dental offices. These networks are generally much smaller than a dental PPO network.

Please note that you will be required to select a dental office which becomes your primary care office and you must go to this office for all of your dental care. Make sure that the dentist you wish to see is in a DMO plan before selecting it.

HSS offers the following DMO plans:

- DeltaCare USA
- Pacific Union Dental

### PPO-Style Dental Plans

A PPO-style dental plan gives you the freedom to visit any in-network or out-of-network dentist of your choice. The plan pays higher benefits (and you pay less) when you visit an in-network dentist.

HSS offers you the following PPO-style dental plan:

- **Delta Dental**

The Delta Dental PPO has two different networks of participating dentists and dental care providers:

- The Delta Preferred Option network offers the highest benefit. Most preventive services are covered at 100%; many other services are covered at 90%.
- The Delta Premier network pays benefits based on a pre-arranged fee agreed to by the network's dentists. Most preventive services are covered at 100%; many other services are covered at 80%.

You may go to any dentist from either network, or you may also go to a dentist that is in neither network. When you go to any licensed dentist not in one of the networks described above, the plan pays the same percentage of cost that it pays a Delta Participating Dentist. However, the payment is based on what is considered reasonable and customary (R&C) for the geographical area. This means that your share of the expenses will be higher if your out-of-network dentist charges more than R&C. Don't be shy about asking a dentist financial questions upfront before receiving services. Delta customer service can also help you understand what your costs will be—call Delta with any questions.

#### Dental Plan Only?

Yes, you can elect to enroll in an HSS dental plan even if you elect not to enroll in an HSS medical plan.

## Dental Plan Service Areas

To enroll in either DeltaCare USA or Pacific Union Dental, you must reside within a zip code serviced by the plan. Ask your dentist which plan(s) he or she contracts with before making your selection.

COUNTY	DELTA DENTAL	DELTACARE USA DMO	PACIFIC UNION DMO
Alameda	■	■	■
Alpine	■		
Calaveras	■		
Contra Costa	■	■	■
El Dorado	■	■	
Madera	■	■	■
Marin	■	■	■
Mariposa	■		
Merced	■	■	■
Mono	■		
Monterey	■	■	
Napa	■	■	■
Sacramento	■	■	■
San Francisco	■	■	■
San Joaquin	■	■	■
San Mateo	■	■	■
Santa Clara	■	■	■
Santa Cruz	■	■	■
Solano	■	■	■
Sonoma	■	■	■
Stanislaus	■	■	■
Tuolumne	■		
Yolo	■	■	
Outside of California	■		

■ = Available in this County

Refer to the chart above to determine whether or not you live in the plan's service area. If you do not see your County listed above please contact the dental plan to confirm that service is available to you.

# Dental Plan Benefits-at-a-Glance

	DELTA DENTAL		DELTACARE	PACIFIC UNION DENTAL
	In-Network Providers	Out-of-Network Providers		
<b>Types of Service</b>				
Cleanings & Exams	100% covered Limit 2x per plan year	100% covered Limit 2x per plan year	100% covered Limit 1 every 6 months	100% covered Limit 1 every 6 months
X-rays	100% covered	100% covered	100% covered	100% covered
Extractions	90% covered	80% covered	100% covered	100% covered
Fillings	90% covered	80% covered	100% covered Limitations apply to resin materials.	100% covered
Crowns	90% covered	80% covered	100% covered Limitations apply to resin materials.	100% covered
Dentures, Pontics & Bridges	50% covered	50% covered	100% covered Full and partial dentures 1x every 5 yrs; fixed bridgework; certain limitations apply.	100% covered Full and partial dentures 1x every 5 yrs; fixed bridgework; certain limitations apply.
Root Canals	90% covered	80% covered	100% covered Excluding the final restoration.	100% covered
Orthodontia	50% covered Adults and children; up to \$2,500 lifetime max.	50% covered Adults and children; up to \$2,500 lifetime max.	Employee pays: \$1,600/child \$1,800/adult Adult limitations apply.	Employee pays: \$1,600/child \$1,800/adult \$350 startup fee. Limitations apply.
<b>Annual Maximum</b>				
Total Dental Benefits	\$2,500 per year Excluding orthodontia benefits.	\$2,500 per year Excluding orthodontia benefits.	None	None
<b>Annual Deductible</b>				
Before Accessing Benefits	None	None	None	None

This guide offers general information only. Do not rely solely on this guide when making your health insurance decisions. Before enrolling in a plan, read the Evidence of Coverage to get specific details about benefits, costs and way the plan works. Plan EOCs are available on [myhss.org](http://myhss.org).

# Dental Plan Comparison

## DENTAL PLAN QUICK COMPARISON

	Delta Dental PPO	Pacific Union Dental DMO	Deltacare USA DMO
Can I choose to receive services from any dentist?	Yes. You can use any licensed dental provider.	No. All services must be received from a contracted network provider. These networks are generally quite small.	No. All services must be received from a contracted network provider. These networks are generally quite small.
Must my primary care dentist refer me to a specialist for certain kinds of dental work?	No	Yes	Yes
Is there a waiting period before I can access treatment?	No waiting period, except for dentures, pontics, bridges and orthodontia which require a 6 month wait.	No waiting period.	No waiting period.
Will I pay a flat rate for most services?	No. Your out-of-pocket costs are based on a percentage of applicable charges.	Yes	Yes
Must I live in a certain service area to enroll in the plan?	No	Yes. You must live in this DMO's service area to enroll.	Yes. You must live in this DMO's service area to enroll.

## Vision Plan Benefits

All HSS members and eligible dependents who are enrolled in an HSS medical plan receive vision benefits, including an annual eye exam.

### VSP Vision

All HSS members and eligible dependent(s) who enroll in the City Health Plan, Blue Shield HMO or Kaiser HMO can access vision benefits administered by Vision Service Plan (VSP). The vision plan provides you and your eligible dependents with one eye exam every 12 months when using a VSP network doctor. The vision plan also helps you and your eligible dependents cover the cost of visual correction eyewear, such as glasses or contacts.

### Choice of Providers

Under the vision plan, you have the choice of using a VSP network doctor or a non-VSP provider. It is usually to your advantage financially to use a VSP network doctor because covered services are provided to you at a higher benefit and you will have lower out-of-pocket costs.

You can find a VSP network doctor in your area by visiting [www.vsp.com](http://www.vsp.com) or contacting VSP Member Services at (800) 877-7195.

### Accessing Your Vision Benefits

There are no ID cards issued for the vision plan. If you wish to receive services from a VSP network doctor, simply contact the doctor and make your appointment. VSP will then provide benefit authorization to the doctor. Services must be received prior to the benefit authorization expiration date. If you receive services from a VSP network doctor without benefit authorization or obtain services from an out-of-network provider, you are responsible for payment in full to the provider. You can then submit an itemized bill directly to VSP for partial reimbursement. Download a claim form from the VSP website at [www.vsp.com](http://www.vsp.com).

### Plan Benefits, Limits and Exclusions

- The vision plan covers one set of contacts or eyeglass lenses every 24 months, based on your last date of service. If retractor examination reveals an Rx change of .50 diopter or more after 12 months, replacement lenses are covered.
- Eligible dependent children are covered in full for polycarbonate prescription lenses.
- Cosmetic extras such as progressive lenses, tinted lenses or oversize lenses will cost you extra. If you use a VSP network doctor, you'll pay the VSP discounted price for these cosmetic extras. If you're using an out-of-network provider, you'll pay the retail price.
- The vision plan is designed to cover visual needs rather than cosmetic materials. If you select any of the following extras, the plan will pay the basic cost of the allowed lenses and you'll be responsible for any additional cost for the options, unless the extra is defined in the VSP Schedule of Benefits.
  - Blended or UV protected lenses
  - Contact lenses (except as noted in the Schedule of Benefits)
  - Oversize lenses
  - Photochromic and tinted lenses
  - Progressive multi-focal lenses
  - Coatings of the lens or lenses, except scratch resistant coatings
  - Laminating of the lens or lenses
  - A frame that costs more than the Plan allowance
  - Certain limitations on low vision care
  - Cosmetic lenses
  - Optional cosmetic processes

VISION PLAN BENEFITS AT-A-GLANCE		
	VSP Network Benefit	Out-Of-Network Benefit
Vision Exam	Covered in full once every 12 months* after the \$10 co-pay	up to \$40 every 12 months* after the \$10 co-pay
Single Vision Lenses	Covered in full once every 24 months* after the \$25 co-pay	up to \$45 every 24 months* after the \$25 co-pay
Lined Bifocal Lenses	Covered in full once every 24 months* after the \$25 co-pay	up to \$65 once every 24 months* after the \$25 co-pay
Lined Trifocal Lenses	Covered in full once every 24 months* after the \$25 co-pay	up to \$85 once every 24 months* after the \$25 co-pay
Frames	Covered up to \$150 every 24 months* after the \$25 co-pay; there may be a network discount for amount exceeding allowance	up to \$55 once every 24 months* after the \$25 co-pay
Contact Lenses	Covered up to \$150 every 24 months* no co-pay; in lieu of frames/lenses; allowance applies toward contact lens fitting, evaluation exam and contacts	Covered up to \$105 every 24 months* no co-pay; in lieu of frames/lenses; allowance applies toward contact lens fitting, evaluation exam and contacts

\*Based on your last date of service.

Some bargaining units also have access to a VDT benefit.

### Vision Expenses Not Covered

- Orthoptics or vision training and any associated supplemental testing, plano (non-prescription) lenses or two pairs of glasses in lieu of bifocals.
- Replacement of lenses or frames furnished under this plan that are lost or broken, except at the contracted intervals.
- Medical or surgical treatment of the eyes.
- Corrective vision treatments such as, but not limited to, LASIK and PRK laser surgery. (You may be eligible for discounts when services are provided by a VSP network doctor. To inquire about discounts, call VSP.)

### Coordinating Vision Benefits with Medical Plan Benefits

The VSP vision plan is designed to cover visual correction needs, such as eyeglasses and contact lenses. Some HMOs also offer optometry services where you can get eye exams and purchase glasses and lenses. HSS recommends that you compare the out-of-pocket cost you will incur using your HMO's vision services to your out-of-pocket costs when using a VSP network doctor. Also note that your medical plan may offer coverage for medical conditions and diseases relating to the eyes.

### No Medical Plan, No Vision Benefits

If you don't enroll in an HSS medical plan, you and your dependents will not have the vision benefits available through VSP.

## Flexible Spending Accounts

An FSA is an IRS-approved tax favored account you can use to pay for eligible medical and dependent care expenses not covered by insurance. Funds are set aside from your salary pre-tax.

### How an FSA Works

Flexible Spending Accounts (FSAs) let you set aside money pre-tax to pay for eligible healthcare and/or dependent care expenses. You can enroll in either a Healthcare FSA, a Dependent Care FSA or both.

It is possible to realize tax savings with an FSA—but keep in mind that any unused FSA dollars at the end of the year will be forfeited according to IRS rules. So you need to plan ahead to make the most of an FSA. To calculate potential FSA tax savings, visit [myfbmc.com/ccsf](http://myfbmc.com/ccsf) and click on the tax calculator. You should also consult your tax adviser or the IRS for information about your specific situation.

The following information provides an overview of your FSA benefits. To get details about this benefit contact FBMC, the FSA administrator, or visit [myfbmc.com/ccsf](http://myfbmc.com/ccsf). You can also request an FSA resource guide from HSS Member Services.

### Healthcare FSA

- Set aside from \$120 up to \$5,000 pre-tax in a Plan Year. Depending on the annual amount that you elect, deductions of between \$5.00 and \$208.33 will be taken twice monthly from your paycheck in Plan Year 2009-2010. No deduction is taken from the 3rd paycheck in any month.
- Submit reimbursement forms to FBMC for eligible out-of-pocket expenses, including healthcare deductibles, prescriptions, over-the-counter medical items and more for you and eligible dependents.
- When you sign-up for a Healthcare FSA the total annual amount you designate becomes available for eligible healthcare expenses at the start of the Plan Year. You do not have to wait for your contributions to accumulate in your account.

### Dependent Care FSA

- Set aside from \$120 up to \$5,000 pre-tax in a Plan Year. Deductions will be taken twice monthly from your paycheck throughout Plan Year 2009-2010. Depending on the annual amount that you specify, deductions of between \$5.00 and \$208.33 will be taken twice monthly from your paycheck in 2009-2010. No deduction is taken from the 3rd paycheck in any month.
- Submit reimbursement forms to FBMC for eligible out-of-pocket expenses, such as certified day care, pre-school and elder care for your qualifying dependents.
- The funds for a Dependent Care FSA are available after they have been deducted from your paycheck and received by FBMC. Unlike a Healthcare FSA, the entire annual amount for a Dependent Care FSA is not available at the start of the Plan Year.

### Estimating FSA Expenses

Before enrolling in an FSA make sure to work out a detailed estimate of the eligible expenses you are likely to incur for the year ahead. Budget conservatively because based on federal law any unreimbursed funds are forfeited at the end of the Plan Year and cannot be returned to you. You can find FSA calculation tools on [myfbmc.com](http://myfbmc.com). For a list of eligible expenses, the definition of qualifying family members and how to submit reimbursements, visit [myfbmc.com/ccsf](http://myfbmc.com/ccsf).

### FSA Administrator FBMC

The Flexible Spending Account benefit is administered by FBMC. Visit [myfbmc.com/ccsf](http://myfbmc.com/ccsf) or call (800) 865-3262 on Monday-Friday, 4 AM-7 PM Pacific Time to get detailed information about your FSA.

- Learn more about FSAs.
- View a list of eligible expenses.
- Review the status of your reimbursement requests.
- Review your account balance and available funds.
- Download reimbursement forms.

### Direct Deposit Reimbursement

To apply, complete the Direct Deposit Enrollment Form on [myfbmc.com/ccsf](http://myfbmc.com/ccsf) or contact FBMC Customer Service at 1-800-342-8017. Processing your Direct Deposit enrollment may take four to six weeks.

- After your reimbursement claim is reviewed and approved, reimbursement funds are deposited into your checking or savings account.
- There is no fee for this service.
- You don't have to wait for postal service delivery of your reimbursement. (However, you will receive notification that the claim has been processed.)

### Annual Re-enrollment Required

You must re-enroll in your Flexible Spending Accounts every Open Enrollment period.

### No Transferring Between Accounts

You cannot transfer money between Healthcare and Dependent Care Flexible Spending Accounts.

### Changing Contribution Amounts

You can't change the amounts you contribute to your Flexible Spending Account(s) during the Plan Year unless the change is consistent with a qualifying change in family status.

### Termination or Retirement

If your employment ends during the Plan Year, you can only file claims for FSA eligible expenses that were incurred while you were actively employed.

### Leaves of Absence

During an unpaid leave of absence, no contributions will be made toward these accounts. Accounts that remain unpaid for three consecutive pay periods will be terminated retroactively to the first missed pay period. You may only reinstate your Flexible Spending Account upon your return to work by contacting HSS and requesting a reinstatement.

### Eligibility Time Period

Expenses for services incurred before July 1, 2009 or after June 30, 2010 are not eligible for reimbursement. For example, a medical expense incurred in June 2009 isn't eligible for reimbursement from a Healthcare Flexible Spending Account because your account is not open until July 1, 2009.

### IRS Eligibility Criteria

Your expenses must meet the Internal Revenue Service (IRS) eligibility criteria. Please refer to IRS Publications 502 and 503 for details.

#### Avoid Forfeiting FSA Contributions

All FSA claims for Plan Year 09-10 must be postmarked by September 30, 2010.

You will forfeit any money left in your FSA(s) after the end of this claim filing period. There are no exceptions.

# New or Returning Employees

### New or Rehired Employees Must Enroll Within 30 Days

Eligible new and rehired employees must enroll in an HSS medical and/or dental plan within **30 calendar days** of their initial appointment date or within **30 calendar days** of meeting the eligibility requirements for coverage. If you do not enroll within this 30 day period, you must wait until the next Open Enrollment or when you have a qualifying change in family status. (See pages 26-27 for details about qualifying events.)

### How To Enroll

To enroll in an HSS healthcare plan, new or returning employees must submit a completed Enrollment Application and any required eligibility documentation to HSS. For a checklist of required eligibility documentation see page 25. Please submit copies of eligibility documentation—not your original documents. If you choose not to hand in an application during your orientation, applications and supporting documentation can be mailed, faxed or dropped off at the HSS office **within 30 calendar days** of your official start date. See page 40 for HSS phone, fax and address details.

### When Coverage Begins

Coverage usually begins on the first available benefit period after your start date. There are two benefit periods each month. The first benefit period is from the first day of the month to the 15th. The second benefit period is from the 16th of the month to the last day of the month. So, for example, if your start date is January 7, the effective date for your coverage would be the 16th of January. Contact HSS Member Services if you have questions about when your coverage will begin.

### Responsibility For Healthcare Contributions

Healthcare contributions are taken from active employee paychecks twice monthly. The deduction from the first paycheck each month pays for healthcare coverage through the 15th of that month. The deduction from the second paycheck each month pays for healthcare coverage through the last day of that month. No healthcare contribution deductions are taken from any third paycheck in a month. You should carefully check your paycheck stub to verify that the correct healthcare contribution is being deducted. If the deduction is incorrect or does not appear on your paycheck stub, contact HSS Member Services. You are responsible for all required healthcare contributions, whether they are deducted from your paycheck or not.

### Questions About Your Benefits?

If you have questions about your benefits visit our website [myhss.org](http://myhss.org) or contact HSS Member Services at (415) 554-1750.

# Healthcare Contribution Calendar

## Payroll Deductions Taken Twice Monthly

Healthcare contributions are deducted from paychecks twice monthly—a total of 24 payroll deductions per year. Your first paycheck each month will have a deduction that pays for healthcare coverage for the first half of that month. Your second paycheck each month will have a deduction that pays for healthcare coverage for the second half of the month. There will be no healthcare contribution deduction taken from your third paycheck in the months of September 2009 and March 2010.

2009 PAY DATE	COVERAGE PERIOD	2010 PAY DATE	COVERAGE PERIOD
July 7, 2009	July 1-15, 2009	January 5, 2010	January 1-15, 2010
July 21, 2009	July 16 -30, 2009	January 19, 2010	January 16-31, 2010
August 4, 2009	August 1-15, 2009	February 2, 2010	February 1-15, 2010
August 18, 2009	August 16-31, 2009	February 16, 2010	February 16-28, 2010
September 1, 2009	September 1-15, 2009	March 2, 2010	March 1-15, 2010
September 15, 2009	September 16-30, 2009	March 16, 2010	March 16-31, 2010
September 29, 2009	NO DEDUCTION	March 30, 2010	NO DEDUCTION
October 13, 2009	October 1-15, 2009	April 13, 2010	April 1-15, 2010
October 27, 2009	October 16-31, 2009	April 27, 2010	April 16-30, 2010
November 10, 2009	November 1-15, 2009	May 11, 2010	May 1-15, 2010
November 24, 2009	November 16-30, 2009	May 25, 2010	May 16-31, 2010
December 8, 2009	December 1-15, 2009	June 8, 2010	June 1-15, 2010
December 22, 2009	December 16-31, 2009	June 22, 2010	June 16-30, 2010

If you take an approved leave of absence you may need to pay HSS directly for the healthcare contributions that were being deducted from your paycheck. If you decide to continue healthcare coverage during a leave you can sign-up for easy, secure Auto-Pay. With Auto-Pay your monthly healthcare contribution can be charged automatically to your VISA or Mastercard while you are on leave. See page 32 for more information about HSS healthcare coverage and leaves of absence.

# Eligibility

These rules govern which employees can become members of the Health Service System and which member dependents may be eligible for coverage.

### Member Eligibility

The following are eligible to participate in the Health Service System as defined in San Francisco Administrative Code Section 16.700:

- City and County Employees
  - All permanent employees of the City and County of San Francisco whose normal work week is not less than 20 hours;
  - All regularly scheduled provisional employees of the City and County of San Francisco whose normal work week is not less than 20 hours;
  - All other employees of the City and County of San Francisco, including temporary exempt “as needed” employees, who have worked more than 1040 hours in any consecutive 12 month period and whose normal work week is not less than 20 hours.
- Elected Officials
- All members of designated boards and commissions during their time in service to the City and County of San Francisco as defined in San Francisco Administrative Code Section 16.700(c).
- All officers and employees as determined eligible by the governing bodies of the San Francisco Transportation Authority, San Francisco Parking Authority, San Francisco Redevelopment Agency, Treasure Island Development Authority, San Francisco Superior Court and any other employees as determined eligible by ordinance.

HSS requires a valid Social Security number for all individuals enrolled in an HSS administered health plan. Members and dependents who do not have a Social Security number on file at HSS risk having their benefits terminated.

### Spouse/Domestic Partner

- A member’s legal spouse or domestic partner may be eligible for healthcare coverage administered by the Health Service System. Proof of marriage or registered domestic partnership is required when enrolling a spouse or domestic partner.
- An individual who has been granted a final dissolution of marriage or is legally separated from an HSS member is not eligible. If a domestic partnership has been dissolved, the former partner of the HSS member is not eligible.

### Natural Children, Step-Children, Adopted Children, Legal Guardianships

Children who may be covered under an HSS plan include a member’s natural child, a step-child (as long as the HSS member is married to the natural parent), a legally adopted child, a child under legal guardianship and a natural or legally adopted child of an eligible spouse or domestic partner. Legal documentation is required to enroll an adopted child or a child under guardianship. To qualify, a child must meet all of the following five criteria:

1. Child must be under 25 years of age or under legal guardianship.
2. Child must be unmarried.
3. Child cannot be working full time.
4. Child must reside in the member’s home (except for full-time college students and children living with a divorced spouse).
5. Child must be declared as an exemption on the member’s federal income tax return.

**Other Children Residing in a Member’s Home (IRS Exemption)**

Children who are not a member’s natural child, step-child, legally adopted child, child under legal guardianship or the natural or legally adopted child of an eligible spouse or domestic partner may also be eligible for coverage under an HSS plan. To qualify, a child must meet all of the following five criteria:

1. Child must be under 19 years of age.
2. Child must be unmarried.
3. Child cannot be working full time.
4. Child must reside in the member’s home and be economically dependent on the member.
5. Child must be declared as an exemption on the member’s federal income tax return. A copy of the member’s federal income tax return must be submitted to HSS annually.

**Court Ordered Children**

Children covered by a National Medical Support Notice (Court Order) can be covered to age 19.

**Disabled Children**

Children who are disabled may be covered under an HSS plan beyond the age limits stated previously provided all of the following six criteria are met:

1. Child must be unmarried.
2. Child is incapable of self-sustaining employment due to physical handicap or mental retardation that existed prior to the child’s attainment of age 25.
3. Child must permanently reside in the member’s home and be economically dependent on the member for all of his or her economic support.
4. Child must be declared as an exemption on the member’s federal income tax return. A copy of the member’s federal income tax return must be submitted to HSS annually if requested.
5. Child must have been enrolled in an HSS health plan on a continuous basis prior to the child’s 19th birthday.
6. Member submits acceptable medical documentation of the disability at least 60 days prior to child’s attainment of age 25. HSS may periodically request documentation of the disability.

**REQUIRED ELIGIBILITY DOCUMENTATION**

	EVIDENCE OF HIRE	BENEFIT AUTH. FORM	MARRIAGE CERTIFICATE	DOMESTIC PARTNER REG.	BIRTH CERTIFICATE	ADOPTION CERTIFICATE	COURT ORDER	INCOME TAX RETURN	MEDICAL EVIDENCE
Employee: Permanent/Provisional	■								
Employee: Temporary/Exempt		■							
Spouse			■						
Domestic Partner				■					
Child: Natural					■				
Child: Step-child			■		■				
Child: Domestic Partner				■	■				
Child: Adopted						■			
Child: Legal Guardianship							■		
Child: IRS Exemption								■	
Child: Court Ordered							■		
Child: Disabled									■

A Social Security number must also be provided for all enrolled individuals.

## Qualifying Changes in Family Status

You can only change your benefits elections during annual Open Enrollment, unless there is a qualifying change in your family status.

### Marriage or Domestic Partnership

To enroll a new spouse or domestic partner and his or her eligible child(ren) in your HSS healthcare coverage you must submit a completed HSS Enrollment Application and a copy of your marriage license or certificate of domestic partnership and birth certificates for the child(ren) to the Health Service System **within 30 days** from the date of your marriage or certification of domestic partnership. HSS also requires a Social Security number for all enrolled members. Coverage for your spouse or domestic partner and his or her eligible children will be effective on the date of marriage or certification of domestic partnership, provided you meet the enrollment deadline and documentation requirements stated above. If you do not complete the enrollment process **within 30 days** from the date of your marriage or certification of domestic partnership, you must wait until the next annual Open Enrollment period to add your new family members.

**Domestic Partner Tax Alert:** When you elect healthcare coverage for your domestic partner (and any dependent(s) of your domestic partner), you will be taxed by the federal government on the value of the City and County of San Francisco's contribution toward the cost of healthcare coverage for these dependents, in keeping with IRS requirements. This is referred to as imputed income and may affect your net pay. The State of California does not tax these benefits.

### Birth or Adoption

To enroll your newborn/newly adopted child in your HSS healthcare coverage you must submit a

completed HSS Enrollment Application and a copy of the birth certificate or adoption documentation **within 30 days** from the date of birth or placement for adoption. Coverage for your newborn child will be effective on the child's date of birth provided you meet the deadline and documentation requirements stated above. Coverage for your newly adopted child will be effective on the date the child is placed with you provided you meet the deadline and documentation requirements stated above. If you do not complete the enrollment process **within 30 days** from the date of birth or placement for adoption of a new child, you must wait until the next annual Open Enrollment period to do so.

### Divorce, Separation and Dissolution of Partnership

To terminate healthcare coverage for your ex-spouse/domestic partner due to divorce, legal separation or dissolution of domestic partnership, you must submit a completed HSS Enrollment Application and a copy of your divorce decree, legal separation documents or dissolution of domestic partnership documents **within 30 days** from the date of divorce, legal separation or dissolution of domestic partnership. Coverage for your ex-spouse/domestic partner will terminate on the last day of the coverage period in which the divorce, legal separation or dissolution of domestic partnership occurred, provided you meet the deadline and documentation requirements stated above. If you do not complete the coverage termination process **within 30 days** from the date of your divorce, legal separation or dissolution, coverage for your ex-spouse/domestic partner will terminate on the last day of the coverage period in which you submit a completed HSS Enrollment Application

and required documentation and you will be responsible for paying all required contributions up to the coverage termination date.

### Loss of Other Healthcare Coverage

You can enroll an eligible dependent who loses other healthcare coverage by submitting a completed HSS Enrollment Application and proof of the loss of coverage **within 30 days** from the date the other coverage terminates. Coverage for your dependent will be effective on the first day of the coverage period following the date HSS receives a completed HSS Enrollment Application, provided you meet the 30 day deadline and eligibility documentation requirements. There may be a break in healthcare coverage between the date that other coverage terminates and the date that HSS coverage begins. If you do not complete the enrollment process **within 30 days** from the date that other coverage terminates, you must wait until the next annual Open Enrollment period to add your dependent.

### Obtaining Other Coverage

You may terminate healthcare coverage for yourself and/or your enrolled dependents if you or they become eligible for other healthcare coverage by submitting a completed HSS Enrollment Application and proof of other healthcare coverage enrollment **within 30 days** from the date of your enrollment in another healthcare plan. Your HSS healthcare coverage will terminate on the last day of the coverage period in which HSS receives a completed HSS Enrollment Application provided you meet the deadline and documentation requirements stated above. Please note that there may be an overlap of healthcare coverage between the date your other coverage begins and the date your HSS coverage terminates. You are responsible for paying all required contributions up to the termination date of your HSS healthcare coverage. If you do not complete the coverage termination process

**within 30 days** from the date of your enrollment in another healthcare plan, you must wait until the next annual Open Enrollment.

### Death of a Dependent

If an enrolled dependent dies, you should notify HSS as soon as possible and submit a copy of the death certificate **within 30 days** from the date of death. Coverage for your deceased dependent will terminate at midnight on the date of the dependent's death.

### Death of a Member

In the event of a member's death, surviving dependent(s) or another designee should contact HSS **within 30 days** from the date of the member's death to obtain information about any available survivor healthcare benefits.

Whenever you update your coverage because of a qualifying change in family status, you should carefully check your paycheck to verify that the correct healthcare contribution is being deducted. If the deduction is incorrect or doesn't appear on your paycheck, contact HSS Member Services at (415) 554-1750 for assistance. You are responsible for all required healthcare contributions, whether they are deducted from your paycheck or not.

It is your responsibility to notify HSS when any dependent covered on your plan becomes ineligible.

#### 30 Day Rule

If you have a qualifying change in your family status and do not submit a completed HSS Enrollment Application within 30 days you must wait until the next Open Enrollment to do so.

# Leaves of Absence and Your Benefits

Type of Leave	Eligibility	Your Responsibilities
<p>Family and Medical Leave (FMLA)</p> <p>Worker's Compensation Leave</p> <p>Family Care Leave</p>	<p>You may be eligible to continue your healthcare coverage for the duration of your approved leave of absence.</p> <p>You may have additional rights under an approved FMLA leave.</p> <p>Contact your departmental personnel representative for details.</p>	<ol style="list-style-type: none"> <li>1. Notify your department's personnel office. They will provide HSS with important information about your leave.</li> <li>2. Contact HSS to arrange for the payment of any required contributions while you are on leave. Failure to do so can result in termination of benefits.</li> </ol>
<p>Personal Leave Following Family Care Leave</p>	<p>If you have been on an approved Family Care Leave and elect to extend your leave period as a Personal Leave, you may be eligible to continue your healthcare coverage for the duration of your approved Personal Leave, if:</p> <ul style="list-style-type: none"> <li>- The reason for the Personal Leave is the same as the reason for the prior Family Care Leave.</li> <li>- Your required healthcare contribution payments, if any, are current.</li> </ul>	<ol style="list-style-type: none"> <li>1. Notify your department's personnel office. They will provide HSS with important information about your leave.</li> <li>2. Contact HSS to arrange for the payment of any required contributions while you are on leave. Failure to do so can result in termination of benefits.</li> </ol>
<p>Educational Leave</p> <p>Personal Leave</p> <p>Leave for Employment as an Employee Organization Officer or Representative</p>	<p>You may be eligible to continue your healthcare coverage for the duration of your approved leave of absence.</p>	<ol style="list-style-type: none"> <li>1. Notify your department's personnel office. They will provide HSS with important information about your leave.</li> <li>2. Contact HSS to arrange for the payment of any required contributions while you are on leave. Failure to do so can result in termination of benefits.</li> <li>3. If your leave lasts beyond 12 weeks, you must pay the total cost of medical and dental coverage for yourself and any covered dependents. This includes any contribution amount that was being deducted from your paycheck plus the City and County of San Francisco's contribution. Contact HSS for details.</li> </ol>

If your department or employer approves a leave of absence you can continue your healthcare coverage. You must make healthcare contribution payments directly to HSS during your leave. While on leave sign-up for easy, secure Auto-Pay. With Auto-Pay your monthly healthcare contribution is charged automatically to your VISA or Mastercard. Contact HSS or download the authorization form for Auto-Pay from [myhss.org](http://myhss.org). Always contact HSS 30 days before returning to work after a leave in order to return your contributions to active status.

# Approaching Retirement

Contact HSS three months before your retirement date for important information about continuing healthcare coverage after you leave active employment.

## Transitioning to Retirement

If you choose to retire, the transition of your health benefits from active employment to retiree status does not happen automatically. You must elect to continue healthcare coverage in retirement by completing and submitting the required retiree enrollment forms and supporting documents to the Health Service System.

HSS recommends that you contact HSS Member Services and speak to a Benefits Analyst three months before your retirement date so that we can advise you about the actions you must take in order to maintain continuous healthcare coverage.

## SFERS Pre-Retirement Seminars

If you are member of SFERS (San Francisco Employee Retirement System) you may be eligible to attend a pre-retirement planning seminar with speakers from SFERS, HSS and Social Security. You must pay a fee and register in advance. Contact SFERS at (415) 487-7000.

## Eligibility

The San Francisco City Charter requires that to be eligible for retiree healthcare coverage the retiree must have been a member of the Health Service System at some time during their active employment. Other restrictions may apply.

## Health Benefit Contributions For Retirees

If you choose to continue your medical and/or dental coverage through the Health Service System after you retire your required health benefit contribution may increase. This cost will depend on your plan choice, the number of dependents you cover on your plan

and your Medicare status. As a retired member you will also be required to pay for dental coverage. Contributions are deducted from your pension check. If required monthly contributions are greater than the total amount of your pension check you must contact HSS to make payment arrangements. HSS plan contribution rates are updated every Plan Year—make sure to evaluate contribution costs when you begin your retirement transition process. HSS Member Services can assist you with questions about contribution costs and eligibility.

## Medicare & Your HSS Benefits

All retired members and their dependent family members who have reached the age of 65 are required to apply for Medicare Parts A and B. Failure to enroll in Medicare as required if you are age 65 or older and retired can result in penalties and limitations in your healthcare coverage.

## Active Employees Over Age 65

If you are over age 65 and an active employee of the City & County of San Francisco, neither you nor your enrolled dependents over age 65 are required to enroll in Medicare. However, when you do retire, you will need to apply for Medicare immediately.

This information offers a brief overview of important topics related to healthcare benefits in retirement. It does not include all the information you may need to know. If you are planning to retire, please contact HSS Member Services at (415) 554-1750 for guidance about your individual situation.

## Separation From Employment and COBRA

If you are separated from City service but placed on an eligible holdover roster you may be eligible to continue your enrollment in HSS medical, dental and vision coverage.

### Employees with Holdover Rights

Employees who are separated from City service and placed on an eligible holdover roster may be eligible to continue medical, dental and vision benefits for themselves and their covered dependents for up to five years, as long as they meet all of the following three requirements:

1. Employees must certify that they are unable to obtain healthcare coverage from another source;
2. Employees must complete and submit a Certificate of Eligibility Form to the Health Service System on an annual basis; and
3. Employees must pay the same amount that was deducted from his/her paycheck prior to lay off (rates subject to increase each Plan Year).

### Employees with No Holdover Rights

Employees who are separated from all City service with no holdover rights may be eligible to continue medical, dental and vision coverage under COBRA. The healthcare coverage you had as an active employee will end on the last day of the coverage period in which your employment terminates.

### COBRA Continuation Coverage

The Consolidated Omnibus Budget Reconciliation Act (COBRA) enacted in 1986 offers employees and their covered dependents the opportunity to elect a temporary extension of healthcare coverage in certain instances where coverage would otherwise end.

### COBRA Qualifying Events

Employees have the right to elect continuation of coverage if healthcare coverage is lost due to any of the following qualifying events:

- Voluntary or involuntary termination of employment for reasons other than gross misconduct.
- Reduction in number of hours of employment that makes the employee ineligible for healthcare coverage.

Covered spouses or domestic partners have the right to elect continuation coverage if healthcare coverage is lost due to any of the following qualifying events:

- Voluntary or involuntary termination of the employee's employment for reasons other than gross misconduct.
- Divorce, legal separation or dissolution of domestic partnership from the covered employee.
- Death of the covered employee.

Covered dependent children have the right to elect continuation coverage if healthcare coverage is lost due to any of the following qualifying events:

- Loss of dependent child status under the plan rules.
- Voluntary or involuntary termination of the employee's employment for reasons other than gross misconduct.
- Reduction in number of hours of employment that makes the employee ineligible for healthcare coverage.
- Parent's divorce, legal separation or dissolution of domestic partnership from the covered employee.
- Death of the covered employee.

### COBRA Notification

When a qualifying event occurs, the COBRA Administrator FBMC will notify you of your right to elect COBRA coverage.

### Time Limits for COBRA Elections

You will have 60 days from the date of this notification to elect COBRA coverage. The coverage will be continuous from the date of the qualifying event so you will not have a break in your healthcare coverage. While you are covered under COBRA, you have 30 days to add any newly eligible dependent (spouse, domestic partner, newborn or adopted child) to your COBRA coverage from the date of the event (birth, marriage, etc.).

### Duration of COBRA Continuation Coverage

COBRA beneficiaries are generally eligible for group coverage for a maximum of 18 months. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

In the case of a dependent losing coverage (divorce or aging out of a plan) the employee or dependent must notify the COBRA Administrator within 30 days of the qualifying event.

Employees who are disabled on the date of their qualifying event or at any time during the first 60 days of continuation coverage, are eligible for a total of 29 months of COBRA coverage. The cost will be 150% of the group rate, beginning in the 19th month of coverage.

### Termination of COBRA Continuation Coverage

COBRA coverage will end at the earliest of the date:

- You obtain coverage under another group plan if no pre-existing condition limitation under the new plan applies to the covered individual.

- You fail to pay the premium required under the plan within the grace period.
- The applicable COBRA period ends.

### Paying for COBRA

Once COBRA continuation coverage is elected, it is the responsibility of the covered individual(s) to remit the required healthcare premium payments directly to the COBRA Administrator.

### COBRA Continuation Coverage Alternatives

As an alternative to COBRA continuation coverage, you may be able to purchase individual health coverage, if available, from your healthcare plan. Contact your plan directly for details and costs.

All employees and dependents who were covered under a Health Service System administered health plan are entitled to a certificate that will show evidence of prior health coverage. This certificate of prior coverage may assist the employee and/or dependents to purchase new health coverage that excludes pre-existing medical conditions.

This information does not reflect any changes to COBRA resulting from the federal American Recovery and Reinvestment Act, signed into law on February 17, 2009. For more information about how this legislation might impact your COBRA benefits contact FBMC.

### COBRA Questions?

For questions about COBRA continuation coverage contact the COBRA Administrator FBMC at (800) 342-8017.

## Glossary of Healthcare Terms

### **Brand Name Drug**

FDA approved prescription drugs marketed under a specific brand name by the company that manufactures it.

### **COBRA**

This federal law allows employees and dependents who are enrolled in an employer-sponsored plan to temporarily continue receiving health coverage after certain qualifying events like termination or divorce.

### **Co-Insurance**

Co-insurance refers to the amount of money that a member is required to pay for healthcare services, after any required deductible has been paid. Co-insurance is specified by a percentage. For example, the employee pays 15% toward the charges for a covered service and the insurance company pays 85%.

### **Co-payment**

The flat fee you pay each time you utilize a healthcare service or fill a prescription.

### **Deductible**

The specified amount you must pay for healthcare in a Plan Year before the plan will begin to cover all or a portion of your costs. Some plans have no deductible.

### **Dependent**

A family member or other individual who meets the eligibility criteria established by HSS for enrollment in an available healthcare plan.

### **Dental Maintenance Organization (DMO)**

An entity that provides dental services through a closed network. DMO participants can only obtain service from network dentists and typically need pre-approval from a primary care dentist before seeing a specialist.

### **Effective Date**

The actual date your healthcare coverage is scheduled to begin. You are not covered until the effective date.

### **Employer Contribution**

The amount your employer pays toward the cost of your health plan premiums.

### **Explanation of Benefits (EOB)**

Written, formal statement sent to PPO enrollees that lists the services provided and costs billed by their health plan.

### **Evidence of Coverage (EOC)**

The Evidence of Coverage gives details about the benefits and exclusions of your health plan and explains how to get the care you need. The EOC is an important legal document and is your contract with your Plan provider. It explains your rights, benefits and responsibilities as a member of your Plan. It also explains the Plan Providers responsibilities to you. The EOC should be reviewed in conjunction with this benefits guide because the guide does not list every service, every limitation or every exclusion of your Plan.

### **Exclusions**

The list of conditions, injuries, or treatments that are not covered under your health insurance policy. Exclusions can be found in your plan document called the Evidence of Coverage.

### **Formulary**

A comprehensive list of prescription drugs that are covered by a medical plan. The formulary is designed to assist physicians in prescribing drugs that are medically necessary and cost effective for members. The formulary is updated periodically.

### **Flexible Spending Account (FSA)**

An account that you contribute to pre-tax and reimburses you for qualified healthcare expenses.

**Generic Drug**

FDA approved prescription drugs that are a therapeutic equivalent to the Brand Name Drug, contain the same active ingredient as the Brand Name Drug, and cost less than the Brand Name Drug equivalent.

**Health Maintenance Organization (HMO)**

An entity that provides health services through a closed network. Unlike PPOs, HMOs either employ their own staff or contract with groups of providers. HMO participants typically need pre-approval from a primary care provider before seeing a specialist.

**In-Network**

Providers or healthcare facilities which are part of a health plan's network of providers with which it has negotiated a discount. Enrollees usually pay less when using an in-network provider, because those networks provide services at lower cost to the insurance companies with which they have contracts.

**Lifetime Maximum Benefit**

The maximum amount a health plan will pay in benefits to an insured individual during that individual's lifetime.

**Open Enrollment**

The period of time when you can change your health benefit elections without a qualifying event.

**Out-of-Network**

Providers or healthcare facilities which are not in your health plan's provider network. Some plans do not cover Out-of-Network service costs. Others charge a higher co-payment for this type of service.

**Out-of-Pocket Costs**

The actual costs you pay—including premiums and co-payments—for your healthcare.

**Out-Of-Pocket Maximum**

The amount of money that an individual must pay out of their own pocket, before an insurance company will pay 100% for an individual's healthcare expenses.

**Out-of-Area**

A location outside the geographic area covered by a health plan's network of providers.

**Preferred Provider Organization (PPO)**

An entity that contracts to provide healthcare services to subscribers at negotiated, often discounted, rates.

**Premium**

The amount charged by an insurer for healthcare coverage. This cost is usually shared by employer and employee.

**Primary Care Physician (PCP)**

The doctor (or nurse practitioner) who coordinates all your medical care and treatment. HMOs require all plan participants be assigned to a PCP.

**Qualifying Event**

A change in your life situation that allows you to make a change in your benefit elections outside Open Enrollment. This includes marriage, domestic partnership, separation, divorce or dissolution of partnership, the birth or adoption of a child and the death of a dependent as well as obtaining or losing other healthcare coverage.

**Reasonable and Customary Charges**

The average fee charged by a particular type of healthcare practitioner within a geographic area. Often used by medical plans as the amount of money they will approve for a specific test or procedure. If the fees are higher than the approved amount, the individual receiving the service is responsible for paying the difference.

# Privacy Policy

This notice describes how health information about you may be used and disclosed and how you can get access to this information.

## Use and Disclosure of Health Information

The City & County of San Francisco Health Service System (the “Health Service System”) may use your health information, that is, information that constitutes Protected Health Information (PHI) as defined in the Privacy Rule of the Administrative Simplification provision of the Health Insurance Portability and Accountability Act of 1996 (“HIPAA”), for purposes of making or obtaining payment for your care and conducting health care operations. The Health Service System has established a policy to guard against unnecessary disclosure of your health information.

The following is a summary of the circumstances under which your healthcare information may be used and disclosed.

### To Make or Obtain Payment

The Health Service System may use or disclose your health information to make payment to or collect payment from third parties, such as other health plans or providers, for the care you receive. For example, the City Health Plan may provide information regarding your coverage or health care treatment to other health plans to coordinate the payment of benefits.

### To Conduct Healthcare Operations

The Health Service System may use or disclose health information for its own operations to facilitate administration and as necessary to provide coverage and services to all Health Service System members. A health care operation includes:

- Quality assessment and improvement activities.
- Activities designed to improve health or reduce health care costs.
- Clinical guidelines and protocol development, case management and care coordination.
- Contacting health care providers and participants with information about treatment alternatives and other related functions.
- Health care professional competence or qualifications review and performance evaluation.
- Accreditation, certification, licensing or credentialing activities.
- Underwriting, premium rating or related functions to create, renew or replace health insurance or health benefits.
- Review and auditing, including compliance reviews, medical reviews, legal services and compliance programs.
- Business planning and development including cost management and planning related analyses and formulary development.
- Business management and general administrative activities of City Health Plan, including customer service and resolution of internal grievances.

For example, the Health Service System may use your health information to conduct case management, quality improvement and utilization review and provider credentialing activities or to engage in customer service and grievance resolution activities.

### For Treatment Alternatives

The Health Service System may use and disclose your health information to tell you about or recommend treatment options or alternatives that may be of interest to you.

### For Distribution of Health-Related Benefits and Services

The Health Service System may use or disclose your health information to provide you information on health-related benefits and services that may be of interest to you.

### For Disclosure to the Plan Actuaries

The Health Service System may provide summary health information to the plan sponsor; may solicit premium bids from other health plans; or may modify, amend or terminate the plan.

### When Legally Required

The Health Service System will disclose your health information when it is required to do so by any federal, state or local law or by court order.

### To Conduct Health Oversight Activities

The Health Service System may disclose your health information to a health oversight agency for authorized activities including audits, civil administrative or criminal investigations, inspections, licensure or disciplinary action. The Health Service System, however, may not disclose your health information if you are the subject of an investigation and the investigation does not arise out of or is not directly related to your receipt of health care or public benefits.

### In Connection With Judicial and Administrative Proceedings

As permitted or required by state law, the Health Service System may disclose your health information in the course of any judicial or administrative proceeding in response to an order of a court or administrative tribunal as expressly authorized by such order or in response to a subpoena, discovery request or other lawful process, but only when the Health Service System makes reasonable efforts to either notify you about the request or to obtain an order protecting your health information, or to obtain your consent for disclosure.

### For Law Enforcement Purposes

As permitted or required by state law, the Health Service System may disclose your health information to a law enforcement official for certain law enforcement purposes, but not limited to, if the Health Service System has a suspicion that your death was the result of criminal conduct or in an emergency to report a crime.

### In the Event of a Serious Threat to Health or Safety

The Health Service System may, consistent with applicable law and ethical standards of conduct, disclose your health information if the Health Service System, in good faith, believes that such disclosure is necessary to prevent or lessen a serious and imminent threat to your health or safety or to the health and safety of the public.

### **For Specified Government Functions**

In certain circumstances, federal regulations may require the Health Service System to use or disclose your health information to facilitate specified government functions related to the military and veterans, national security and intelligence activities, protective services for the president and others, Medicare and other similar entities and correctional institutions and inmates.

### **For Worker's Compensation**

The Health Service System may release your health information to the extent necessary to comply with Workers' Compensation laws or similar programs.

### **Authorization To Use Or Disclose Health Information**

Other than as related above, the Health Service System will not disclose your health information other than with your written authorization. If you authorize the Health Service System to use or disclose your health information, you may revoke that authorization in writing at any time.

### **Your Rights With Respect to Your Health Information**

You have the following rights regarding your health information that the Health Service System maintains:

#### **Right to Request Restrictions**

You may request restrictions on certain uses and disclosures of your health information. You have the right to request in writing a limit on the Health Service System's disclosure of your health information to someone involved in the payment of your care. However, the Health Service System is not required to agree to your request.

#### **Right to Receive Confidential Communications**

You have the right to request in writing that the Health Service System communicate with you in a certain way if you feel the disclosure of your health information could endanger you. For example, you may ask that the Health Service System only communicate with you at a certain telephone number or by email. The Health Service System will make every attempt to honor your reasonable requests for confidential communications.

#### **Right to Inspect and Copy Your Health Information**

You have the right to inspect and copy your health information. A written request to inspect and copy records containing your health information must be sent to the Health Service System. If you request a copy of your health information, the Health Service System may charge a reasonable fee for copying, assembling costs and postage, if applicable, associated with your request.

#### **Right to Amend Your Health Information**

If you believe that your health information records are inaccurate or incomplete, you may request in writing that the Health Service System amend the records. The request may be made as long as the information is maintained by the Health Service System. The Health Service System may deny the request if it does not include a reason to support the amendment. The request may be denied if your health information records were not created by the Health Service System, if the health information you are requesting to amend is not part of the Health Service System's records, if the health information you wish to amend falls within an exception to the health information you are permitted to inspect and copy or if the Health Service System determines the records containing your health information are accurate and complete.

### **Right to an Accounting**

You have the right to request in writing a list of Health Service System disclosures of your health information for any reason other than for treatment, payment or health operations. The request should specify the time period for which you are requesting the information, but may not start earlier than April 14, 2003. Accounting requests may not be made for periods of time going back more than six (6) years. The Health Service System will provide you one accounting during any 12-month period without charge. Subsequent accounting requests may be subject to a reasonable cost-based fee. If applicable, the Health Service System will inform you in advance of the fee.

### **Right to a Paper Copy of this Notice**

You have a right to request in writing and receive a paper copy of this Notice at any time, even if you have received this Notice previously or agreed to receive the Notice electronically. You also may obtain a copy of the current version of this notice from the Health Service System website at [www.myhss.org](http://www.myhss.org).

### **Duties of the Health Plan**

The Health Service System is required by law to maintain the privacy of your health information as set forth in this Notice and to provide to you this Notice of its duties and privacy practices. The Health Service System reserves the right to change the terms of this Notice and to make the new Notice provisions effective for all health information that it maintains. If the Health Service System changes its policies and procedures, a revised copy of this Notice will be provided to you within 60 days of the change. You have the right to express complaints to the Health Service System and to the Secretary of the Department of Health and Human Services if you believe that your privacy rights have been violated. Any complaints to the Health Service System should be made in writing. The Health Service System encourages you to express any concerns you may have regarding the privacy of your information. You will not be retaliated against in any way for filing a complaint.

### **Written Authorizations & Requests**

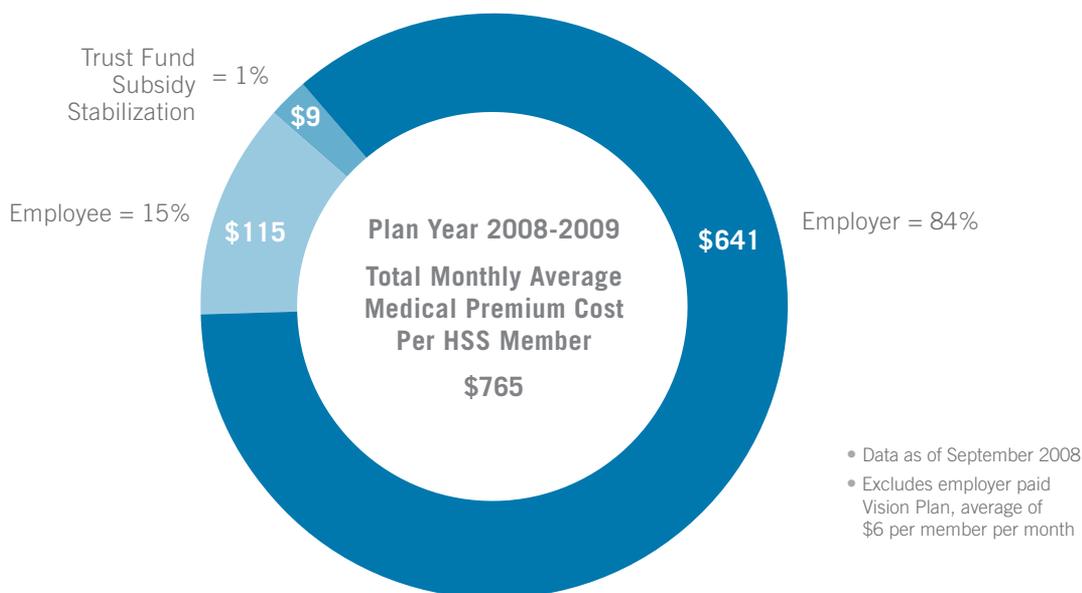
Any written authorizations or requests regarding your health information as described above should be directed to:

Health Service System  
1145 Market Street, Suite 200  
San Francisco, CA 94103  
Attn: Privacy Officer

### **Effective Date**

Original Effective Date: April 14, 2003  
Revised January 1, 2009

# Medical Plan Costs



The San Francisco Health Service System provides medical and other non-pension benefits to City and County employees, City College and San Francisco Unified School District employees, San Francisco Superior Court employees, and retirees and dependents. The Health Service System is responsible for designing healthcare benefits, selecting and managing plan providers and determining some aspects of benefit eligibility to supplement the eligibility rules contained in the City Charter and applicable ordinances. In addition, the Health Service System is responsible for administration of health benefits, including maintaining employee membership and financial accounting records. Additional financial information, including audited Health Service System Trust Fund Financial Statements, is available online at [myhss.org](http://myhss.org).

# Medical Plan Rates: Employee Only

## TWICE MONTHLY CONTRIBUTIONS

COLLECTIVE BARGAINING AGREEMENT	BLUE SHIELD		KAISER		CITY PLAN	
	Employer Pays	Employee Pays	Employer Pays	Employee Pays	Employer Pays	Employee Pays
Auto Machinists Local 1414	266.45	0	232.18	0	404.14	0
Bldg Inspectors, Classes 6331/6333	266.45	0	232.18	0	404.14	0
Bricklayers Local 3/Hodcarriers Local 36	266.45	0	232.18	0	404.14	0
Carpenters Local 22	266.45	0	232.18	0	404.14	0
Cement Masons Local 580	266.45	0	232.18	0	404.14	0
DA Investigators Association	266.45	0	232.18	0	404.14	0
Deputy Probation Officers Association	266.45	0	232.18	0	404.14	0
Deputy Sheriffs Association	266.45	0	232.18	0	404.14	0
Electric Workers Local 6	266.45	0	232.18	0	404.14	0
Firefighters Local 798	266.45	0	232.18	0	404.14	0
Glaziers Local 718	266.45	0	232.18	0	404.14	0
IFPTE Locals 21/22	266.45	0	232.18	0	404.14	0
Institutional Police Officers Association	266.45	0	232.18	0	404.14	0
Ironworkers Local 377	266.45	0	232.18	0	404.14	0
Laborers International Union Local 261	266.45	0	232.18	0	404.14	0
Municipal Attorneys Association	224.69	41.76	224.68	7.50	224.68	179.46
Operating Engineers Local 3	266.45	0	232.18	0	404.14	0
Painters Local 4	266.45	0	232.18	0	404.14	0
Physicians and Dentists Unit 8CC	266.45	0	232.18	0	404.14	0
Pile Drivers Local 34	266.45	0	232.18	0	404.14	0
Plasterers Local 66	266.45	0	232.18	0	404.14	0
Plumbers & Pipefitters Local 38	266.45	0	232.18	0	404.14	0
Police Officers Association	266.45	0	232.18	0	404.14	0
Roofers Local 40	266.45	0	232.18	0	404.14	0
SEIU Local 1021 Miscellaneous	266.45	0	232.18	0	404.14	0
SEIU Local 1021 Staff Nurses	224.69	41.76	224.68	7.50	224.68	179.46
SEIU Local 1021 Per Diem Nurses <sup>1</sup>	0	266.45	0	232.18	0	404.14
SEIU Local 1021 Fire Rescue Paramedics	266.45	0	232.18	0	404.14	0
Sheet Metal Workers Local 104	266.45	0	232.18	0	404.14	0
Stationary Engineers Local 39	224.69	41.76	224.68	7.50	224.68	179.46
Supervising Nurses Local 856 <sup>1</sup>	224.69	41.76	224.68	7.50	224.68	179.46
Supervising Probation Officers	266.45	0	232.18	0	404.14	0
Teamsters Locals 350	224.69	41.76	224.68	7.50	224.68	179.46
Teamsters Local 853 & 856	266.45	0	232.18	0	404.14	0
Theatrical Stage Employees Local 16	266.45	0	232.18	0	404.14	0
TWU Local 200 and 250A, Class 7410	266.45	0	232.18	0	404.14	0
TWU Local 250A, Class 9163	224.69	41.76	224.68	7.50	224.68	179.46
TWU Local 250A, Multi Unit	266.45	0	232.18	0	404.14	0
Superior Court Employees Local 21 and 1021	266.45	0	232.18	0	404.14	0
Superior Court Judges	266.45	0	232.18	0	404.14	0
Superior Court Reporters	266.45	0	232.18	0	404.14	0
Superior Court Staff Attorneys	266.45	0	232.18	0	404.14	0
Superior Court Unrepresented	266.45	0	232.18	0	404.14	0
Commissioners (Monthly Rates) <sup>1</sup>	449.37	83.52	449.37	14.99	449.37	358.91

All rates that appear in this Benefits Guide are subject to final approval by the San Francisco Board of Supervisors.

<sup>1</sup> Per Diem/Supervising Nurses and some Commissioners are also required to pay dental plan premiums. Contact HSS for details.

# Medical Plan Rates: Employee + 1 Dependent

**TWICE MONTHLY CONTRIBUTIONS**

COLLECTIVE BARGAINING AGREEMENT	BLUE SHIELD		KAISER		CITY PLAN	
	Employer Pays	Employee Pays	Employer Pays	Employee Pays	Employer Pays	Employee Pays
Auto Machinists Local 1414	490.62	41.76	456.34	7.50	542.64	244.67
Bldg Inspectors, Classes 6331/6333	490.62	41.76	456.34	7.50	542.64	244.67
Bricklayers Local 3/Hodcarriers Local 36	490.62	41.76	456.34	7.50	542.64	244.67
Carpenters Local 22	490.62	41.76	456.34	7.50	542.64	244.67
Cement Masons Local 580	490.62	41.76	456.34	7.50	542.64	244.67
DA Investigators Association	490.62	41.76	456.34	7.50	542.64	244.67
Deputy Probation Officers Association	490.62	41.76	456.34	7.50	542.64	244.67
Deputy Sheriffs Association	490.62	41.76	456.34	7.50	542.64	244.67
Electric Workers Local 6	490.62	41.76	456.34	7.50	542.64	244.67
Firefighters Local 798	490.62	41.76	456.34	7.50	542.64	244.67
Glaziers Local 718	490.62	41.76	456.34	7.50	542.64	244.67
IFPTE Locals 21/22	490.62	41.76	456.34	7.50	542.64	244.67
Institutional Police Officers Association	490.62	41.76	456.34	7.50	542.64	244.67
Ironworkers Local 377	490.62	41.76	456.34	7.50	542.64	244.67
Laborers International Union Local 261	490.62	41.76	456.34	7.50	542.64	244.67
Municipal Attorneys Association	337.19	195.19	337.19	126.65	337.19	450.12
Municipal Attorneys Cash Back <sup>2</sup>	224.69	307.69	224.69	239.15	224.69	562.62
Operating Engineers Local 3	490.62	41.76	456.34	7.50	542.64	244.67
Painters Local 4	490.62	41.76	456.34	7.50	542.64	244.67
Physicians and Dentists Unit 8CC	490.62	41.76	456.34	7.50	542.64	244.67
Pile Drivers Local 34	490.62	41.76	456.34	7.50	542.64	244.67
Plasterers Local 66	490.62	41.76	456.34	7.50	542.64	244.67
Plumbers & Pipefitters Local 38	490.62	41.76	456.34	7.50	542.64	244.67
Police Officers Association	490.62	41.76	456.34	7.50	542.64	244.67
Roofers Local 40	490.62	41.76	456.34	7.50	542.64	244.67
SEIU Local 1021 Miscellaneous	490.62	41.76	456.34	7.50	542.64	244.67
SEIU Local 1021 Staff Nurses	490.62	41.76	456.34	7.50	607.86	179.45
SEIU Local 1021 Per Diem Nurses <sup>1</sup>	0	532.38	0	463.84	0	787.31
SEIU Local 1021 Fire Rescue Paramedics	490.62	41.76	456.34	7.50	542.64	244.67
Sheet Metal Workers Local 104	490.62	41.76	456.34	7.50	542.64	244.67
Stationary Engineers Local 39	490.62	41.76	456.34	7.50	542.64	244.67
Supervising Nurses Local 856 <sup>1</sup>	490.62	41.76	456.34	7.50	607.86	179.45
Supervising Probation Officers	490.62	41.76	456.34	7.50	542.64	244.67
Teamsters Locals 350	337.19	195.19	337.19	126.65	337.19	450.12
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TWU Local 250A, Class 9163	337.19	195.19	337.19	126.65	337.19	450.12
TWU Local 250A, Multi Unit	490.62	41.76	456.34	7.50	542.64	244.67
Superior Court Employees Local 21 and 1021	532.38	0	463.84	0	559.00	228.31
Superior Court Judges	532.38	0	463.84	0	787.31	0
Superior Court Reporters	532.38	0	463.84	0	559.00	228.31
Superior Court Staff Attorneys	532.38	0	463.84	0	559.00	228.31
Superior Court Staff Attorneys Cash Back <sup>2</sup>	427.38	105.00	358.84	105.00	454.00	333.31
Superior Court Unrepresented	532.38	0	463.84	0	559.00	228.31
Commissioners (Monthly Rates) <sup>1</sup>	449.37	615.39	449.37	478.32	449.37	1,125.25

<sup>1</sup> Per Diem/Supervising Nurses and some Commissioners are also required to pay dental plan premiums. Contact HSS for details.

<sup>2</sup> Attorneys with enrolled dependents who wish to elect the cashback rate must complete additional forms. Contact HSS for details.

# Medical Plan Rates: Employee + 2 or More Dependents

## TWICE MONTHLY CONTRIBUTIONS

COLLECTIVE BARGAINING AGREEMENT	BLUE SHIELD		KAISER		CITY PLAN	
	Employer Pays	Employee Pays	Employer Pays	Employee Pays	Employer Pays	Employee Pays
Auto Machinists Local 1414	542.64	210.46	542.64	113.48	542.64	562.69
Bldg Inspectors, Classes 6331/6333	542.64	210.46	542.64	113.48	542.64	562.69
Bricklayers Local 3/Hodcarriers Local 36	542.64	210.46	542.64	113.48	542.64	562.69
Carpenters Local 22	542.64	210.46	542.64	113.48	542.64	562.69
Cement Masons Local 580	542.64	210.46	542.64	113.48	542.64	562.69
DA Investigators Association	542.64	210.46	542.64	113.48	542.64	562.69
Deputy Probation Officers Association	542.64	210.46	542.64	113.48	542.64	562.69
Deputy Sheriffs Association	542.64	210.46	542.64	113.48	542.64	562.69
Electric Workers Local 6	542.64	210.46	542.64	113.48	542.64	562.69
Firefighters Local 798	542.64	210.46	542.64	113.48	542.64	562.69
Glaziers Local 718	542.64	210.46	542.64	113.48	542.64	562.69
IFPTE Locals 21/22	542.64	210.46	542.64	113.48	542.64	562.69
Institutional Police Officers Association	542.64	210.46	542.64	113.48	542.64	562.69
Ironworkers Local 377	542.64	210.46	542.64	113.48	542.64	562.69
Laborers International Union Local 261	542.64	210.46	542.64	113.48	542.64	562.69
Municipal Attorneys Association	337.19	415.91	337.19	318.93	337.19	768.14
Municipal Attorneys Association Cash Back <sup>2</sup>	224.69	528.41	224.69	431.43	224.69	880.64
Operating Engineers Local 3	542.64	210.46	542.64	113.48	542.64	562.69
Painters Local 4	542.64	210.46	542.64	113.48	542.64	562.69
Physicians and Dentists Unit 8CC	542.64	210.46	542.64	113.48	542.64	562.69
Pile Drivers Local 34	542.64	210.46	542.64	113.48	542.64	562.69
Plasterers Local 66	542.64	210.46	542.64	113.48	542.64	562.69
Plumbers & Pipefitters Local 38	542.64	210.46	542.64	113.48	542.64	562.69
Police Officers Association	542.64	210.46	542.64	113.48	542.64	562.69
Roofers Local 40	542.64	210.46	542.64	113.48	542.64	562.69
SEIU Local 1021 Miscellaneous	542.64	210.46	542.64	113.48	542.64	562.69
SEIU Local 1021 Staff Nurses	711.34	41.76	648.62	7.50	925.87	179.46
SEIU Local 1021 Per Diem Nurses <sup>1</sup>	0	753.10	0	656.12	0	1,105.33
SEIU Local 1021 Fire Rescue Paramedics	542.64	210.46	542.64	113.48	542.64	562.69
Sheet Metal Workers Local 104	542.64	210.46	542.64	113.48	542.64	562.69
Stationary Engineers Local 39	542.64	210.46	542.64	113.48	542.64	562.69
Supervising Nurses Local 856 <sup>1</sup>	711.34	41.76	648.62	7.50	925.87	179.46
Supervising Probation Officers	542.64	210.46	542.64	113.48	542.64	562.69
Teamsters Locals 350	337.19	415.91	337.19	318.93	337.19	768.14
Teamsters Locals 853 & 856	542.64	210.46	542.64	113.48	542.64	562.69
Theatrical Stage Employees Local 16	542.64	210.46	542.64	113.48	542.64	562.69
TWU Local 200 and 250A, Class 7410	542.64	210.46	542.64	113.48	542.64	562.69
TWU Local 250A, Class 9163	337.19	415.91	337.19	318.93	337.19	768.14
TWU Local 250A, Multi Unit	542.64	210.46	542.64	113.48	542.64	562.69
Superior Court Employees Local 21 and 1021	559.00	194.10	559.00	97.12	559.00	546.33
Superior Court Judges	753.10	0	656.12	0	1,105.33	0
Superior Court Reporters	559.00	194.10	559.00	97.12	559.00	546.33
Superior Court Staff Attorneys	559.00	194.10	559.00	97.12	559.00	546.33
Superior Court Staff Attorneys Cash Back <sup>2</sup>	454.00	299.10	454.00	202.12	454.00	651.33
Superior Court Unrepresented	559.00	194.10	559.00	97.12	559.00	546.33
Commissioners (Monthly Rates) <sup>1</sup>	449.37	1,056.83	449.37	862.87	449.37	1,761.29

<sup>1</sup> Per Diem/Supervising Nurses and some Commissioners are also required to pay dental plan premiums. Contact HSS for details.

<sup>2</sup> Attorneys with enrolled dependents who wish to elect the cashback rate must complete additional forms. Contact HSS for details.

## Key Contact Information

### HEALTH SERVICE SYSTEM

#### Member Services

1145 Market Street, Suite 200  
San Francisco, CA 94103  
(Civic Center Station between 7th & 8th)  
Tel: (415) 554-1750  
(800) 541-2266 (outside 415)  
Fax: (415) 554-1752  
[www.myhss.org](http://www.myhss.org)

### MEDICAL PLANS

#### City Health Plan (UnitedHealthcare)

Tel: (866) 282-0125  
Group No. 705287  
[www.myuhc.com](http://www.myuhc.com)

#### Blue Shield of California

Tel: (800) 642-6155  
Group No. H11054  
[www.blueshieldca.com/sfhss](http://www.blueshieldca.com/sfhss)

#### Kaiser Foundation Health Plan, Inc.

Tel: (800) 464-4000  
Group No. 888  
[my.kp.org/ca/cityandcountyofsanfrancisco](http://my.kp.org/ca/cityandcountyofsanfrancisco)

### DENTAL PLANS

#### Delta Dental

Tel: (800) 765-6003  
Group No. 9502-0003  
[www.wekeepyoussmiling.org/group\\_sites/ccsf/](http://www.wekeepyoussmiling.org/group_sites/ccsf/)

#### DeltaCare USA Dental

Tel: (800) 422-4234  
Group No. 01797-0001  
[www.wekeepyoussmiling.org/group\\_sites/ccsf/](http://www.wekeepyoussmiling.org/group_sites/ccsf/)

#### Pacific Union Dental

Tel: (800) 999-3367  
(925) 363-6000  
Group No. 705287-0046  
[www.myuhcdental.com](http://www.myuhcdental.com)

### VISION PLAN

#### Vision Service Plan (VSP)

Tel: (800) 877-7195  
Group No. 12145878  
[www.vsp.com](http://www.vsp.com)

### FLEXIBLE SPENDING ACCOUNTS

#### Fringe Benefits Management Company (FBMC)

Tel: (800) 342-8017  
Customer Service M-F 4 AM-7 PM  
(800) 865-3262  
Automated Interactive Benefits 24 hrs  
[www.myfbmc.com/ccsf](http://www.myfbmc.com/ccsf)

### COBRA

#### Fringe Benefits Management Company (FBMC)

Tel: (800) 342-8017  
[www.myfbmc.com](http://www.myfbmc.com)

### CITY AGENCIES

#### Department of Human Resources

Tel: (415) 557-4800  
[www.sfgov.org/dhr](http://www.sfgov.org/dhr)

#### San Francisco Employees' Retirement System (SFERS)

Tel: (415) 487-7000  
[www.sfgov.org/site/sfers](http://www.sfgov.org/site/sfers)

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**Health Service System**

CITY & COUNTY OF SAN FRANCISCO

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