

2011-2012

# SFUSD EMPLOYEES

## BENEFITS GUIDE



Health Service System

CITY & COUNTY OF SAN FRANCISCO

MYHSS.ORG

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# Open Enrollment Overview

## Open Enrollment takes place April 1–29, 2011. Review your choices and make informed decisions.

### Things You Can Do During Open Enrollment

- Change medical plan elections.
- Add or drop dependents from medical coverage.

### Open Enrollment Deadline: April 29, 2011

Completed Open Enrollment applications for plan year 2011-2012 must be received at HSS by 5:30PM, April 29, 2011. Open Enrollment applications can be delivered to HSS in person, sent through the mail or sent by fax. The HSS fax number is (415) 554-1721.

### Eligibility Documentation Required

A Social Security number must be provided for all enrollees. Additional documentation may also be required. See page 7 for a documentation checklist.

### Changing Benefit Elections During Open Enrollment

Any changes you make during the April 2011 Open Enrollment period will be in effect from July 1, 2011 through June 30, 2012. If you elect to change your medical plan, the plan will issue you a new medical ID card before July 1, 2011. If you do not receive your card by July 1, contact your plan. Newly enrolled Kaiser and Blue Shield members should also contact their plan to confirm their Primary Care Physician (PCP) selection.

### Dropped Dependents Not Eligible for COBRA Coverage

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

### If You Do Not Make Any Changes During Open Enrollment

If you do not make changes during Open Enrollment, your current medical plan elections and the eligible dependents you have covered will remain the same for plan year 2011-2012.

### Open Enrollment Events

#### Health Service System

**April 1-29, 2011**

1145 Market Street, 2nd Floor

8:00AM to 5:00PM

Plan vendors on-site

April 18-29, 2011

#### SFUSD

**April 14, 2011**

555 Franklin

1st Floor Boardroom

8:00AM to 4:30PM

# What's New for 2011–2012

## Medical and vision plan benefit changes— take note of these important updates.

### Summary of Changes Effective July 1, 2011:

Medical and vision plans	Natural children, stepchildren and adopted children are eligible for coverage up to age 26, effective July 1, 2011. See page 6 for details.
Kaiser HMO	Other than those listed above, no additional benefit or co-pay changes.
Blue Shield Access+ HMO	\$150 co-pay per hospital admittance \$45 co-pay 30-day supply non-formulary drugs (pharmacy) \$90 co-pay 90-day supply non-formulary drugs (mail order) 20% up to \$100 co-pay (specialty drugs) Residential treatment coverage for chemical dependency No lifetime limit on smoking cessation prescriptions
City Health Plan PPO (United Healthcare)	No lifetime coverage maximum \$45 co-pay 30-day supply non-formulary drugs (pharmacy) \$90 co-pay 90-day supply non-formulary drugs (mail order)
VSP (Vision Service Plan)	\$60 maximum co-pay for contact lens fitting Out-of-network eye exam covered up to \$50 Out-of-network eye glass frame allowance up to \$70

These alerts include highlights only and may not cover every plan change. Please read the Evidence of Coverage (EOC) for details about your plan's benefits. EOCs are available on [www.myhss.org](http://www.myhss.org).

# What's New for 2011–2012

## A summary of how federal healthcare reform impacts your health benefits.

### Eligibility Rules for Children

Effective July 1, 2011, as a result of the Patient Protection and Affordable Care Act passed by Congress in March 2010, some children up to age 26 are eligible for HSS medical and vision coverage.

Eligible children include:

- Your natural child
- Your adopted child (or child placed for adoption)
- Your stepchild
- Your domestic partner's child

Your children, stepchildren and domestic partner's children have no other eligibility restrictions. They may be married, living independently, eligible for their own employer coverage and need not be your tax dependent or supported by you.

Dependent eligibility based on tax-deduction status, proven by the submission of a member's tax returns, is no longer permitted.

If your child turned age 25 in 2010 and was or will be dropped from your plan, you may re-enroll the child during Open Enrollment, with coverage for the child to begin July 1, 2011, and continue up to age 26.

Children enrolled due to legal guardianship or court order are eligible up to age 19.

See pages 6-8 of this guide for more information about eligibility rules, deadlines and required documentation.

### Prohibition on Lifetime and Annual Limits

Healthcare reform law contains a provision stating that group health plans cannot establish a lifetime or annual limit on the dollar value of essential health benefits.

### Preventative Care Services

To help people stay healthy, avoid or delay the onset of disease, lead productive lives, and reduce health insurance costs, federal healthcare reform includes a provision focusing on disease prevention. Depending on your age and health plan type, you can access some preventative services, screenings and immunizations at no cost or reduced out-of-pocket cost. For details, check your plan's website and read your plan's Evidence of Coverage, available on [www.myhss.org](http://www.myhss.org).

This is just a brief summary of federal healthcare reform highlights. For more information on healthcare reform, please visit [www.healthcare.gov](http://www.healthcare.gov).

# Open Enrollment FAQ

Medical Coverage	
What if I don't want to make any changes to my medical coverage?	If you do not want to choose a different medical plan, and are not adding or dropping dependents, you do not need to take any action during April 2011 Open Enrollment.
How do I choose different medical coverage?	Review the plan options carefully, then submit a completed Open Enrollment application form and required eligibility documentation to HSS, no later than 5:30PM, April 29, 2011. For a list of required eligibility documentation, see page 7.
How do I add a dependent to my medical plan?	You must submit a completed Open Enrollment application form and any required eligibility documentation to HSS no later than 5:30 PM, April 29, 2011. For a list of required eligibility documentation, see page 7 of this guide.
How do I drop a dependent from my medical plan?	You must submit a completed Open Enrollment application form to HSS no later than 5:30PM, April 29, 2011. No additional documentation is required when you are dropping dependent coverage during Open Enrollment.
If I drop a dependent during Open Enrollment is he or she eligible for COBRA?	No. In accordance with federal law, dependents dropped during Open Enrollment are not eligible for COBRA.
Submitting Your Open Enrollment Application	
May I fax my Open Enrollment application to HSS?	Yes, you may fax your Open Enrollment application and required eligibility documentation. The secure HSS fax number is (415) 554-1721. Please keep a copy of your fax confirmation and do not fax the same application multiple times. Faxed applications must be received by HSS no later than 5:30PM, April 29, 2011.
What else is required in addition to my application form?	Your application must be accompanied by any required eligibility documentation. For a list of required eligibility documentation, see page 7 of this guide. Required documentation must be received by HSS no later than 5:30PM, April 29, 2011. A Social Security number is also required for each enrolled individual.
Can I get Open Enrollment materials online?	Yes, you can download the Open Enrollment application form and 2011-2012 Benefits Guide from our website myhss.org.
Will I receive a confirmation from HSS after I submit my enrollment application?	Yes, HSS will mail a letter to the home address that is on file with HSS, confirming your benefit elections. These letters are sent in June 2011 after the close of Open Enrollment. Note: No changes to Open Enrollment elections can be made after April 2011. HSS can only correct administrative errors based on the Open Enrollment application you submitted in April 2011.

## 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 SFUSD employees are eligible for healthcare coverage administered by the Health Service System:

- All full-time Permanent Civil Service and Permanent Exempt employees whose normal work week is not less than twenty (20) hours.
- All part-time Permanent Civil Service and Permanent Exempt employees who work less than 20 hours per week will be eligible upon completion of 1,040 hours in a 12-month period.
- All Provisional employees will be eligible upon completion of 1,040 hours in a 12-month period unless otherwise approved by the SFUSD Board.

SFUSD Temporary Exempt or “As Needed” employees are not eligible for healthcare coverage administered by the Health Service System.

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.

### Dependent Eligibility

#### Spouse or Domestic Partner

A member’s legal spouse or domestic partner may be eligible for HSS healthcare coverage. Proof of marriage or registered domestic partnership is required, as well as the dependent’s Social Security number. Proof of Medicare enrollment must also be provided for a same sex spouse or domestic partner (of either gender) who is age 65 or older, or Medicare-eligible due to a disability. Enrollment in HSS benefits must be completed within 30 days of the date of marriage or partnership. In that case, coverage begins on the first day of the coverage period after a completed application and eligibility documentation is filed with HSS. Legal spouses and domestic partners can also be added to a member’s coverage during annual Open Enrollment.

#### Natural Children, Stepchildren, Adopted Children

A member’s natural child, stepchild, adopted child (including child placed for adoption), and the natural or adopted child of a member’s enrolled domestic partner are eligible for coverage up to 26 years of age. Eligibility documentation (listed on page 7) must be provided upon initial enrollment of the child.

#### Legal Guardianships and Court-ordered Children

Children under 19 years old who are placed under the legal guardianship of an enrolled member, a member’s spouse, or domestic partner are eligible. If a member is required by a court’s judgement, decree or order to provide health coverage for a child, that child is eligible up to age 19. The member must provide HSS with proof of guardianship, court order or decree by required deadlines.

**Adult Disabled Children**

Children who are disabled may be covered beyond the age limits stated previously, provided all of the following criteria are met. (A newly hired employee who enrolls an adult disabled child age 26 or older must meet all requirements below except 1 and 2.)

1. Adult child was enrolled in an HSS medical plan on the child’s 19th birthday and continuously for at least one year prior to the child’s 19th birthday;
2. Adult child was continuously enrolled in an HSS-administered medical plan from age 19 to 26;
3. Adult child is incapable of self-sustaining employment due to the disability;
4. Adult child is unmarried;
5. Adult child permanently resides with the employee member;
6. Adult child is dependent on the member for substantially all of his economic support, and is declared as an exemption on the member’s federal income tax;
7. Member submits to HSS acceptable medical documentation—a certification that an adult child is enrolled in Medicare due to a

Social Security-qualifying disability, or HSS disabled dependent forms completed and signed by a physician—at least 60 days prior to child’s attainment of age 26 and every year thereafter as requested;

8. All enrolled dependents who qualify for Medicare due to a disability are required to enroll in Medicare. Members must notify HSS of any dependent’s eligibility for, and enrollment in, Medicare;
9. Once enrolled, the member must continuously enroll the disabled adult child in HSS coverage and Medicare (if eligible) to maintain future eligibility.

**Financial Penalties for Failing to Disenroll Ineligible Dependents**

It is the responsibility of the member to notify HSS within 30 days and cancel coverage for a dependent who becomes ineligible due to divorce, dissolution of partnership, age or any other reason. If a member fails to notify HSS, the member may be held responsible for payment of the costs of all ineligible dependent health premiums and any medical service provided.

**REQUIRED ELIGIBILITY DOCUMENTATION**

	EVIDENCE OF HIRE	BENEFIT AUTH. FORM	MARRIAGE CERTIFICATE	DOMESTIC PARTNER CERT	BIRTH CERTIFICATE	ADOPTION CERTIFICATE	PROOF OF PLACEMENT	COURT ORDER OR DECREE	MEDICAL EVIDENCE	SOCIAL SECURITY #
Employee: Permanent/Provisional	■									■
Employee: Temporary/Exempt		■								■
Spouse			■							■
Domestic Partner				■						■
Child: Natural					■					■
Stepchild: Spouse			■		■					■
Stepchild: Domestic Partner				■	■					■
Child: Adopted						■				■
Child: Placed for Adoption							■			■
Child: Legal Guardianship								■		■
Child: Court Ordered								■		■
Adult Child: Disabled									■	■

Note: Proof of Medicare enrollment is also required for a Medicare-eligible same sex spouse, domestic partner or disabled child.

## Eligibility

Take note of this important information for temporary teachers, speech therapists, psychologists, nurses, substitutes and all other SFUSD temporary employees.

### Temporary Certificated Employees

Temporary certificated employees with contracts that end June 30, 2011 are as follows:

- Emergency Teachers (ETs)
- Categorical Teachers (CTCs)
- University Interns (ITs)

If you are a Temporary Certificated employee your last day of coverage will be June 30, 2011. Effective July 1, 2011, you may elect to continue coverage under the COBRA provision. Please see pages 28-29 of this guide for more information.

### Temporary School-Term Biweekly Employees

Temporary School-Term Biweekly Employees include but are not limited to:

- Clerical Workers
- Paraprofessionals
- Security Aides

If you are a Temporary School-Term Biweekly employee your last day of coverage will be June 1, 2011. Effective June 8, 2011, you may elect to continue coverage under the COBRA provision. Please see pages 28-29 of this guide for more information about COBRA.

**School-Term Employees who make open enrollment changes with HSS must notify the SFUSD Benefits Office so double deductions can be adjusted.** Please fax a copy of your HSS open enrollment form immediately to SFUSD at (415) 241-6375.

### Reminder: Temporary Employees Do Not Submit Changes During Open Enrollment

Temporary employees are not eligible to submit changes during the Open Enrollment period because active employment coverage will not be in effect as of July 1, 2011; employment for temporary employees will have terminated by this date. COBRA simply continues plan coverage in place as of June 30, 2011 (monthlies) or as of June 7, 2011 (biweeklies).

However, temporary employees are able to make changes when re-enrolling in the future with an eligible SFUSD assignment.

#### Rehired in the Fall?

If you are rehired in the fall with an eligible SFUSD assignment, you must re-enroll for healthcare benefits through HSS and SFUSD.

## Benefits Administered by SFUSD

SFUSD employees may be eligible for benefits through SFUSD, such as dental coverage, Flexible Spending Accounts and disability insurance. Contact the SFUSD Benefits Office for details.

### Dental Plan (Delta Premier)

As an eligible employee of the San Francisco Unified School District, SFUSD offers you dental coverage through Delta Dental Premier Plan. Contact the SFUSD Benefits Office at (415) 241-6101 for dental plan enrollment information.

Please refer to page 36 of this guide for the Delta Dental group number and contact telephone number. The plan document (Evidence of Coverage) provided by Delta Dental gives a detailed list of the covered expenses, exclusions and limitations under this plan.

### Flexible Spending Accounts (FSAs)

Healthcare and Dependent Care Flexible Spending Accounts are offered through AFLAC (American Family Life Assurance Company). Contact the SFUSD Benefits Office for FSA eligibility and enrollment information.

Participation in an FSA program allows a portion of your salary to be redirected on a pre-tax basis to provide reimbursement for certain types of expenses. Participation in one or both FSAs can save you money by reducing your taxable income. Taxes will be calculated after the elected amount is deducted from your salary. Your taxable income will be reduced for Social Security purposes; therefore, there may be a corresponding reduction in Social Security benefits.

Please see page 36 of this guide of this guide for FSA administrator contact information. Refer to your FSA participant handbook for a detailed list of covered expenses, exclusions and limitations under this plan.

### Short-Term Disability Insurance, Tax Shelter Investments and Pre-Paid Legal Plans

Refer to the SFUSD website at [www.sfusd.edu](http://www.sfusd.edu) and/or your SFUSD Employees' Summary of Benefits packet for a list of additional voluntary supplemental benefit programs available through SFUSD.

#### Questions about Other Benefits?

To verify your eligibility for other SFUSD benefits contact the SFUSD Benefits Office at (415) 241-6101 or visit [www.sfusd.edu](http://www.sfusd.edu).

# 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 12 of this guide.

## 2 Plan Service Areas

Find out which plans offer service based on the home address of the primary HSS member. See the chart on page 13 of this guide or contact the plan.

## 3 Medical Groups, Doctors and Hospitals

Identify which doctors, hospitals and other medical services that you and your family prefer. If you are enrolled in the Blue Shield HMO, your Primary Care Physician and medical group affiliation will affect which doctors and hospitals you can access.

## 4 Health Plan Report Cards and Quality Ratings

Visit online resources to aid your decision-making process.

HSS Vendor Report Cards  
[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](http://www.iha.org)

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

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

CalHospitalCompare  
[www.CallHospitalCompare.org](http://www.CallHospitalCompare.org)

## 5 Medical Needs and Services Covered

Learn how the plan works by reviewing the benefits summary and Evidence of Coverage (EOC). Don't wait until you need emergency services to educate yourself about benefit, exclusion and care access details.

## 6 Plan Costs

Compare the costs of each available medical plan. See pages 33-35 of this guide for 2011-2012 employee premium contributions. Also review co-pay and deductible costs on the Medical Plan Benefits-at-a-Glance summary charts on pages 14-17.

## Medical Plan Benefits Administered by HSS

These medical plan options are available to eligible SFUSD employees and eligible dependents. Employee premium contributions are deducted from the member's paycheck.

### Health Maintenance Organization (HMO)

An HMO is a medical plan that offers benefits through a network of participating physicians, hospitals, and other healthcare providers. For non-emergency care, you access service through your PCP (Primary Care Physician). You do not pay a deductible before accessing benefits, and co-pays at the point of service are set at a flat, contracted rate. This helps to limit out-of-pocket costs. HSS offers the following HMO plans:

- Blue Shield of California HMO
- Kaiser HMO

### Preferred Provider Organization (PPO)

A PPO is a medical plan that offers benefits through in-network and out-of-network healthcare providers. (Going to an out-of-network provider will cost you more.) You are not assigned to a Primary Care Physician, so you have more responsibility for coordinating your care. You must pay a plan year deductible. You also pay a coinsurance percentage each time you access service. Compared to an HMO, enrolling in a PPO usually results in higher out-of-pocket costs. City Health Plan PPO is a self-insured plan. Individual premiums are determined by the total cost of services used by the plan's group of participants. HSS offers the following PPO plan:

- City Health Plan PPO  
(administered by UnitedHealthcare)

The healthcare plans administered by HSS do not guarantee the continued participation of any particular doctor, hospital or medical group during the plan year. After Open Enrollment, you won't be allowed to change your health benefit elections if a doctor, hospital or medical group chooses not to participate in your plan. You will be assigned or required to select another provider.

This benefits guide does not explain all the details 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, 2011 through June 30, 2012. Review your EOC for plan details. If any discrepancy exists between the information provided in this guide and the EOC, the EOC will prevail. Download plan EOCs at [www.myhss.org](http://www.myhss.org).

### Change of Address?

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 may result in the non-payment of claims for services received.

# PPO vs. HMO

## QUICK COMPARISON CHART

	Blue Shield HMO	Kaiser HMO	City Health Plan PPO
Must I select a Primary Care Physician (PCP) to coordinate my care?	You can choose your Blue Shield PCP after you enroll, or Blue Shield will assign.	You can choose your Kaiser PCP after you enroll, or Kaiser will assign.	No. With a PPO plan, you have more responsibility for coordinating care.
Am I required to obtain service from the plan's contracted network of service providers?	Yes. Services must be received from a contracted network provider.	Yes. Services must be received from a Kaiser facility.	You can use any licensed provider. Out-of-network providers will cost you more.
Is my access to hospitals and specialists determined by my Primary Care Physician's medical group affiliation?	Yes. PCP referrals will, in most cases, be made within his or her medical group's network of doctors and hospitals.	Yes. All services must be received from a Kaiser facility.	No
Do I have to pay an annual deductible?	No	No	Yes
Is preventative care covered, such as a routine physical and well baby care?	Yes	Yes	Yes
Does the plan have a maximum lifetime limit for healthcare services?	No	No	No
Do I have to file claim forms?	No	No	Only if you use an out-of-network provider.

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 Evidence of Coverage (EOC) to get specific information about the benefits, costs and way the plan works. EOCs are available as downloadable PDFs on [www.myhss.org](http://www.myhss.org).

## 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 PPO	Blue Shield HMO	Kaiser HMO
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, contact the medical plan to see if service is available to you:

Blue Shield of California: (800) 642-6155

Kaiser Permanente: (800) 464-4000

# Medical Plan Benefits-at-a-Glance

	blue  of california	KAISER PERMANENTE®
<b>DEDUCTIBLES</b>		
Plan-year deductible	None	None
<b>PREVENTIVE &amp; ROUTINE CARE</b>		
Routine physical	No charge	No charge
Immunizations and inoculations	No charge	No charge
Routine gynecologic wellness exam	No charge	No charge
Well baby care	No charge	No charge
<b>PHYSICIAN &amp; OTHER PROVIDER CARE</b>		
Office and home visits	\$20 co-pay	\$15 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	\$45 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	\$90 co-pay 90-day supply	Physician authorized only
Specialty drugs	20% up to \$100 co-pay 30-day supply	Same as all above
<b>OUTPATIENT SERVICES</b>		
Diagnostic x-ray and laboratory	No charge	No charge
<b>EMERGENCY</b>		
Hospital emergency room	\$100 co-pay waived if hospitalized	\$100 co-pay waived if hospitalized
Urgent care facility	\$20 co-pay within CA network	\$15 co-pay
<b>HOSPITAL/SURGERY</b>		
Inpatient	\$150 co-pay per admittance	\$100 co-pay per admittance
Outpatient	\$50 co-pay	\$15 co-pay

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 [www.myhss.org](http://www.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 Plan year out-of-pocket maximum \$3,750/person	\$250 employee only \$500 employee + 1 \$750 employee + 2 or more Plan year out-of-pocket maximum \$7,500/person	\$250 employee only \$500 employee + 1 \$750 employee + 2 or more Plan year out-of-pocket maximum \$3,750/person
100% covered no deductible	Not covered	100% covered no deductible
100% covered no deductible	50% covered no deductible	100% covered no deductible
100% covered no deductible	50% covered after deductible	100% covered no deductible
100% covered no deductible	50% covered after 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
\$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
\$45 co-pay 30-day supply	50% covered after \$45 co-pay; 30-day supply	\$45 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
\$90 co-pay 90-day supply	Not covered	\$90 co-pay 90-day supply
Same as all above	Same as all above	Same as all above
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	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
85% covered after deductible	50% covered after deductible	85% covered after deductible

Note: City Health Plan out-of-pocket maximum does not include premium contributions or annual deductible.  
\*In some cases, billed amounts may exceed reasonable and customary fees, resulting in higher out-of-pocket costs.

# Medical Plan Benefits-at-a-Glance

	blue  of california	KAISER PERMANENTE®
<b>REHABILITATIVE</b>		
Physical/Occupational therapy	\$20 co-pay	\$15 co-pay authorization required
Acupuncture	\$15 co-pay 30 visits/yr; ASH network only	Not covered
Chiropractic	\$15 co-pay 30 visits/yr; ASH network only	\$15 co-pay 30 visits/yr; ASH network only
<b>PREGNANCY &amp; MATERNITY</b>		
Routine pre- and post-partum physician care; for hospital stay, see Hospital	No charge newborn must be enrolled within 30 days of birth; visits limited; see EOC	No charge newborn must be enrolled within 30 days of birth; visits limited; see EOC
<b>INFERTILITY</b>		
IVF, GIFT, ZIFT and artificial insemination	50% covered limitations apply	50% covered limitations apply
<b>TRANSGENDER</b>		
Office visits and 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	\$150 co-pay per admittance	\$100 co-pay per admittance
Outpatient treatment	\$20 co-pay non-severe and severe	\$7 co-pay group \$15 co-pay individual
<b>CHEMICAL DEPENDENCY</b>		
Inpatient detox	\$150 co-pay per admittance	\$100 co-pay per admittance
Residential rehabilitation	\$150 co-pay per admittance	\$100 co-pay per admittance; physician approval required
<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 [www.myhss.org](http://www.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

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; notification required

50% covered after deductible; notification required

85% covered after deductible; notification required

85% covered after deductible; when medically necessary; notification required

50% covered after deductible; when medically necessary; notification required

85% covered after deductible; when medically necessary; notification required

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; notification required

50% covered after deductible; notification required

85% covered after deductible; notification required

85% covered after deductible; notification required

50% covered after deductible; notification required

85% covered after deductible; notification required

85% covered after deductible; authorization required

50% covered after deductible; authorization required

85% covered after deductible; authorization required

85% covered after deductible; authorization required

50% covered after deductible; authorization required

85% covered after deductible; authorization required

85% covered after deductible; 120 days per year; notification required; custodial care not covered

50% covered after deductible; 120 days per year; notification required; custodial care not covered

85% covered after deductible; 120 days per year; notification required; custodial care not covered

85% covered after deductible; prior notification required

50% covered after deductible; prior notification required

85% covered after deductible; prior notification required

\*In some cases, billed amounts may exceed reasonable and customary fees, resulting in higher out-of-pocket costs.

# Adult Preventative Care Summary

	adult women age 20-49	adult men age 20-49	adult women age 50 and up	adult men age 50 and up
<b>Annual wellness exam</b> check height, weight, blood pressure; assess tobacco and alcohol use, depression risk and other concerns	Yes	Yes	Yes	Yes
<b>Diabetes type 2 screening</b> blood glucose	Yes	Yes	Yes	Yes
<b>Lipid screening</b> blood cholesterol	Yes, over age 45 frequency based on risk	Yes, over age 35 frequency based on risk	Yes frequency based on risk	Yes frequency based on risk
<b>STD screenings</b> sexually transmitted diseases	Yes if at risk	Yes if at risk	Yes if at risk	Yes if at risk
<b>Pap smear</b> cervical cancer screening	Yes every 2 years; after 3 normal screenings as doctor recommends		Yes every 3 years; discontin- ue at age 65 if low risk	
<b>Mammogram</b> breast cancer screening	Yes, over age 40 every 1-2 years		Yes every 1-2 years; up to age 75	
<b>Osteoporosis screening</b> bone density			Yes over age 65; sooner if high risk	
<b>Colorectal cancer screening</b>			Yes ages 50-75	Yes ages 50-75
<b>AAA screening</b> abdominal aortic aneurysm				Yes if man ever smoked; ages 65-75; one time
<b>Annual flu immunization</b> seasonal flu	Yes if at risk	Yes if at risk	Yes	Yes
<b>Hepatitis A immunization</b>	Yes if at risk	Yes if at risk	Yes if at risk	Yes if at risk
<b>Hepatitis B immunization</b>	Yes if at risk	Yes if at risk	Yes if at risk	Yes if at risk
<b>HPV immunization</b> human papillomavirus	Yes up to 26 years old			
<b>MMR immunization</b> measles, mumps, rubella	Yes if no proof of immunity	Yes if no proof of immunity	Yes if at risk	Yes if at risk
<b>Tdap/Td immunization</b> tetanus, diphtheria, whooping cough	Yes every 10 years	Yes every 10 years	Yes every 10 years	Yes every 10 years
<b>Varicella immunization</b> chicken pox	Yes if no proof of immunity	Yes if no proof of immunity	Yes if no proof of immunity	Yes if no proof of immunity
<b>Zoster immunization</b> shingles		Yes ages 60 and up; once		Yes ages 60 and up; once
<b>Pneumococcal immunization</b> pneumonia			Yes age 65 and up; sooner if high risk	Yes age 65 and up; sooner if high risk

Consult with your doctor about the types of screenings and immunizations that are right for you. This is a brief summary based on U.S. Preventative Services Task Force guidelines for adults. For more details, including recommendations for children, see [www.healthcare.gov/center/regulations/prevention/recommendations.html](http://www.healthcare.gov/center/regulations/prevention/recommendations.html).

# Additional Wellness Benefits

## Health Plan Wellness Tools

### Blue Shield of California

Healthy Lifestyle Rewards, Health Risk Assessment, 24/7 registered nurse hotline, condition management programs and more:

[www.blueshieldca.com/hw/](http://www.blueshieldca.com/hw/)

Wellness discounts and savings:

[www.blueshieldca.com/bsc/hw/hw\\_375.jhtml](http://www.blueshieldca.com/bsc/hw/hw_375.jhtml)

### Kaiser Permanente

Hundreds of classes, Health Risk Assessment, audio podcasts and more:

[www.kp.org/healthyliving](http://www.kp.org/healthyliving)

ChooseHealthy discounts and savings:

[www.kp.org/healthyroads](http://www.kp.org/healthyroads)

### UnitedHealthcare

Live nurse chat, conditions A-Z, online symptom checker, Health Risk Assessment and more:

[www.myuhc.com](http://www.myuhc.com)

### Vision Service Plan (VSP)

Eye care recommendations by age, diabetes and vision information, and educational games:

[www.vsp.com/cms/edc/discovery.html](http://www.vsp.com/cms/edc/discovery.html)

[www.vsp.com/cms/edc/diabetes-discovery.html](http://www.vsp.com/cms/edc/diabetes-discovery.html)

## HSS Fitness Classes and Wellness Seminars

HSS offers employees a variety of free and low-cost movement classes and wellness seminars throughout the year. View the monthly class calendar online at:

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

## Maximize Your Benefits Health Fair

In October, HSS presents a no-cost health fair with free flu shots, health screenings, fitness and nutrition demonstrations and more. For information, visit:

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

## HSS eUpdates

In addition to providing important updates about your health benefits, the HSS monthly email newsletter offers wellness tips, website picks and highlights select Bay area events and activities that celebrate well being. Sign up for HSS eNews at:

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

## 24 Hour Fitness Discount

SFUSD Employees can take advantage of a special offer from 24 Hour Fitness gyms.

In addition, there is no initiation fee and no processing fee. Membership is paid monthly, with no long-term contract. Proof of employment may be required at time of enrollment; other limitations may apply. Enroll online (enter code 100961) or call (800) 224-0240.

[www.24hourfitness.com/corp/sanfranemps](http://www.24hourfitness.com/corp/sanfranemps)

## Vision Plan Benefits Administered by HSS

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

### Vision Plan Benefits

All HSS members and eligible dependent(s) who enroll in the City Health Plan, Blue Shield HMO or Kaiser HMO can access vision coverage administered by Vision Service Plan (VSP).

### Choice of Providers

You have the choice of using a VSP network doctor or a non-VSP doctor. 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

No ID cards are issued for the vision plan. To receive service from a VSP network doctor, contact the doctor, identify yourself as a VSP member, and make an appointment. VSP will 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 prior authorization or obtain services from a vision care service provider outside of the VSP network (including Kaiser), you are responsible for payment in full to the provider. You may then submit an itemized bill directly to VSP for partial reimbursement. Compare the costs of out-of-network vision services to VSP in-network costs before choosing. Download claim forms at [www.vsp.com](http://www.vsp.com).

### Vision Plan Limits and Exclusions

- One set of contacts or eyeglass lenses every 24 months, based on last date of service. If refractor examination reveals an Rx change of .50 diopter or more after 12 months, replacement is covered.
- Eligible dependent children are covered in full for polycarbonate prescription lenses.
- Cosmetic extras including progressive, tinted or oversize lenses will cost you more.

### Vision Plan 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, except for limited acute eye care described below.
- Corrective vision treatments such as, but not limited to, LASIK and PRK laser surgery. (You may be eligible for discounts from a VSP doctor.)

### Acute and Urgent Eye Care

With a \$5 co-pay, VSP offers limited coverage for urgent and acute eye conditions, including pink eye, sudden onset of flashers and floaters and diagnosis of eye pain or sudden changes in vision. Visit any VSP network doctor; no appointment is necessary. VSP acute eye care does not cover chronic eye conditions like diabetes-related eye disease or glaucoma. Chronic eye disease may be covered by your medical plan. (Check your medical plan's Evidence of Coverage, available on [www.myhss.org](http://www.myhss.org).)

### No Medical Plan, No Vision Benefits

If you do not enroll in an HSS medical plan, you and your enrolled dependents cannot access VSP vision benefits.

# Vision Plan Benefits-at-a-Glance

	VSP Network	Out-of-Network
<b>Types of Service</b>		
Well vision exam	\$10 co-pay Every 12 months*	up to \$50 After \$10 co-pay; every 12 months*
Single vision lenses	\$25 co-pay Every 24 months*	Up to \$45 After \$25 co-pay; every 24 months*
Lined bifocal lenses	\$25 co-pay Every 24 months*	Up to \$65 After \$25 co-pay; every 24 months*
Lined trifocal lenses	\$25 co-pay Every 24 months*	Up to \$85 After \$25 co-pay; every 24 months*
Progressive lenses	Average 20-25% off Of provider's usual and customary charges; every 24 months*	Up to \$65 After \$25 co-pay; every 24 months*
Scratch-resistant coating	Fully covered Every 24 months*	Not covered
Frames	Up to \$150 After \$25 co-pay; 20% off total over \$150; every 24 months*	Up to \$70 After \$25 co-pay; every 24 months*
Contact lenses, fitting and evaluation	Up to \$150 Every 24 months*; fitting and evaluation exam fully covered after a maximum \$60 co-pay	Up to \$105 Every 24 months*
Urgent eye care	\$5 co-pay Limited coverage for urgent and acute eye conditions	Not covered

\*Based on your last date of service.

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

## Changing Benefit Elections

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 eligible children of a spouse or partner in HSS healthcare coverage, you must submit a completed HSS enrollment application, a copy of your marriage certificate or certificate of domestic partnership, and a birth certificate for each child to HSS **within 30 days** from the date of the marriage or certification of domestic partnership. A Social Security number must be provided for each dependent. Proof of Medicare enrollment is also required for a same sex spouse or domestic partner (of either gender) who is Medicare-eligible due to either age or disability. Coverage for your spouse or domestic partner and his or her eligible children will be effective the first day of the coverage period following the submission of the required application and documentation. 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 Open Enrollment to add your new family members.

### Birth or Adoption

Coverage for your newborn child is effective on the child's date of birth, provided you meet the deadline and documentation requirements. Coverage for your newly adopted child is effective on the date the child is placed with you, provided you meet the deadline and documentation requirements. To enroll your newborn or newly adopted child, you must submit a completed HSS enrollment application form and a copy of the birth certificate or adoption documentation **within 30 days** from the date of birth or placement for adoption. 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 will have to wait until the next annual Open Enrollment period. A Social Security number must be provided within 6 months of the date of birth or adoption, or your child's coverage may be terminated. For information about obtaining a Social Security number, see [www.ssa.gov/pubs/10023.html](http://www.ssa.gov/pubs/10023.html).

### Loss of Other Health Coverage

Employees and eligible dependents who lose other coverage may be enrolled by submitting a completed HSS enrollment application form and proof of the loss of coverage **within 30 days** from the date other coverage terminates. Documentation of lost coverage must indicate the date other coverage ends and the names of the individuals losing coverage. If HSS receives a completed HSS enrollment application and eligibility documentation **within 30 days** of the loss of coverage, HSS coverage will be effective on the first day of the next coverage period. There may be a break in coverage between the date other coverage terminates and the date HSS coverage begins. If you do not complete the HSS enrollment process **within 30 days** from the date other coverage terminates for either yourself or an eligible family member, you must wait until the next Open Enrollment.

### Divorce, Separation and Dissolution of Partnership

Termination of HSS health coverage for your ex-spouse or domestic partner due to divorce, legal separation or dissolution of domestic partnership is required by law. To drop the dependent, you must submit a completed HSS application form and a copy of your divorce decree, legal separation documents or dissolution of domestic partnership documents

## Changing Benefit Elections

You must notify HSS immediately if enrolled dependents become ineligible for coverage due to divorce, legal separation, or dissolution of partnership.

**within 30 days** from the date of divorce, legal separation or dissolution of domestic partnership. Coverage for your ex-spouse or 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 or domestic partner will terminate on the last day of the coverage period in which you submit a completed HSS enrollment application and required documentation. You will then be responsible for paying all required premium contributions for that dependent up to the coverage termination date. Failure to notify HSS of a divorce or dissolution of partnership may result in financial penalties equal to the total cost of benefits and services provided for any ineligible ex-spouse, ex-partner and stepchildren.

### Obtaining Other Coverage

You may waive HSS coverage for yourself and/or any enrolled dependent who enrolls in other healthcare coverage. (If you waive coverage for yourself, coverage for your enrolled dependents must also be waived.) Submit a completed HSS enrollment application form and proof of other healthcare coverage enrollment **within 30 days** from the date of enrollment in the other health plan. Proof of coverage must indicate the effective date of coverage and the names of enrolled individuals. 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 30-day deadline and documentation requirements. There may be an overlap of healthcare coverage between the date 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 enrollment in another healthcare plan, you must wait until the next annual Open Enrollment.

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

If you move your primary residence to a location outside your health plan's service areas, you will no longer be able to obtain services through that plan. You will need to enroll in a different HSS plan that offers service based on your new address. You must complete an HSS application to elect a new plan **within 30 days** of your move. Coverage under the new plan will be effective the first day of the coverage period following the date HSS receives your completed enrollment application. If you do not enroll in a new plan **within 30 days** of your move, you must wait until next 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 the day after the dependent's death.

### Death of a Member

In the event of a member's death, the surviving dependent or survivor's designee should contact HSS to obtain information about eligibility for

*continued on page 24*

## Changing Benefit Elections

survivor health benefits. To be eligible for health benefits, the surviving spouse or domestic partner of an employee must have been married to the member, or registered as the member's domestic partner, for at least one year prior to the death of the member. Other restrictions apply.

After being notified of a member's death, HSS will send instructions to the spouse or partner, including a list of documentation required for enrolling in surviving dependent health coverage. To avoid a break in coverage for survivors who were enrolled in HSS benefits at the time of the member's death, the following must be submitted to HSS **within 30 days** of the member's death date of death:

- Completed surviving dependent enrollment form
- Copy of member's death certificate
- Copy of certificate of marriage or partnership
- Copy of survivor's Medicare card (if survivor is Medicare-eligible)

A surviving spouse or partner who is not enrolled on the deceased member's health plan at the time of the member's death may be eligible for coverage, but must wait until Open Enrollment to enroll.

Surviving dependent children of a member must meet eligibility requirements for dependent children. (See pages 6-7.) Eligible surviving dependent children may be enrolled, but do not qualify for employer-subsidized benefits.

### Responsibility for Premium Contributions

When you update coverage because of a qualifying change in family status, carefully review your paycheck to verify the correct premium contribution is being deducted. If the deduction is incorrect or does not appear on your check, contact HSS Member Services at (415) 554-1750. If a required employee premium contribution is not made within 30 days from the date it is due, coverage will be terminated and you will not be permitted to re-enroll until the next Open Enrollment, with coverage to begin the following July.

### Ineligible Dependent Penalty

Members who fail to notify HSS when an enrolled dependent becomes ineligible are responsible for paying the total cost of premiums and services provided back to the original date of the dependent's ineligibility.

# Domestic Partner/Same Sex Spouse Taxation

Health coverage for your domestic partner, same sex spouse, and any children of that partner or spouse through an HSS plan is typically a taxable benefit.

## Tax Treatment of Health Benefits

The federal government does not recognize domestic partnership or same sex marriage for tax purposes. Employer contributions to health premiums for an employee's domestic partner, same sex spouse, and children of a domestic partner or same sex spouse, are taxable (imputed) income. Also, employee premium contributions are taken post-tax. By comparison, if an employee is married to a member of the opposite sex, no taxable imputed income results from employer contributions to the spouse's health premium costs and employee premium contributions for the spouse are paid pre-tax.

## IRS Exemption for Enrolled Health Plan Dependents Who Meet Certain Requirements

The Internal Revenue Service (IRS) offers a tax break for health-related expenses incurred by a "qualifying relative." Under IRS code section 152, a domestic partner (of either gender), a same sex spouse, and children of a domestic partner or same sex spouse qualify for favorable tax treatment if:

1. Partner, spouse or child receives more than half of his or her financial support from the employee, and
2. Partner, spouse or child lived with the employee as a member of his or her household for the entire calendar year (January 1-December 31), with the exception of temporary absences due to vacation, education or military service, and
3. Partner, spouse or child is a citizen of the United States, or a resident of the United States, Canada or Mexico.

If an enrolled dependent meets all these requirements the employee may submit an annual declaration to HSS, and there will be no imputed income for

the employer contribution to dependent health premiums and employee premium contributions will be paid pre-tax. To take advantage of this favorable tax treatment, you must file the HSS declaration annually with HSS by required deadlines.

## Equitable California State Tax Treatment

If your dependent does not meet the IRS code section 152 requirements for favorable tax treatment under federal law, you may still take advantage of equitable California state tax treatment if your dependent qualifies under California state law. (This California law only applies to same sex domestic partners and same sex spouses—not opposite sex domestic partners.) To obtain equitable tax treatment under California state law, you are required to have either a valid California marriage license or a Declaration of Domestic Partnership issued by the Secretary of the State of California. In this case, you will need to deduct the value of the employer paid health insurance premiums for your same sex domestic partner or same sex spouse, and his or her children, when filing your California state income tax return.

## Consult With Your Tax Advisor

This is a brief overview regarding the tax treatment of health benefits for domestic partners, same sex spouses and their children. Please consult with a professional tax advisor before taking any action. You remain subject to all state and federal tax law and will be responsible for any consequences that result from the forms, documents or declarations you submit to the Health Service System.

Learn more online:

[www.myhss.org/member\\_services](http://www.myhss.org/member_services)

# Leaves of Absence and Medical Coverage

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>Military Leave</p>	<p>If you notify HSS within 30 days of when your leave begins, you may be eligible to continue or discontinue (waive) your medical coverage for the duration of your approved leave of absence.</p> <p>You may have additional rights under an approved FMLA leave. Contact your departmental personnel representative for details.</p>	<ol style="list-style-type: none"> <li>1. Notify your department’s personnel officer. They will provide HSS with important information about your leave.</li> <li>2. Contact HSS within 30 days of when leave begins to either waive coverage or arrange for payment of employee premium contributions while you are on leave. Failure to do so can result in termination of your medical benefits.</li> <li>3. Contact HSS immediately (within 30 days of return to work) to request that premium contributions return to active status.</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 (or waive) your medical 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 employee premium contribution payments, if any, are current.</li> <li>- You notify HSS before your leave begins.</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 within 30 days of when leave begins to either waive coverage or arrange for payment of employee premium contributions while you are on leave. Failure to do so can result in termination of your medical benefits.</li> <li>3. Contact HSS immediately (within 30 days of return to work) to request that premium contributions return to active status.</li> </ol>
<p>Educational Leave</p> <p>Personal Leave</p> <p>Leave for Employment as an Employee Organization Officer or Representative</p>	<p>If you notify HSS within 30 days of when your leave begins, you may be eligible to continue (or waive) your medical 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 within 30 days of when leave begins to either waive coverage or arrange for payment of employee premium contributions while you are on leave. Failure to do so can result in termination of your medical benefits.</li> <li>3. If your leave lasts beyond 12 weeks, you must pay the total cost of medical coverage for yourself and any covered dependents. This includes your employee premium contribution amount plus your employer’s contribution. Contact HSS for details.</li> <li>4. Contact HSS immediately (within 30 days of return to work) to request that premium contributions return to active status.</li> </ol>

Contact the SFUSD Benefits Office for information about dental coverage while on leave and teacher sabbatical leave.

# Approaching Retirement

## Transition to Retirement

The transition of health benefits from active to retiree status does not happen automatically. You must elect to continue retiree healthcare coverage by submitting the required retiree enrollment form and supporting documents to HSS. Contact HSS Member Services at (415) 554-1750 three months before your retirement date to learn about enrolling in retiree benefits. You are required to notify HSS of your retirement even if you are not planning to elect HSS coverage on your retirement date.

Depending on your retirement date, there can be a gap between when active employee coverage ends and retiree coverage begins. Call HSS Member Services at (415) 554-1750 to review your options before deciding on your retirement date.

If you choose to continue health coverage through HSS after you retire, retiree premium contributions may be higher than your active employee contributions. Costs will depend on your plan choices, number of dependents covered and your Medicare status. Health premium contributions will be taken 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. Premium contribution rates may change every plan year.

A retiree must have been a member of HSS at some time during their active employment in order to be eligible for HSS retiree health benefits. Other restrictions may apply.

All retirees and dependents who are Medicare-eligible due to age or disability are required to enroll in Medicare. Failure of a retired member or dependent to enroll in Medicare when eligible will result in penalties, limitations in HSS retiree member coverage and the termination of retiree dependent coverage.

## Medicare Requirements for Active Employees and Dependents over Age 65

### Active Employees and Opposite Sex Spouses

If you are working and eligible for HSS health coverage at age 65 or older, the federal government and HSS do not require that you enroll in Medicare. However, even though it is not required, you are eligible for Medicare at age 65 and can enroll if you choose to do so. Many active employees over age 65 choose to enroll in premium-free Medicare Part A while they are still working. If you enroll in Part A, remember you must contact the Social Security Administration and enroll in Medicare Part B when you retire or otherwise leave employment. If you are over age 65 and not enrolled in both Medicare Part A and Part B upon retirement, you may be charged penalties by the federal government. These same rules apply to an opposite sex spouse covered on your HSS plan.

### Same Sex Spouses and Domestic Partners

Unlike an opposite sex spouse, a same sex spouse or domestic partner (of either gender) of an active employee must enroll, and remain enrolled, in both premium-free Medicare Part A and Medicare Part B upon reaching age 65. Proof of Medicare enrollment, such as a copy of the Medicare card, must be provided to HSS. A same sex spouse or domestic partner who is age 65 or older and eligible for Medicare but not enrolled in Part A and Part B cannot be enrolled in HSS coverage. If enrolled in HSS medical coverage without Medicare, spouse or partner benefits can be terminated. Be aware that the federal government charges a premium for Medicare Part B, and these Medicare premium payments must be paid to maintain Medicare enrollment. Also, a same sex spouse or domestic partner who fails to enroll in Medicare Part B as soon as he or she is eligible may be charged penalties by the federal government.

# COBRA

Employees and covered dependents who lose access to HSS health benefits may be eligible for COBRA coverage.

## COBRA Continuation Coverage

COBRA, a federal law enacted in 1986, allows employees and their covered dependents to elect a temporary extension of healthcare coverage in certain instances where coverage would otherwise end. COBRA is administered by Fringe Benefits Management Company, a Division of WageWorks.

## COBRA Qualifying Events

Under COBRA, employees may elect to continue healthcare coverage if it is lost due to any of the following qualifying events:

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

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

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

Covered dependent children may elect COBRA coverage if healthcare coverage is lost due to any of the following qualifying events:

- Loss of dependent child status under the plan rules.
- Voluntary or involuntary termination of the employee's employment (except for gross misconduct).

- Hours of employment reduced, making the employee ineligible for employer health coverage.
- Parent's divorce, legal separation or dissolution of domestic partnership from the covered employee.
- Death of the covered employee.

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

## COBRA Notification and Time Limits for COBRA Elections

When a qualifying event occurs, the COBRA Administrator will notify you of the opportunity to elect COBRA coverage. You have 60 days from the notification date to complete enrollment for yourself and any dependents who were covered on your employer-provided plan at the time of your termination. Coverage will be retroactive to the date of the COBRA qualifying event, so there is no break in your healthcare coverage. While covered under COBRA, you have 30 days to add any newly eligible dependent (spouse, domestic partner, newborn or adopted child) to your COBRA coverage based on the date of the qualifying event (marriage, partnership, birth, adoption). If a dependent loses coverage (due to divorce or aging out of a plan) the employee or dependent must notify the COBRA Administrator within 30 days of the qualifying event.

### Duration of COBRA Continuation Coverage

Group COBRA coverage is generally available for a maximum of 18 months. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a coverage extension for up to 36 months.

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

### Termination of COBRA Continuation Coverage

COBRA coverage will end if:

- 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 individuals to remit the required healthcare premium payments directly to the COBRA Administrator. For COBRA premium rate information, contact HSS at (415) 554-1750 or visit [www.myhss.org](http://www.myhss.org).

### COBRA Continuation Coverage Alternatives

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

All employees and dependents who were covered under an HSS-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 in purchasing new health coverage that excludes pre-existing medical conditions.

### Federal Legislation and COBRA

This information may not reflect changes to COBRA resulting from federal legislation. For the most up-to-date information about how federal legislation may impact COBRA benefits, please contact Fringe Benefits Management Company, a Division of WageWorks, at (800) 342-8017.

### Continuing Dental Coverage

SFUSD employees who wish to continue dental coverage under COBRA must contact the SFUSD Benefits Office. HSS does not administer dental benefits for SFUSD employees.

# 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 healthcare 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 and 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, 2011

## Medical Plan Costs

In 2011-2012, the Health Service System will spend an estimated \$694 million on health benefits for over 109,000 members and dependents. Here are things you can do to help contain healthcare costs.

### Stay Healthy

- **Quit smoking.** On average, smokers die 12 years sooner than non-smokers. In 2007, the national cost to treat tobacco-related illness was over \$50 billion.
- **Manage stress.** Take advantage of stress reduction classes offered by your health plan and HSS.
- **Exercise.** Incorporate 30 minutes of moderate exercise, such as walking, into your daily routine.
- **Eat more fruits, vegetables and whole grains.** Eat less sugar and saturated fat (red meat, dairy). Eliminate trans fats and fried foods.
- **Avoid heavy drinking.** National expenditures for alcohol-related illness amount to \$22.5 billion. Heavy drinkers have higher healthcare costs. All HSS health plans cover alcohol abuse treatment.
- **Get an annual check-up and preventative screenings.** Most are covered at no co-pay cost.
- **Keep track of your health concerns.** Write them down; do not forget to discuss with your doctor.
- **Follow doctor's orders.** Listen to your doctor; work together to speed recovery or manage a condition.
- **Complete a Health Risk Assessment (HRA).** Identify medical needs, share results with your doctor and be proactive about your care. All HSS plans offer free, confidential HRAs.
- **Complete an Advance Directive.** You do not need a lawyer. Document your medical care wishes for your loved ones, in case you can't speak for yourself.  
[www.ag.ca.gov/consumers/general/adv\\_hc\\_dir.htm](http://www.ag.ca.gov/consumers/general/adv_hc_dir.htm)

### Work With Your Doctor and Your Health Plan

- **Compare health plans.** Service areas, provider networks and out-of-pocket costs vary, but in most cases HSS medical plans provide the same benefits. Do your research and choose the plan that's best for you.
- **Wellness education.** Your plan and/or medical group may offer free or low cost fitness seminars or classes on wellness-related topics.
- **Generic drugs, by mail order.** Take advantage of your plan's reduced costs for generic and mail order prescriptions.
- **Email your doctor.** Make use of any online tools provided by your doctor's office for communicating concerns or appointment scheduling. Some doctors may also schedule telephone consultations.
- **Pay attention to appointment reminders.** Don't skip appointments. If you must cancel, notify your doctor's office in advance.
- **Outpatient surgery.** When possible, your doctor may schedule you to have surgery on an outpatient (non-hospitalized) basis.
- **Chronic condition management programs.** These services can help you and your family become better educated and coordinate care for diabetes, asthma, heart health, cancer, obesity and other conditions.
- **Vision Service Plan (VSP) coverage for urgent eye conditions.** See a VSP network eye doctor for urgent or acute eye ailments—just a \$5 co-pay.

For more information about HSS finances and membership demographics visit [www.myhss.org/finance](http://www.myhss.org/finance).

# Plan Rates: Employee Only

**MEDICAL PLAN PREMIUM CONTRIBUTION RATES**

**JULY 1, 2011-JUNE 30, 2012**

	BLUE SHIELD HMO		KAISER HMO		CITY HEALTH PLAN PPO	
	SFUSD Pays	Employee Pays	SFUSD Pays	Employee Pays	SFUSD Pays	Employee Pays
<b>BIWEEKLY</b>						
Craft Unions Local 4, 6, 22, 38, 39, 40, 66, 104, 261, 377, 718, 853, 1414	232.59	39.44	232.59	0.59	232.59	280.12
Board Designated Confidential or Unrepresented and SEIU Local 1021	232.59	39.44	232.59	0.59	262.68	250.03
Board Designated Classified Managerial	232.59	39.44	232.59	0.59	232.59	280.12
IFPTE Local 21	232.59	39.44	232.59	0.59	232.59	280.12
UESF Paraprofessionals	232.59	39.44	232.59	0.59	232.59	280.12
<b>MONTHLY</b>						
UASF, Cabinet, BOE	503.94	85.46	503.94	1.28	503.94	606.93
UESF Certificated	503.94	85.46	503.94	1.28	503.94	606.93

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

# Plan Rates: Employee +1

**MEDICAL PLAN PREMIUM CONTRIBUTION RATES**

**JULY 1, 2011-JUNE 30, 2012**

	BLUE SHIELD HMO		KAISER HMO		CITY HEALTH PLAN PPO	
	SFUSD Pays	Employee Pays	SFUSD Pays	Employee Pays	SFUSD Pays	Employee Pays
<b>BIWEEKLY</b>						
Craft Unions Local 4, 6, 22, 38, 39, 40, 66, 104, 261, 377, 718, 853, 1414	504.16	39.44	465.30	0.59	551.98	453.55
Board Designated Confidential or Unrepresented and SEIU Local 1021	513.00	30.60	459.97	5.92	531.52	474.01
Board Designated Classified Managerial	336.43	207.17	336.43	129.46	336.43	669.10
IFPTE Local 21	336.43	207.17	336.43	129.46	336.43	669.10
UESF Paraprofessionals	335.84	207.76	335.84	130.05	335.84	669.69
<b>MONTHLY</b>						
UASF, Cabinet, BOE	727.66	450.15	727.66	281.76	727.66	1,450.98
UESF Certificated	727.66	450.15	727.66	281.76	727.66	1,450.98

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## Plan Rates: Employee +2 or More

### MEDICAL PLAN PREMIUM CONTRIBUTION RATES

JULY 1, 2011-JUNE 30, 2012

	BLUE SHIELD HMO		KAISER HMO		CITY HEALTH PLAN PPO	
	SFUSD Pays	Employee Pays	SFUSD Pays	Employee Pays	SFUSD Pays	Employee Pays
<b>BIWEEKLY</b>						
Craft Unions Local 4, 6, 22, 38, 39, 40, 66, 104, 261, 377, 718, 853, 1414	551.98	217.02	551.98	107.06	551.98	858.36
Board Designated Confidential or Unrepresented and SEIU Local 1021	531.52	237.48	531.52	127.52	531.52	878.82
Board Designated Classified Managerial	347.97	421.03	347.97	311.07	347.97	1,062.37
IFPTE Local 21	347.97	421.03	347.97	311.07	347.97	1,062.37
UESF Paraprofessionals	358.92	410.08	358.92	300.12	358.92	1,051.42
<b>MONTHLY</b>						
UASF, Cabinet, BOE	777.66	888.51	777.66	650.25	777.66	2,278.07
UESF Certificated	777.66	888.51	777.66	650.25	777.66	2,278.07

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## Key Contact Information

### **SAN FRANCISCO UNIFIED SCHOOL DISTRICT**

#### **Benefits Office**

555 Franklin Street, 2nd Floor  
San Francisco, CA 94102  
Tel: (415) 241-6101 x3243, x3389, x3250  
or x3250  
Fax: (415) 241-6375  
www.sfusd.edu

### **DENTAL PLAN**

#### **Delta Dental Premier Plan**

PO Box 7736  
San Francisco, CA 94120  
Tel: (888) 335-8227  
Group No. 652-0011 (monthly employees)  
Group No. 652-0016 (biweekly employees)  
Group No. 652-0012 (paraprofessionals)  
Email: cms@delta.org  
www.deltadentalins.com

### **GROUP LIFE AND LONG-TERM DISABILITY INSURANCE**

#### **The Standard Insurance**

PO Box 2800  
Portland, OR 97208-2800

#### **Group Life/AD&D**

Tel: (800) 628-8600

#### **Long-term Disability**

Tel: (800) 368-1135

### **FLEXIBLE SPENDING ACCOUNTS**

#### **American Family Life Assurance Company**

1932 Wynnton Road  
Columbus, GA 31999  
Tel: (877) 353-9487  
www.aflac.com

Eligible SFUSD employees receive dental, group life and long-term disability benefits through SFUSD. Flexible Spending Accounts and short-term disability insurance enrollments are processed by SFUSD. For assistance with these benefit programs please contact the SFUSD Benefits Office.

### **HEALTH SERVICE SYSTEM**

#### **Member Services**

1145 Market Street, Suite 200  
San Francisco, CA 94103  
(Civic Center Station between 7th and 8th)  
Tel: (415) 554-1750  
(800) 541-2266 (outside 415)  
Fax: (415) 554-1721  
www.myhss.org

### **MEDICAL PLANS**

#### **City Health Plan (UnitedHealthcare)**

Tel: (866) 282-0125  
Group Number 705287  
www.myuhc.com

#### **Blue Shield of California**

Tel: (800) 642-6155  
Group Number H11054  
www.blueshieldca.com/sfhss

#### **Kaiser Permanente**

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

### **VISION PLAN**

#### **Vision Service Plan (VSP)**

Tel: (800) 877-7195  
Group No. 12145878  
www.vsp.com

### **COBRA**

#### **Fringe Benefits Management Company (FBMC)**

Tel: (800) 342-8017  
www.myfbmc.com