# How to Enroll in Benefits Manual: Qualifying Life Event

**Welcome!** Thank you for using SFHSS' Self-Service system to update your health benefits due to a **qualifying life event**. A qualifying life event is an event that allows an SFHSS member to add or drop a dependent outside of Open Enrollment. Changes made due to qualifying life events must be submitted to SFHSS <u>within 30 days</u> of the qualifying event.

### **Table of Contents**

- 1 Frequently Asked Questions
- 4 Login
- 5 Select Your Qualifying Life Event
- 5 Understand the Requirements for Your Life Event
- 8 Upload Your Documents
- 10 Update Your Personal Information
- 11 Race and Ethnicity
- 12 Review / Add Your Dependent(s)
- 14 Arbitration Agreement
- 16 Benefit Plan Elections / Add Dependent(s)
- 23 Disenroll Your Dependent(s)
- 28 Benefits Plan Comparison Tool
- 30 Exit and Continue Later

### **Frequently Asked Questions**

#### What is a qualifying life event?

For references, go to <u>https://sfhss.org/qualifying-life-events</u> and Sections G and I of the <u>https://sfhss.org/sfhss-member-rules</u>

#### What documents do I need?

If you will be adding or disenrolling a dependent on your existing plans, you will need to have your required documentation ready for upload. You will not be able to complete your online enrollment without uploading your documentation.

- Certified Marriage Certificate
- Domestic Partner Certification
- Birth Certificate
- Adoption Certificate
- A Social Security card must be provided for each newly enrolled dependent
- Court Orders for Divorce, Separation, Annulment, Dissolution of Domestic Partnership
- Proof of coverage loss
- Proof of coverage gain
- Death Certificate

#### How long do I have to update my benefits?

You must complete your election and submit your documentation <u>no later than 30</u> <u>calendar days</u> after the qualifying life event occurs. If the election change process is not completed within 30 days of the life event, you must wait until the next Open Enrollment period to make changes.

## What are the different relationship types when adding dependents to your health benefits?

When adding dependents, not all relationship types are benefit-eligible. These other relationships may be used for emergency contacts, for example. To ensure your dependent is eligible for coverage, refer to the table below.

Relationship Types	When to Use	Supporting Documentation Needed
Child	Biological or Adopted Children.	Birth/Adoption Certificate. Birth Verification is also accepted temporarily, but the Birth Certificate is still required to be submitted within 6 months.
Domestic Partner Adult	Domestic Partner.	Domestic Partnership Certificate.
Domestic Partner Child	Child of Domestic Partner.	Birth Certificate & Domestic Partnership Certificate.
Other Child - Legal	Dependents from court ordered coverage/ guardianship, etc	Court Order.
Other IRS - Non Dep Adult	Domestic Partner Certificate, Annual Attestation from SFHSS, and Tax Return.	Domestic Partner Certificate & Annual Attestation from SFHSS.
Other IRS - Non Dep Child	Birth Certificate, Domestic Partner Certificate, Annual Attestation from SFHSS, and Tax Return.	Birth Certificate, Domestic Partner Certificate & complete and return Annual Domestic Partnership Attestation that will be sent from SFHSS.
Spouses	Marriage License / Certificate.	Filed copy of a Federal Income Tax Return for spouses married for more than 18 months. Members are required to file married filing jointly/separately, to establish a continuous spousal relationship. Spouses married for less than 18 months will be requested to provide their filed copy of a Federal Income Tax Return (married filing jointly/ separately)

#### Who do I contact for additional benefits questions?

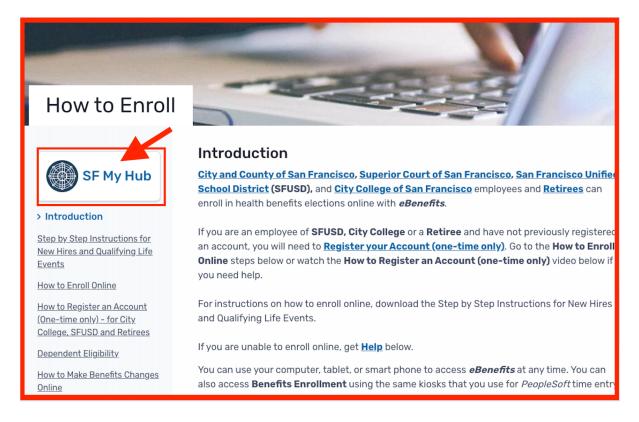
For additional questions about health benefits eligibility or making health benefit changes, visit **SFHSS.org** or call **(628) 652-4700**. Our telephone hours are Monday, Tuesday, Wednesday, and Friday from 9 a.m. to 12 p.m. and 1 p.m. to 5 p.m. Thursday from 10 a.m. to 12 p.m. and 1 p.m. to 5 p.m.

#### Who do I contact for issues logging in to the Employee Portal?

If you are unable to log into the SF Portal or SF MyHub, please contact the **City and County of San Francisco's Department of Technology Help Desk at (628) 652-5000**, between the hours of 7:30 a.m.-5 p.m., Monday to Friday.

### Login

- 1. Go to: https://sfhss.org/how-to-enroll
- 2. Click on the SF My Hub tile on the top left of the window.



- 3. Enter your DSW (Employee ID) and password.
- 4. Complete the security verification.
- 5. You will see your dashboard with different tiles.



6. Click on **My Health Benefits** tile.

7. Click on Life Events tile.

### Select Your Qualifying Life Event

1. Select the event that has happened in your life.

#### Employee

- I got married
- I had a baby.
- I have a new domestic partnership.
- I married my domestic partner.
- I got divorced/legally separated.
- My domestic partnership ended.
- I and/or my dependent has gained other coverage.
- I adopted or gained legal guardianship of a dependent.
- My dependent died.
- I and/or my dependent has lost coverage.

If you select I got married, I had a baby, I married my domestic partner, or I adopted or gained legal guardianship of a child, you will be **adding a new dependent**.

If you select I got divorced/legally separated, my domestic partnership ended, or my dependent has died, you will be **disenrolling a dependent** from your benefits.

Read the **Disenroll Your Dependents** section in this manual for instructions on how to remove your dependents from your employee benefit plans.

Your ability to enroll or disenroll in a plan or to make FSA changes depends upon your specific Qualifying Life Event. While the following screenshots show all options available, these may not be all the options available to you.

*As Of		Ē
	Start Life Event	1

- 2. Click on the calendar icon to enter the date of the event.
- 3. Then click on the **Start** Life Event button.

Qualifying life event changes must be submitted to SFHSS within 30 days of the qualifying event, or you will not be eligible to change your benefit elections until the next Open Enrollment.

### **Understand the Requirements for Your Life Event**

four name will be	shown here.				
Marriage Event Visited	Marriage Event				
Document Upload O Not Started	A marital status change is a good time to reconsider your health care coverage and other important information. A qualifying life event is the only time you can change your benefit elections outside of the annual				
Personal Information     Not Started	A qualifying life event is the only time you can change your benefit elections outside of the annual Open Enrollment period. You must complete the election change process, including the submission of all required documentation, no later than <b>30 calendar days</b> after the qualifying life event occurs. If the election change process is not completed within <b>30 calendar days</b> of the date of the qualifying event, you				
Eligible Dependent Information O Not Started	must wait until the next Open Enrollment period to make any changes. Please note, an individual End Stage Renal Disease may be prohibited from changing medical plans.				
Arbitration Agreement O Not Started	In addition to complete documentation required, a Social Security number must be provided for each the family members being enrolled. A copy of the marriage certificate must be submitted within 30 calendar days of the legal date of the marriage.				
Benefit Enrollment O Not Started	A Social Security number must be provided for each of your spouse and any of his or her eligible children.				
Benefits Statements O Not Started	Coverage for your spouse 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. This guide will take you through all the steps necessary to ensure that your personal profile and benefits information are updated to reflect this event in your life.				
Summary O Not Started	benefits information are updated to reflect this event in your file.				

On this page, you will see the life event you selected (e.g. "Marriage Event"). Read through the information listed about the life event.

#### What date did the event take place?

You will enter the date of your marriage, birth of your new child, etc. If the date of your life event is over 30 days ago, you will not be able to continue the enrollment process. Review the SFHSS Rules Sections G and I for Qualifying Life Event reporting requirements.

Click the **Next** button at the top right corner of your screen.

### **Upload Your Documents**

Marriage Event Visited	Event Value HSS Marriag	je	
Document Upload     In Progress		select the Document Type, cliq	ck Add Attachment, select the file fron
Personal Information     Not Started	proceed if you do not uploa		us is Required. You will not be able to of supporting document.
Eligible Dependent Information O Not Started	Document List		
* Arbitration Agreement	Document	Upload / Status	Approval / Status
O Not Started	Marriage Certificate	Required	Not Required
Benefit Enrollment		Attachment Missing	
O Not Started	Federal Tax Return	Optional	Not Required
Benefits Statements O Not Started	Add Document		Drop-down
Summary O Not Started	*Document Ty	vpe Marriage Certificate	
		No Document has been a	ttached.
		Add Attachment	Add Note
	View Document		
	View All Yes	<b>Г</b> 1	

1. Follow the **Instructions** on this page as you are required to upload documents in order to proceed with the next steps.

The **Documents List** is a list of all the required documents you will need to upload. You may be required to provide more than one type of supporting document.

2. In the **Add Document** section, under the **\*Document Type**, click on the drop-down arrows to ensure you are uploading the correct document.

Then click on the **Add Attachment** button.

vent	Laette autor 1.00 iaintago
	→ Instructions
Uplo	File Attachment ×
	Choose From
nforr	Marriage Event Popup window
pen	My Device
Agr	
rolin	
	L
tater	
	*Document Type Marriage Certificate \$
-	No Document has been attached.
	Add Attachment Add Note
	View Document
	View Yes

e HSS Marriage	
ions	
File Attachment	Done ect th
	not k
	t. –
	itus
ent Status Declaration Form.docx	
	Upload Complete
*Document Type Marriage Certificate	\$

5. The **File Attachment** window will appear.

Click on **My Device** to navigate your computer, tablet, or phone for the document to upload.

- Once the document has been selected, click on Upload.
- 3. Wait until **Upload Complete** is shown on the bottom of the window.
- 4. Click on **Done**.

	Marriage Event				:
					Cancel
					Save
ocument Type, click Ad	d Attachment, select the file from your computer, o	click Save.			
here Upload/Status is I	Required. You will not be able to proceed if you do	o not upload the re	quired documents.		
ore than one type of su	oporting document.				
Upload / Status	Approval / Status				
Required Uploaded	Not Required				
Optional	Not Required				
*Document Type	Marriage Certificate 💠				
	Add Attachment Add Note				
C	Description $\Diamond$		Document Type $\diamond$	Category $\Diamond$	Last Updated $\Diamond$
claration_Form.docx	Marriage Certificate with Your Name		Marriage Certificate	Marriage Certificate	04/10/2025 3:58:38PM

7. Click on **Save.** It is located on the top right corner.

### **Update Your Personal Information**

You can update your personal information, such as your **Home and Mailing Addresses**, **Contact Information, Emergency Contact, and Race & Ethnicity**.

		Cance	el	Previous	Next >
Marriage Event Visited	Personal Information	- Home & Mailing Addres	<b>S</b> S		
Document Upload     Complete	123 Test Ave Daly City, CA 94015	Current			>
<ul> <li>Personal Information</li> <li>Visited</li> </ul>	Mailing Address				
Home & Mailing Address Complete	123 Test Ave Daly City, CA 94015 San Mateo County	Current			>
Contact Information <ul> <li>Visited</li> </ul>					
Emergency Contact <ul> <li>Visited</li> </ul>					
Race & Ethnicity ● Visited					

cel	Address	Sa
ace and Ethnicity Popup window		
Employee Instruction		
United States addresses require one of these to save: A	ddress 1, Address 2, Address 3. Home Address cannot be a PO Box.	
Change As Of	04/14/2025	
*Country	United States Q	•
Address 1	123 Test Ave.	
Address 2		
Address 3		
City	Daly City	
State	California Q	
Postal	94015	
County		

Reminder to click on **Save** at the top right of the window to save your changes.

	•
Cancel Cancel Next	>

If there are no necessary changes to your personal information, you can advance and click on **Next** at the top right of the window.

### **Race and Ethnicity**

The **Race and Ethnicity** section is defined by the Centers for Medicare & Medicaid Services. Completing this race and ethnicity section is completely voluntary and helps us better understand the diversity of our members so we can work to reduce healthcare inequities and improve services for everyone. Click on **Next** at the top right of your screen when finished.

		Cancel	Previous	Next >
Marriage Event <ul> <li>Visited</li> </ul>	Race and Ethnicity			1
Document Upload     Complete				
<ul> <li>Personal Information</li> <li>Visited</li> </ul>	Race Details No Data Exists			
Home & Mailing Address Complete				
Contact Information <ul> <li>Visited</li> </ul>	Ethnicity Details			
Emergency Contact <ul> <li>Visited</li> </ul>	Add Ethnicity			
Race & Ethnicity <ul> <li>Visited</li> </ul>	Voluntary Self-Identification			

### **Review / Add Your Dependent(s)**

If you have any existing dependents, they will be listed here. Click on the names to make any changes.

1. You can also add dependents by clicking on **Add Individual** button and complete all the required information.

		Cancel
Marriage Event ● Visited	Eligible Dependent Information	
Document Upload     Omplete	Add Individual Name	Relationship
Personal Information     Visited	Jane Doe (Jane)	Spouse >
Eligible Dependent Information © Complete		

- If you married your Domestic Partner, change the relationship to *Spouse*.
- If you got divorced or legally separated, change the relationship to *Ex-Spouse*.
- If your domestic partnership ended, change the relationship to *Ex-Domestic Partner.*

	pendent/Beneficiary Save
	* Indicates required field
Select Save after you have added your I changes will go into effect on 4/17/2025.	Dependent/ Dependent/Beneficiary Summary Popup
Name	
Add Name	
Personal Information	Dependent/Beneficiary Summary Popup window
Date of Birth	MM/DD/YYYY
*Gender	Female \$
*Relationship to Employee	Spouse 🛟
*Disabled No 🖨	
As of 04/16/2025	
Address	
Address Address	Type Same Address as mine
Cancel	ame Done
Name Format English	•
Name Prefix	\$
*First Name Jane	
Middle Name	
*Last Name Doe	
Chosen First Name Jane	
Display Name Jane (Jane)	
Formal Name Jane	
Name ,Jane	

2. Click on Add Name.

3. Enter your dependent's First Name and Last Name.

4. Complete the rest of your dependent's information in the window: **Personal Information, Address, Social Security Number, Phone, Email, Race, Ethnicity.** 

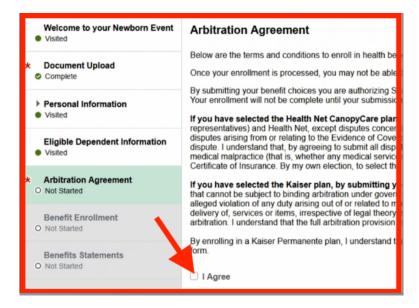
The asterisk (\*) next to the items means that they are required fields.

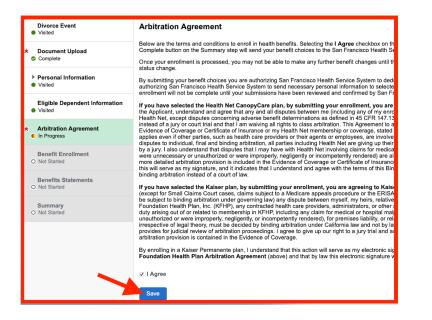
Cancel Add Inc	lividual Dependent/B Information	eneficiary Save
	ve added your Dependent/Ben	* Indicates required field eficiary's information. The
changes will go into effec Name	t on 4/17/2025.	
Jane Doe (Jane)		>
Personal Informatio	n	
	Date of Birth MM/DD/YYY	Y 🛅
	*Gender Female \$	
	*Relationship to Employee Spouse	\$
*Disabled	No \$	
As of	04/16/2025	
Address		
Address	Address Type Same	Address as mine
Depende	ent and Beneficiary Ir	nformation
Add Individual th Benefits Popup window		
Name	Relationship	•
Jane Doe (Jane)	Spouse	>

5. Click on **Save** at the top right corner of the window.

6. Click on **X** to close the window.

### **Arbitration Agreement**





	Cancel Cancel Next >
Marriage Event Visited	Arbitration Agreement
Document Upload     Complete	Below are the terms and conditions to enroll in health benefits. Selecting the I Agree checkbox on this page is required to complete your enrollment. Clicking the Complete button on the Summary step will send your benefit choices to the San Francisco Health Service System for processing.
Personal Information     Visited	Once your enrollment is processed, you may not be able to make any further benefit changes until the next Open Enrollment period or if you have a qualified family status change. By submitting your benefit choices you are authorizing San Francisco Health Service System to deduct your
Eligible Dependent Information © Complete	by summing your before the choices you are autonizing sain relation relation events evide system to deduct your premium contributions from your wages. You are also authorizing sain Francisco Health Service System to send necessary personal information to selected insurance carriers to complete your enrollment. Your enrollment will not be complete until your submissions have been reviewed and confirmed by San Francisco Health Service System.
Arbitration Agreement     Complete	If you have selected the Health Net CanogyCare plan, by submitting your enrollment, you are agreeing to the Health Ket binding activitation agreement. It is hopkicant understand and agree hat any rate of all disputes between me (including any of my enrolled family members or heirs or personal representatives) and Health Net word disputes concerning advance baceful determinations as defined to AC FER 447.156, must be

# 1. Read the Arbitration Agreement.

2. Click on **I Agree** check box in the bottom.

#### 3. Click Save.

# This is required to proceed to the next step.

#### 4. Click Next.

### **Benefit Plan Elections / Add Dependent(s)**

Welcome to your Newborn Event  Visited	Benefit Enrollment
Document Upload     Complete	We are now ready to prepare your benefit options based on the Life Event infor benefit enroliment.
Personal Information     Visited	Start Ny Enrollment
Eligible Dependent Information  Visited	
Arbitration Agreement     Complete	
Benefit Enrollment  Visited	
Renefite Statemente	

1. Click on Start My Enrollment.

2. Review your current benefits elections. Notice that your newly added dependent(s) are not reflected yet.

Marriage Event Visited	Benefit Enrollment	
Document Upload O Complete	Please review your current and new elections. If you would like to Submit button to submit your elections to SFHSS.	make changes, click on the Benefit Plan to modify your plan or cove
Personal Information     Visited	To print a copy of your benefit elections, click Next.	
Eligible Dependent Information © Complete	Your Pay Period Cost \$-473.90	Full Cost <b>\$7.79</b> Plan Credits <b>\$-481.</b>
Arbitration Agreement Complete	Status Pending Review	Employer Cost \$457.5
Benefit Enrollment Visited		
Benefits Statements O Not Started	Benefit Plans	
Summary O Not Started		
	Medical	Dental
	Current Kaiser Permanente HMO New Kaiser Permanente HMO Status <b>Visited</b>	Current Delta Dental PPO New Delta Dental PPO Status Pending Review
	Employee Cost \$-481.69 Review	Employee Cost \$2.31 Review

If you need to add your new dependent or drop an existing dependent (divorce/dissolution/end of domestic partnership) from your benefits plans, click on the specific benefit tile you choose to modify.

dent Information	Your Pay Peri	iod Cost <b>\$-473.90</b>			
reement		Status Pending Review			P Emp
reement		Submit			
nent					
nents				7	
	Benefit Plans				
	<b>5</b>				
	Medical			Dental	
		Kaiser Permanente HMO			Delta Dental PPO
		Kaiser Permanente HMO Visited			Delta Dental PPO Pending Review
		1 ODependents			😵 0 Dependents
	Employee Cost	\$_481.69		Employee Cost	\$2.31
	Linployee cost	φ-401.00	Review	Linployee dost	ψ2.01
	VDT			Life	
	Current	Computer Vision Care (VDT)			MEA Life Insurance \$1
	New	Computer Vision Care (VDT)		New	MEA Life Insurance \$1

3. For this example, I'm adding a dependent to my medical plan so I will click on the **Medical** tile.

ancel					Medic	al				Don
t (628) é	your dependent enrolled in M 552-4700 for assistance. You I Your Dependents		nd have not yet s ge Event Popup		of the Medic adicare infor	are cards to SF mation is not in	HSS, please call Me the system.	mber Services	CSF/CRT Benefits Guide	
epende utton to 'ou may	view, pdate or add a new d	ependent.				to your depend	ent's name.		Kaiser Permanente HMO Blue Shield of CA Trio HM	10
	Dependents		ago anoor ono p		elationship				Blue Shield of CA Access HMO	+
	Jane Doe			s	pouse				Health Net CanopyCare HMO	
Add/U	pdate Dependent								Blue Shield of California PPO	
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4. This new window will appear. Click on the check box next to name of the dependent you plan to enroll.

Cancel		Medical
Member Sen system.		fedicare and have not yet submitted copies of the Medicare card or assistance. Your enrollment data may be incorrect if the Medi
button to view	w, update or add a new d	are listed here. Select the Add/Update Dependent ependent. ts for coverage under this plan by checking the box next to your o
	Dependents	Relationship
	Jane Doe	Spouse
Add/Upda	te Dependent	
🕶 Enroll in	Your Plan	
The Member	Plus One Dependent co	st shown for each plan is based on the dependents enrolled. Pla

					Medic	al			
ou or your 628) 652-4	r dependent enrolled in M 4700 for assistance. You	ledicare an ur enrollmer	d have not yet s nt data may be i	ubmitted copies on ncorrect if the Me	of the Medic dicare infor	are cards to SFI nation is not in t	HSS, please call Me the system.	mber Services	Resources
Enroll Yo	nroll Your Dependents							CSF/CRT Benefits Guide	
on to view	that you have registered a w, update or add a new de oll any of your dependent	ependent.				to your depend	ent's name.		Kaiser Permanente HMO Blue Shield of CA Trio HM Blue Shield of CA Access
	Dependents			R	elationship				НМО
ø	Jane Doe			S	pouse				Health Net CanopyCare HMO
Add/Updat	te Dependent								Blue Shield of California PPO
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endents e on. VSP Bass complete Compare Hit Hit select Bl Hit	enrolled are not available singtlan is included with e bide-by-side compariso outton. <b>Han Name</b> lealth Net CanopyCare MO Ilue Shield Trio HMO	to select. T enrollment in on of the pla M	o see other cov n all SFHSS me n options, selec y Before Tax Cost \$363.43 \$504.65	erage costs for in dical plans. It the Compare Pl My After Tax	dividual plan an checkbo Credit \$555.80 \$555.80	s, select the he c for the plan op Employer Cost \$365.27 \$407.10	Alp icon correspondi ations to be compare My Pay Period Cost \$-192.37 \$-51.15	ng to each plan ad, then select Compare Plan	
endents e on. vVSP Bas complete Compa Hit Hit ielect Bl ielect Bl ielect Ki	enrolled are not available singtlan is included with e bide-by-side compariso foution. <b>Han Name</b> lealth Net CanopyCare MO llue Shield Trio HMO llue Shield Access+ MO	to select. T enrollment it in of the pla M	o see other cov n all SFHSS me n options, select y Before Tax Cost \$363.43 \$504.65 \$665.44	erage costs for in dical plans. t the Compare Pl My After Tax	dividual plai an checkbo. <b>My</b> <b>Credit</b> \$555.80 \$555.80 \$555.80	s, select the he for the plan op Employer Cost \$365.27 \$407.10 \$407.10	tions to be compare My Pay Period \$-192.37 \$-51.15 \$109.64	ng to each plan ad, then select Compare Plan 	
endents e on. VSP Bas complete Compart Hi ielect Bil ielect Bil ielect Kit ielect Bil	enrolled are not available isin Plan is included with e hide-by-side compariso cuttor. Ian Name estith Net CanopyCare MO New Shield Trio HMO Hare Shield Access+ MO	to select. T enrollment is en of the pla M O O O O	o see other cov n all SFHSS me n options, selec y Before Tax Cost \$363.43 \$504.65 \$665.44 \$404.96	erage costs for in dical plans. t the Compare Pl My After Tax	dividual plai an checkbo <b>Credit</b> \$555.80 \$555.80 \$555.80 \$555.80	terring select the here terring terring terri	Ip icon correspondi bilons to be compare My Pay Period Cost \$-192.37 \$-51.15 \$109.64 \$-150.84	ng to each plan	

	pdate Dependent						
depender option. The VSP	The Member Plus One Dependent cost shown for each plan is based on the dependents enrolled, dependents enrolled are not available to select. To see other coverage costs for individual plans, s option. The VSP Basic Plan is included with enrollment in all SFHSS medical plans.						
the Comp	ete uside-by-side comparison au button. Plan Name	i oi uie	My Before Tax Cost	My After Tax Cost	My Credit	E	
	Health Net CanopyCare HMO	0	\$363.43		\$555.80		
Select	Blue Shield Trio HMO	0	\$504.65		\$555.80		
Select	Blue Shield Access+ HMO	0	\$665.44		\$555.80		
Select	Kaiser Permanente HMO	0	\$404.96		\$555.80		

5. Click the **Select** button next to the medical plan you choose.

Medical	Done
et submitted copies of the Medicare cards to SFHSS, please call ollment data may be incorrect if the Medicare information is not in the	
ne Add/Update Dependent	_
is plan by checking the box next to your dependent's name.	
Relationship	
Spouse	

6. Click on **Done** at the top right of the window.

You will be returned to the **Benefit Enrollment** section. Notice that the **Medical** tile will show **Changed** and **1 Dependent(s)** you just added.

Marriage Event Visited	Benefit Enrollment	
Document Upload     Complete	Please review your current and new elections. If you would like to a Submit button to submit your elections to SFHSS.	make changes, click on the
<ul> <li>Personal Information</li> <li>Visited</li> </ul>	To print a copy of your benefit elections, click Next.	
Eligible Dependent Information Complete	Your Pay Period Cost <b>\$-143.05</b>	
Arbitration Agreement     Complete	Status Pending Review Submit	
Benefit Enrollment  Visited		
Benefits Statements O Not Started	Benefit Plans	
Summary O Not Started		
	Medical	Dental
	Current Kaiser Permanente HMO New Kaiser Permanente HMO Status Changed 2 1 Dependents	Current Delt New Delt Status Pen
	Employee Cost <b>\$-150.84</b> Review	Employee Cost \$2
	VDT	Life

You can now repeat the same process for **Dental, and Vision Premier.** 

Refer to the Benefits Plan Comparison Tool section in this manual to learn how to compare different plans side-by-side when applicable.

7. For your **Dental** plan you can simply repeat the same steps.

Cancel				Dental				Done
Dental coverage allows you and your dependents to have routine cleaning visits and receive services such as the installation of fillings and crowns.								
Enroll Your Dependents								
	nts that you have re view, update or add			elect the Ad	d/Update	Dependent		
You may	enroll any of your d	lependents	for coverage ur	nder this pla	n by check	king the box ne	ext to your depe	ndent's name.
	Dependents			I	Relations	hip		
	Jane Doe				Spouse			
riage Event Popup window								
- Enroll	in Your Plan							
coverage	ber Plus One Depe for the dependents con corresponding	s enrolled ar	e not available					
To comple	Basic Plan is inclue	comparison	of the plan opti			are Plan checki	box for the plan	options to be
compared	d, then select the C Plan Name			After Tax Cost	My Credit	Employer Cost	My Pay Period Cost	Compare Plan
~	Delta Dental PPO	0	\$4.62			\$49.75	\$4.62	
Select	DeltaCare USA DHMO	0				\$20.16	\$0.00	
Select	UHC Dental	0				\$19.05	\$0.00	
Select	Waive						\$0.00	
Overvi	ew of All Plans						٦	Compare
							L	Compare
Cancel			Vis	ion Prem	ier			Done
ent Popup must also	window ion Premie	er requires er al.	nrollment in any	medical plan	. All family	r members bein	g enrolled in Visio	on Premier
- Enroll	Your Dependents							
	ts that you have regi iew, update or add a			the Add/Up	late Deper	ndent		
/ou may e	nroll any of your dep	pendents for	coverage under	this plan by o	hecking th	e box next to yo	our dependent's r	ame.
	Dependents				Relations	nip		
	Jane Doe			;	Spouse			
Add/Up	date Dependent							
<ul> <li>Enroll</li> </ul>	in Your Plan							
	er Only cost shown to ts enrolled are not av	vailable to se	n is based on the lect. To see othe	dependents r coverage c	enrolled. F osts for inc	Plans that do no dividual plans, se	t offer coverage f elect the help ico	or the n
dependent	ding to each plan opt	uon.						
dependent correspond The VSP E	ding to each plan opt Basic Plan is included	d with enrolln						
dependent correspond The VSP E To complet	ding to each plan opt	d with enrolln mparison of ti	he plan options,			an checkbox for	the plan options	o be
dependent correspond The VSP E To comple	ding to each plan opt Basic Plan is included te a side-by-side con	d with enrolln mparison of ti	he plan options,	select the Co	ompare Pla	My Employer	My Pay	Compare
dependent correspond The VSP E To comple	ding to each plan opt Basic Plan is included te a side-by-side con then select the Con	d with enrolln nparison of ti npare button.	he plan options, My Befor Tax Co:	select the Co re My After st C	ompare Pla	My Employer	My Pay	Compare
lependent correspond The VSP E To comple compared,	ding to each plan opt Basic Plan is includer te a side-by-side con then select the Com Plan Name VSP Premier Requires enrollment	d with enrolln nparison of ti npare button.	he plan options, My Befor Tax Co:	select the Co re My After st C	ompare Pla	My Employer	My Pay Period Cost	Compare Plan
fependent correspond The VSP E Fo complet compared,	ding to each plan opt Basic Plan is included te a side-by-side con then select the Com Plan Name VSP Premier Requires enrollment Medical plan	d with enrolln nparison of ti npare button.	he plan options, My Befor Tax Co:	select the Co re My After st C	ompare Pla	My Employer	My Pay Period Cost \$5.48	Compare Plan

- Click the **Dental** tile.
- Choose your dependent to add.
- Click the Select button of your chosen dental plan.
- Click **Done** at the top right of the window.

8. Repeat the same steps for your **Vision** plan.

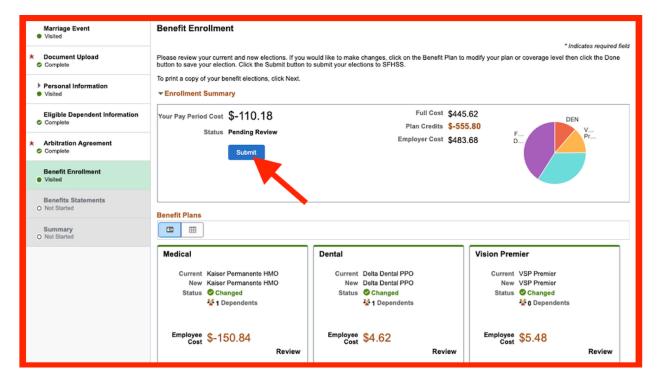
But if you choose not to enroll in the **Vision Premier** plan, just click **Done.** 

Note that the VSP Basic plan is included with enrollment in all the SFHSS medical plans as described below, and there is no need to make any selection for the basic plan.

### VSP Premier × The VSP Basic plan is included with enrollment in all SFHSS medical plans. You are eligible for a vision exam once a year, and either one set of contacts or a pair of eyeglasses frame/lenses every other calendar year. You also have the option to "buy-up" to the VSP Premier plan that includes coverage for either one set of contacts or a pair of eyeglasses frame/lenses every calendar year. The VSP Premier plan also provides a higher allowance for a frame and lenses or contacts. If you buy-up to the VSP Premier plan, your dependents will also be enrolled in the VSP Premier plan. Both Basic and Premier plans include supplemental coverage for medical eye care, including urgent/emergency and special ophthalmological services. Additionally, both Basic and Premier plans include coverage for non-prescription sunglasses or ready-made non-prescription blue light filtering glasses, if you or your family does not have the need for prescription eye ware.

RET

Click on Submit once you have made all your changes. Failure to click Submit, will not finalize your qualifying live event changes.





If you added or removed dependents, ensure all required verification documents are submitted to avoid coverage termination.

Done

Print your Benefits Statement for your records. Select 'Done' to return to the Benefits Enrollment page.

Read the message and click Done.

### **Disenroll Your Dependent(s)**

In the Life Events, for this example, you got divorced/legally separated.

K My Health Benefits	Life Events				
Welcome to Life Events					
If you have experienced a life event char	nge it may impact your Benefit choices and enrollm				
This guide will take you through all the st	teps necessary to ensure that your personal profile				
Please contact SFHSS Member Services at (628) 652-4700 if you are enrolled in Kaiser Pe dependent with Medicare.					
Select the event that has happened in	your life. Then enter the date of your event.				
Employee					
⊖ I got married					
⊖ I had a baby(event in progress)					
◯ I have a new domestic partnership					
I married my domestic partner.					
I got divorced/legally separated.					
⊖ My domestic partnership ended.					
$\bigcirc$ I and/or my dependent has gained	other coverage.				
⊖ I adopted or gained legal guardian	ship of a dependent.				
⊖ My dependent died.					
$\bigcirc$ I and/or my dependent has lost cov	verage.				

1. Click on I got divorced /legally separated.

#### Divorce Event

If you have experienced a life event change it may impact your Benefit choices and enrollments.

A qualifying life event is the only time you can change your benefit elections outside of the annual Open Enrollment period.

Cancel

Next >

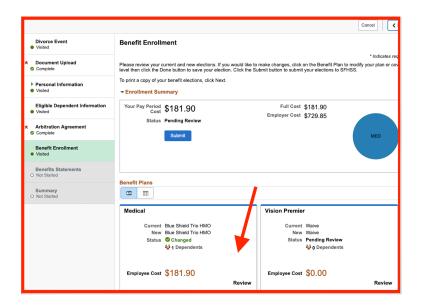
You must complete the election change process, including the submission of all required documentation, no later than 30 calendar days after the qualifying life event occurs. If the election change process is not completed within 30 calendar days of the date of the qualifying event, you must wait until the next Open Enrollment period to make any changes. Please note, an individual with End Stage Renal Disease may be prohibited from changing medical plans.

By law, you must disenroll ineligible dependents within 30 calendar days from the date of a divorce, legal separation, or annulment.

Coverage for an ex-spouse, domestic partner and stepchildren will terminate on the last day of the coverage period in which the divorce, legal separation, or annulment, provided you complete disenrollment within 30 calendar days.

Failure to notify SFHSS can result in significant financial penalties equal to the total cost of benefits and services provided for any ineligible dependents.

This guide will take you through all the steps necessary to ensure that your personal profile and benefits information are updated to reflect this event in your life.



- 2. Read the statement and click on **Next.**
- Follow the instructions on Upload Documents, Update Personal Information, Arbitration Agreement until you reach the Benefit Enrollment section.
- 4. For this example, click on the **Medical** tile to disenroll the dependent from your medical plan.

Cancel Medical Done						
If you or your dependent enrolled in Medicare and have not yet submitted copies of the Medicare cards to SFHSS, please call Member Services at (628) 652-4700 for assistance. Your enrollment data may be incorrect if the Medicare information is not in the system.						
✓ Enroll Your D	ependents					
Dependents that you have registered are listed here. Select the Add/Update Dependent button to view, update or add a new dependent.						
You may enroll any of your dependents for coverage under this plan by checking the box next to your dependent's name.						
De	Dependents Relationship					
🛛 Ja	ne Doe	Spouse				
Add/Update Dependent						
← Enroll in Your Plan						
The Member Plus One Dependent cost shown for each plan is based on the dependents enrolled. Plans that do not offer coverage for the dependents enrolled are not available to select. To see other coverage costs for individual plans, select the help icon corresponding to each plan option.						
The VSP Basic Plan is included with enrollment in all SFHSS medical plans.						
To complete a side-by-side comparison of the plan options, select the Compare Plan checkbox for the plan options to be compared, then select the Compare button.						
Plan Nan	ne	My Before Tax Cost	My After Tax Cost	Employer Cost	My Pay Period Cost	Compare Plan
✓ Blue Shie HMO	ld Trio 🕕	\$181.90		\$729.85	\$181.90	
Overview of All Plans Compare						

5. Click on the checkbox next to your dependent's name to uncheck it.

6. The check in the checkbox will be removed. Click **Done.** 

Cancel Medic	al Done					
If you or your dependent enrolled in Medicare and have not yet submitted copies of the Medicare cards to SFHSS, please call Member Services at (628) 652-4700 for assistance. Your enrollment data may be incorrect if the Medicare information is not in me system.						
Dependents that you have registered are listed here. Select the Add/Update Dependent button to view, update or add a new dependent.						
You may enroll any of your dependents for coverage under this plan by	checking the box next to your dependent's name.					
Dependents	Relationship					
Jane Doe	Spouse					
Add/Update Dependent						
- Enroll in Your Plan						

7. For this example, the **Medical** tile will now show **O Dependents.** Click on **Submit.** 

Divorce Event Visited	Benefit Enrollment
<ul> <li>Document Upload</li> <li>Complete</li> </ul>	Please review your current and new elections. If you would like to make chan plan or coverage level then click the Done button to save your election. Click SFHSS.
<ul> <li>Personal Information</li> <li>Visited</li> </ul>	To print a copy of your benefit elections, click Next.
Eligible Dependent Information <ul> <li>Visited</li> </ul>	Your Pay Period Cost \$28.93
<ul> <li>Arbitration Agreement</li> <li>Complete</li> </ul>	Status Changed - Resubmit Required Full Cost \$28.93
Benefit Enrollment Visited	Employer Cost \$427.87
Benefits Statements O Not Started	
Summary O Not Started	Benefit Plans
	Medical
	Current Blue Shield Trio HMO New Blue Shield Trio HMO Status Changed 2 0 Dependents
	Employee Cost \$28.93 Review

#### Benefits Alerts

Done

Your benefit choices have been submitted to the San Francisco Health Service System.

If you added or removed dependents, ensure all required verification documents are submitted to avoid coverage termination.

Print your Benefits Statement for your records. Select 'Done' to return to the Benefits Enrollment page.

6. Read the message and make sure to click **Done.** 

### **Benefits Plan Comparison Tool**

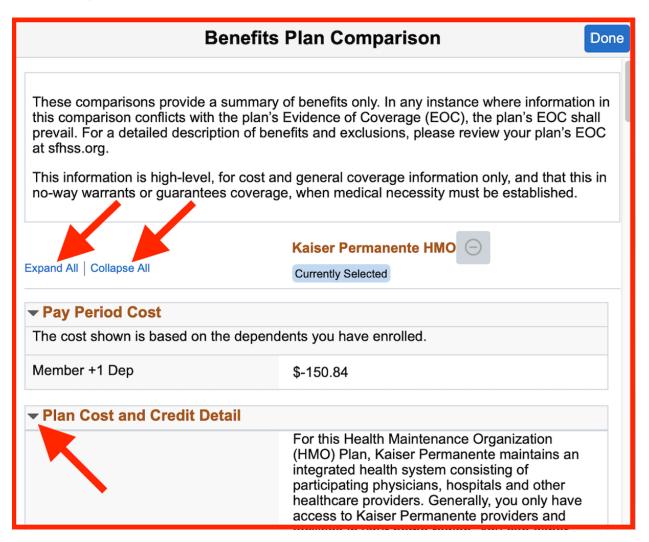
In the example, we clicked on the **Medical** plan tile. You can compare different plans by checking the checkboxes under the **Compare Plan**, then click **Compare**.

Cancel			Medical				Done	
please ca Medicare	f you or your dependent enrolled in Medicare and have not yet submitted copies of the Medicare cards to SFHSS, blease call Member Services at (628) 652-4700 for assistance. Your enrollment data may be incorrect if the Medicare information is not in the system.							
Depende	Dependents that you have registered are listed here. Select the Add/Update Dependent button to view, update or add a new dependent.							
You may name.	You may enroll any of your dependents for coverage under this plan by checking the box next to your dependent's							
	Dependents		R	elationsh	ip			
	Jane Doe		S	pouse				
Add/U	pdate Dependent							
	l in Your Plan							
for the de	ber Only cost shown fo pendents enrolled are corresponding to each	not available to selec						
The VSP	Basic Plan is included	with enrollment in all	SFHSS medi	cal plans.				
	To complete a side-by-side comparison of the plan options, select the Compare Plan checkbox for the plan options to be compared, then select the Compare button.							
	Plan Name	My Before Tax Cost	My After Tax Cost	My Credit		My Pay Period Cost	Compare Plan	
Select	Health Net CanopyCare HMO	0		\$481.69	\$365.27	\$-481.69	-	
Select	Blue Shield Trio HMO	<b>(</b> ) \$49.70		\$481.69	\$407.10	\$-431.99		
Select	Blue Shield Access+ HMO	(1) \$130.09		\$481.69	\$407.10	\$-351.60		
~	Kaiser Permanente HMO	0		\$481.69	\$406.79	\$-481.69		
Select	Blue Shield PPO	<b>()</b> \$275.29		\$481.69	\$407.10	\$-206.40		
Select	Waive			\$481.69		\$-481.69		
Overvi	Overview of All Plans							

A new window will show you a comprehensive side-by-side plan comparison. Click **Done** at the top right corner of the window to close.

Benefits Plan Comparison						
These comparisons provide a summary of benefits only. In any instance where information in this comparison conflicts with the plan's Evidence of Coverage (EOC), the plan's EOC shall prevail. For a detailed description of benefits and exclusions, please review your plan's EOC at sfhss.org This information is high-level, for cost and general coverage information only, and that this in no-way warrants or guarantees coverage, when medical necessity must be established.						
Expand All   Collapse All	Currently Selected	Blue Shield Trio HMO $\ominus$				
▼ Pay Period Cost						
The cost shown is based on the depend	dents you have enrolled.					
Member Only	\$-481.69	\$-431.99				
Plan Cost and Credit Detail						
	For this Health Maintenance Organization (HMO) Plan, Kaiser Permanente maintains an integrated health system consisting of participating physicians, hospitals and other healthcare providers. Generally, you only have access to Kaiser Permanente providers and facilities in your home region. You can either select a Primary Care Physician (PCP) or one will be assigned to you; you can change your doctor at any time. You must also live OR work (if applicable) in a zip code serviced by the plan. The Evidence of Coverage (EOC) for this Kaiser Permanente HMO plan contains a complete list of benefits, limitations and exclusions.	This California HMO plan has a similar and adequate network of doctors, hospital and medical facilities, when compared to Health Net Canopy Care HMO. The medical and pharmacy benefits offered through this plan match the Blue Shield Access+ plan, with the only difference between the plans being the size of network of doctors, hospital and medical facilities. Like the Blue Shield Access+ plan, this plan has no deductibles. You must select a Primary Care Physician (PCP), or it will be automatically assigned by Blue Shield. Each member of your family can choose a different physician and medical group. To enroll, you must live or work in a zip code serviced by the plan. Please refer to the Evidence of Coverage (EOC) for a complete list of benefits, limitations and exclusions.				
Coverage Level Cost						
These are all the available Coverage C	osts					
Member Only Currently selected coverage	\$-481.69 Before-Tax	\$-431.99 Before-Tax				
Member +1 Dep	\$-150.84 Before-Tax	\$-51.15 Before-Tax				
Member +2 or More Dep	\$195.13 Before-Tax	\$219.19 Before-Tax				
▼ General						
Calendar Year Deductible						
Individual	None	None				
Family	None	None				
Calendar Yr. Out-of-Pocket Max does not include premium contributions						
Individual	\$1,500	\$2,000				
Family	\$3,000	\$4,000				

You can also expand and collapse the information by clicking and unclicking on the **Expand All** and **Collapse All**. You can also click and unclick on the small triangle next to the heading titles.

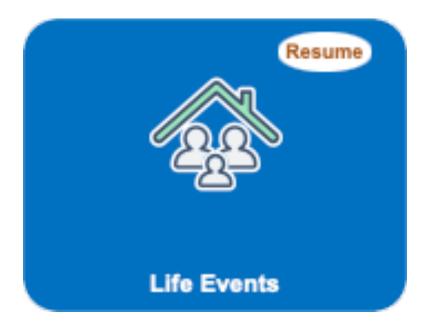


### **Exit and Continue Later**

During the enrollment process, you can click on **Exit** at the top left corner, then click **Yes**, if you decide to leave the system and continue the process later.

Exiting the system and not submitting the changes will not make your elections final. It is your responsibility to make sure that the changes you make are properly and timely submitted.

χ <sub>Exit</sub> Marriage Event	:
Qualif, Period 4/16/2025-5/16/2025	
	Cancel Cancel Next >
Document Upload	Save
Event Value HSS Marriage	
✓ Instructions	
To upload your documents, select the Document Type, click computer, click Save.	Add Attachment, select the file from your
You are required to unload documents where Unload/Status	is Required. You will not be able to proceed if
Are you sure you want to exit and continue this Life Event la	ater? Select No to go back, or Yes to continue.
Yes	No



The next time you login, you will notice the **Life Events** tile will show **Resume**.

This means your previous changes were saved from your last login session.