

# 2024

## LIMITED TERM EMPLOYEE BENEFITS OVERVIEW



**Your Benefits, Your Choice.**



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# Welcome to the County of San Mateo!

## ABOUT LIMITED TERM EMPLOYMENT

In our efforts to become a more agile organization, the County of San Mateo created limited term employment. Limited term employees are employees who serve the County for a period of up to 6,240 hours. Limited term employees are typically brought on to work on special projects, help the department address a significant spike in workload, or backfill for a regular employee who is on leave or working out of class. Limited term employees subject to the AFSCME/SEIU Extra-Help MOU can only be used in circumstances outlined in the AFSCME/SEIU Extra-Help MOU.

To the extent limited term employees are hired to facilitate work on planned projects, Departments are encouraged to, and the County may exercise its discretion to, assign such project work to regular employees while the limited term employees backfill Regular Employee job duties.

Limited term employment offers individuals the opportunity to experience and learn about the County without making a long-term commitment to the organization. At the end of the term, an employee may choose to either apply for a regular County position or explore the external job market. (At the end of the term, the employee has the option to apply for a regular County position).

Since 2013, limited term employees have greatly helped the County diversify and maximize its staffing resources. Limited term employees have enabled departments to significantly expand their operations and pilot new systems and processes aimed to enhance service delivery.

## LIMITED TERM VS. EXTRA-HELP

Limited Term employees differ from extra-help employees in the scope of work, length of service, and retirement and health benefits\*. Below is a chart outlining the differences between the two worker types:

	Limited Term	Extra-Help
Scope of Work	Primarily used for special projects, pilot programs, implementation of new organizational and technological changes, or to backfill for an employee on extended leave.	Primarily used to staff seasonal assignments and assist departments during brief periods of heightened workloads.
Span of Work	At most 6,240 hours	Length of assignment may vary – maximum of 1040 hours unless additional time is approved
Health Benefits	Full health benefits	Eligible for Kaiser high-deductible plan only if employed 30 hours or more per week
Retirement Benefits	Defined contribution retirement plan (401a); Eligible to enroll in County's deferred compensation plan	No retirement benefits included

\*Additional benefits for limited term employees are covered in this handbook.

# Employment

## EMPLOYMENT AT-WILL

All limited term employees are at-will employees, and their assignments can be terminated at any time, with or without cause. The phrase “limited-term” refers to a maximum length of employment with the County and is not a guarantee of employment for the length of specified term. Because limited term employees are at-will, there is no probationary period for limited term employees. Limited term employees subject to the AFSME/SEIU Extra Help MOU may have the right to the Reconsideration Process specified in the MOU if they qualify under its provisions.

## RECRUITMENT

Limited term employee recruitments are not bound by the standard Civil Service Recruitment Process, so limited term employees can be selected for a position in any of the following ways:

- Participation in a standard Civil Service recruitment process and selection from the eligibility list
- Participation in a standard non-Civil Service recruitment process and selection
- Selection from an already active eligibility list
- Special appointment

For limited term employees who went through a standard Civil Service Recruitment for a job classification and were placed onto the eligibility list, they may be selected by a department to interview for a regular permanent position for that same job classification without going through another Civil Service recruitment process. Regardless of whether a Civil Service recruitment process is utilized, limited term employees are not classified employees and are not covered by the County's Civil Service Rules.

## MOVING FROM EXTRA-HELP TO LIMITED TERM EMPLOYMENT

Limited term employees who served the County as extra-help employees prior to their hiring do **not** receive any restoration of vacation and sick leave allowance accrued as an extra-help employee. They will start their limited term position with a balance of zero and accrue vacation and sick time at the standard rates.

## END OF ASSIGNMENT

Limited term employment shall not last longer than 6,240 hours. If a limited term employee has completed 6,240 hours of service, they may seek out regular County employment opportunities or opportunities outside of the organization.

If a limited term employee’s assignment ends prior to the 6,240 hour maximum service time allowed, they may seek out other regular, limited term, or extra-help opportunities within the County. If said employee finds an extra-help or another limited term opportunity, they may only serve until the cumulative time between their original limited term employment and their new opportunity reaches 6,240 hours.

# Compensation

## STANDARD WORK TIME

All limited term employees occupying full-time positions are expected to work a standard work week of 40 hours, unless otherwise specified by their supervisor.

## VACATION TIME

Limited term employees are entitled to vacation with pay and accrue vacation hours at a rate of 4 hours for each bi-weekly pay period. The time at which limited term employees shall be granted vacations is at the discretion of their supervisor. When a limited term employee separates from County service, their remaining vacation allowance will be added to their final compensation.

## SICK LEAVE

Limited term employees accrue sick leave at a rate of 3.7 hours for each bi-weekly pay period of full-time work. Employees are entitled to be paid for sick leave used, to a maximum of the time accrued, under the following conditions:

- Sick leave may be used for an employee or a family member, for preventive care or diagnosis, care or treatment of an existing health condition, or for specified purposes if the employee is a victim of domestic violence, sexual assault or stalking.
- Family members includes the employee's parent, child, spouse, registered domestic partner, grandparent, grandchild, sibling, mother in-law and/or father in-law.

Employees should notify their supervisors as promptly as possible if they are requesting authorization for sick leave. When a limited term employee separates from County service, their remaining sick leave allowance will **not** be added to their final compensation.

## BEREAVEMENT LEAVE

Limited term employees may receive up to two days of paid bereavement leave upon the death of an employee's parent, spouse, domestic partner, child or step-child, sibling, mother-in-law, father-in-law, grandparent or grandchild.

# Compensation

## HOLIDAY TIME

Limited term employees are entitled to take all authorized holidays on full pay, not to exceed 8 hours for any one day. Holidays for the County are listed below:

Holiday	Date
New Year's Day	January 1 <sup>st</sup>
Martin Luther King Jr. Day	3 <sup>rd</sup> Monday in January
Presidents' Day	3 <sup>rd</sup> Monday in February
Memorial Day	Last Monday in May
Independence Day	July 4 <sup>th</sup>
Labor Day	1 <sup>st</sup> Monday in September
Columbus Day	2 <sup>nd</sup> Monday in October
Veterans Day	November 11 <sup>th</sup>
Thanksgiving Day	4 <sup>th</sup> Thursday in November
Day After Thanksgiving	4 <sup>th</sup> Friday in November
Christmas Day	December 25 <sup>th</sup>

## OVERTIME

Limited term employees will be paid overtime at the rate of 1.5 times their base salary if required under the Fair Labor Standards Act (FLSA).

## MOT FOR NURSE PRACTITIONERS/NURSE PRACTITIONER EXEMPT STATUS

Limited term employees are eligible for Nurse Practitioner Exempt Status. Nurse Practitioners shall have exempt status under the Fair Labor Standards Act (FLSA) and do not receive compensation for hours worked in excess of forty (40) per week.

Nurse Practitioners whose FTE status is seventy-five percent (75%) or greater shall receive the equivalent of 3 hours per pay period of time placed into a bank for their use as paid time off throughout the year (seventy-eight (78) hours). This bank will be established the first full pay-period of each fiscal year and must be used prior to the final full pay period in the fiscal year. Balances remaining at the end of the fiscal year will be forfeited with no cash value. Processes for advanced approvals for time off will not change and the Nurse Practitioners will be expected to follow established policies when requesting to use this time.

If a Nurse Practitioner works an additional, full shift (defined as four (4) hours or more) beyond his or her regularly assigned work hours which results in the Nurse Practitioner actually working more than forty hours in a workweek, the Nurse Practitioner shall earn straight time pay for the additional hours worked. This shift of four (4) hours or more must be utilized to provide patient care and not for administrative purposes.



# Compensation

## ADMINISTRATIVE/MANAGEMENT LEAVE TIME

Limited term employees that are in management positions are eligible to receive 5 hours of administrative leave each pay period as long as they are management employees that do not receive overtime compensation.

Administrative leave is maxed at 260 hours. Part-time management employees shall be entitled to Administrative Leave hours in proportion to the designation of the position as either half or three-quarters time, not the specific hours worked. Half-time will equal 2.5 hours per pay period and three-quarters time will equal 3.75 hours per pay period.

In April of each year, employees will have the opportunity to convert 50% of their current Administrative Leave hours balance as cash payment. Time balances remaining at separation from County employment shall be cashed out post separation.

## JURY DUTY PAY

Limited term employees will receive full pay, not to exceed 8 hours, for each day they serve on a jury or testify as a witness in a criminal case, other than as a defendant. All employees are expected to notify their supervisor prior to their required attendance in court. As a condition of receiving such full pay, the worker must remit to the County Treasurer, through the worker's department head within fifteen (15) days after receipt, all fees received except those specifically allowed for mileage and expenses.

## BILINGUAL PAY

The County offers bilingual pay for employees who use a second language as part of their work duties. Limited term employees are eligible for bilingual pay as long as they meet the general eligibility requirements.

For more information about bilingual pay and procedures, please visit: <https://hr.smcgov.org/bilingual-salary-differential-allowance-policy-form>

## MILITARY PAY

Any limited term employee who is a member of the reserve corps of the Armed Forces of the United States, National Guard, or Naval Militia is entitled to a "temporary military leave of absence," provided that it does not exceed 180 days. A temporary military leave of absence means a leave of absence from public employment to engage in ordered military duty.

Limited term employees who are called to engage in ordered military duty after serving one year (6,240 hours) with the County are entitled to receive their salary as a public employee for the first 30 calendar days of their absence. The County may, but is not required to, provide paid military leaves of absence.

Upon returning to the County, a limited term employee has a right to be restored to his or her previously held position, provided that the position still exists. If the position has been abolished when the employee was on leave, they have a right to be reinstated to a similar position. If no similar position exists, the term employee will receive the same benefits they would have received if they had completed their term with the County. For more information on Military Pay benefits, please see the Military and Veterans Code of the State of California, Chapter 7, "Privileges and Penalties": [https://leginfo.legislature.ca.gov/faces/codes\\_displaySection.xhtml?lawCode=MVC&sectionNum=395](https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=MVC&sectionNum=395)

## Uniform

County departments that require employees to wear uniforms will individually determine the means by which employees will acquire the required uniforms.

# Compensation

## ON-CALL PAY

Limited term employees are eligible for on-call pay. For more information regarding on-call pay, please refer to the department supervisor or manager.

## SHIFT DIFFERENTIAL

Limited term employees are eligible for shift differential. For more information regarding shift differential, please refer to the department supervisor or manager.

## STAFFING DIFFERENTIAL

Limited term employees are eligible for Staffing Differential, which allows nurses working in Correctional Health, Acute Psychiatry, Psych Emergency (PES), and the Emergency Department to be paid a differential of \$1.00 per hour in addition to any differentials paid such as Shift Differentials and Weekend Differential.

## WEEKEND DIFFERENTIAL

Limited term employees are eligible for Weekend Differential, which allows nurses working weekends to be paid a differential of six percent (6%) more than their base rate for any work performed between Friday 2315 hours and Sunday 2315 hours except for Correctional Facilities where the differential shall be paid for all work performed between Friday midnight and Sunday midnight.

## RELIEF ACTING CHARGE NURSE

Limited term employees are eligible for Relief Acting Char Nurse pay. A nurse who is assigned to be "in charge" of a unit at SMMC, outpatient clinics, or the Jail for four (4) or more hours of a shift shall be paid an additional thirty dollars (\$30.00) for that shift provided that no more than one nurse is assigned "in charge" of each unit for each shift. For RN's who have regularly been assigned as a "charge nurse" for thirty (30) days or more immediately before a paid holiday, sick leave or the start of a vacation, the applicable additional pay shall be included in the RN's holiday or vacation pay.

## CONTINUING EDUCATION LEAVE

Limited term employees are eligible for Continuing Education Leave. For more specific information, please refer to the department supervisor or manager.

## LONG TERM CARE (LTC) WAGE PASS THROUGH

Limited term employees assigned to a long term care unit and provide direct care to long term care patients during the fiscal year are eligible for LTC Wage Pass Through, which allocates additional pay to eligible employees based on a grant given to the San Mateo Medical Center.

## TRANSPORTATION ALLOWANCE

Certain employees designated by the County Manager are eligible for transportation allowance. Depending on the County Manager's designation, limited term employees may elect to receive transportation allowance in the form of a biweekly allowance.

## HEALTH BENEFITS

Limited term employees are eligible to sign up for all of the health benefits available to regular permanent County employees which include health, vision, and dental plans. **All employees are given 14 calendar days from the start of their first day with County to enroll in their preferred benefits plans.** To learn more about employee benefits, please visit: <https://www.smcgov.org/hr/health-benefits>

*Note: Limited term employees are **not** eligible for retiree health benefits once they leave the organization.*



# Compensation

## RETIREMENT BENEFITS

Limited term employees receive a 401(a) retirement plan and a 457 deferred compensation plan, which is a different retirement package than a regular permanent County employees. This retirement package is not part of the County's pension system.

### 401(A) RETIREMENT PLAN

Limited term employees receive a 401(a) retirement plan which includes:

- An employer contribution of 2% in year 1 of employment (2,080 hours), 3% in year 2 (4,160 hours), and 4% in year 3 (6,240 hours).
- An additional employer matching contribution based on employee contribution into deferred compensation, up to an additional 3%.

The employer contributions to the 401(a) plan fully vest at the end of year 3 (6,240 hours). One-third of the County's entire contribution will vest at the end of each year of service. Employer contributions that have not vested upon employee separation shall be forfeited.

### DEFERRED COMPENSATION (TRADITIONAL 457 OR ROTH 457 PLANS)

Deferred Compensation permits full-time and permanent part-time employees (working 20 or more hours per week), on a voluntary basis, to authorize a portion of salary to be withheld and invested for payment at a later date upon termination or retirement. You have two enrollment options, the Traditional 457 Plan and the Roth 457 Plan.

Under the Traditional 457 Plan neither the deferred amount nor earnings on the investments are subject to current federal or state income taxes. Taxes become payable when deferred income plus earnings are distributed, presumably during retirement when you are in a lower income tax bracket.

The Roth 457 Plan option provides an alternative to pre-tax investing. Roth contributions are considered "after-tax," which means taxes are withheld when you contribute. However, qualified distributions on your contributions plus any earnings are completely tax-free. For example, if you contribute \$100, the entire \$100 comes out of your net pay, but when you make eligible withdrawals from your account, the entire amount plus any earnings are entirely tax-free.

The annual contribution limits for deferred compensation contribution is set for by IRS.

Employees may enroll at any time during the year.

For more information, visit [www.viewmyretirement.com/sanmateocounty](http://www.viewmyretirement.com/sanmateocounty).

# Who You Can Cover

## WHO IS ELIGIBLE?

All regular and probationary employees working 20 or more hours a week are eligible to enroll in the County's Health, Dental and Vision programs.

You may enroll the following family members in our medical, dental and vision plans.

- Your current spouse or domestic partner.
- Your natural children, stepchildren, domestic partner's children, foster and/or adopted children under 26 years of age
- Your disabled children age 26 or older.
- A tax-qualified dependent

County employees who are married or a dependent of another County employee must maintain dental and vision coverage through the County but may elect to waive this coverage and enroll under the spouse/domestic partner's during Open Enrollment. Please contact Benefits Division during the open enrollment period if you have questions.

This is a brief description of the eligibility requirements and is not intended to modify or supersede the requirements of the plan documents. The plan documents will govern in the event of any conflict between this description and the plan documents.

## WHO IS NOT ELIGIBLE?

Family members who are not eligible for coverage include (but are not limited to):

- Parents, grandparents, and siblings.
- Any individual who is covered as an employee of County of San Mateo cannot also be covered as a dependent.
- Employees who work less than 20 hours per week, temporary employees, contract employees, or employees residing outside the United States.

## WHEN CAN I ENROLL?

Coverage for new hire begins on the 1st of the month following date of hire. New employees who do not make an election within 31 days of becoming eligible will automatically be enrolled for employee only coverage under the Kaiser Traditional HMO.

Open enrollment for next plan year is generally held in October. Open enrollment is the one time each year that employees can make changes to their benefit elections without a qualifying life event.

Make sure to submit a Workday event within 31 days if you have a qualifying life event and need to make a change (add or drop) to your coverage election. These changes include (but are not limited to):

- Birth or adoption of a baby or child
- Loss of other healthcare coverage
- Eligibility for new healthcare coverage
- Marriage
- Divorce

You have 31 days from the qualifying life event to make your change in Workday.

## ADDING OR REMOVING DEPENDENTS?

**You** are responsible for updating your dependent status via Workday during the plan year (marriage, birth, death, divorce, dissolution of domestic partnership, ineligibility of dependent child due to age/school status, etc.). Such notification must be made within 31 days that the status change occurs. Failure to submit notification in a timely manner may impact dependent eligibility for health care continuation under COBRA, and may result in you incurring liability for medical expenses for non-eligible dependents.

# Dependent Eligibility Verification

All employees adding dependents will be asked to upload documentation in Workday verifying eligibility of their covered dependents. The following chart is an easy guide to which form and documents must be submitted. Failure to submit appropriate documentation will result in dependent's ineligibility for coverage.

DEPENDENT TYPE	ELIGIBILITY DEFINITION	DOCUMENTS REQUIRED FOR VERIFYING ELIGIBILITY
Spouse	<ul style="list-style-type: none"> <li>Person to whom you are legally married</li> </ul>	<ul style="list-style-type: none"> <li>Marriage Certificate</li> </ul>
Domestic Partners At least 18 years old	<ul style="list-style-type: none"> <li>Meet County Domestic Partner Eligibility Requirements</li> <li>Must be at least 6 months between any domestic partnerships</li> </ul>	<ul style="list-style-type: none"> <li>County of San Mateo Affidavit of Domestic Partnership <b>-or-</b></li> <li>Declaration of Partnership filed with the California Secretary of State</li> </ul>
Natural Child(ren) Under Age 26	<ul style="list-style-type: none"> <li>Minor or Adult Child(ren) of Employee who is under age 26yrs</li> </ul>	<ul style="list-style-type: none"> <li>Birth Certificate</li> </ul>
Step Child(ren) Under Age 26	<ul style="list-style-type: none"> <li>Minor or Adult Child(ren) of Employee Spouse who is under age 26yrs</li> </ul>	<ul style="list-style-type: none"> <li>Birth Certificate <b>-and-</b></li> <li>Marriage Certificate showing Spouse as Parent</li> </ul>
Children Legally Adopted/Wards	<ul style="list-style-type: none"> <li>Minor or Adult Child(ren) legally adopted by Employee who is married or unmarried under age 26yrs</li> </ul>	<ul style="list-style-type: none"> <li>Court documentation (Must include presiding Judge Signature &amp; Court Seal)</li> </ul>
Children of Domestic Partners Under Age 26	<ul style="list-style-type: none"> <li>Minor or Adult Child(ren) of Employee Domestic Partner who is under age 26yrs</li> </ul>	<ul style="list-style-type: none"> <li>County of San Mateo Affidavit of Domestic Partnership <b>-and-</b></li> <li>Birth Certificate</li> </ul>
Disabled Children No age limit	<ul style="list-style-type: none"> <li>Natural Child, Step Child or Adopted Child of Employee who is over age 26yrs and incapable of self-care due to physical or mental illness.</li> </ul>	<ul style="list-style-type: none"> <li>Birth Certificate <b>-and-</b></li> <li>Certification of Disability from Social Security <b>-or-</b></li> <li>Document of Disability from Physician if not SSA Certified</li> </ul>
Other Qualifying Relatives Under Age 26	<ul style="list-style-type: none"> <li>Meets Requirements of IRS Code. Sec. 105(b)</li> <li>under age 26yrs</li> </ul>	<ul style="list-style-type: none"> <li>Birth Certificate Showing Individual to be an Eligible Relative <b>-and-</b></li> <li>County of San Mateo Affidavit of Tax Qualifying Dependent</li> </ul>

**PLEASE NOTE:** The deduction for a domestic partner **is not** a pre-tax qualified deduction. Since this is not a pre-tax qualified deduction, County employees will be assessed imputed taxable income on their W2 tax statement at the end of the year that needs to be reported when filing taxes. It is recommended that the employee consults with a qualified tax specialist or accountant for any additional questions.

Both the Affidavit of Tax Qualifying Dependent and the Affidavit for Domestic Partnership are available online at <https://www.smcgov.org/hr/rules-coverage-eligibility>.

# When You Can Make Changes to Your Benefits

Other than during the annual “open enrollment” period, you may not change your coverage unless you experience a qualifying event. Qualifying events include:



- **Change in legal marital status**, including marriage, divorce, legal separation, annulment, registration or dissolution of domestic partnership, and death of a spouse
- **Change in number of dependents**, including birth, adoption, placement for adoption, or death of a dependent child
- **Change in employment status**, including the start or termination of employment by you, your spouse, or your dependent child
- **Permanent change in work schedule**, including a significant increase or decrease in hours of employment by you, your spouse, or your dependent child, including a switch between part-time and full-time employment that affects eligibility for benefits
- **Change in a child's dependent status**, either newly satisfying the requirements for dependent child status or ceasing to satisfy them
- **Change in your health coverage or your spouse's coverage** attributable to your spouse's employment

- **Change in an individual's eligibility for Medicare or Medicaid**
- **A court order** resulting from a divorce, legal separation, annulment, or change in legal custody (including a Qualified Medical Child Support Order) requiring *coverage* for your child or dependent foster child
- **An event that is a special enrollment event under HIPAA** (the Health Insurance Portability and Accountability Act), including acquisition of a new dependent or spouse or loss of coverage under another health insurance policy or plan if the coverage is terminated because of:
  - Voluntary or involuntary termination of employment or reduction in hours of employment or death, divorce, or legal separation;
  - Termination of employer contributions toward the other coverage, OR if the other coverage was COBRA Continuation Coverage, exhaustion of the coverage

## Removing Dependents

- Dependents who gain other coverage elsewhere must be dropped within 31 days. Proof of other group coverage will need to be uploaded in the Workday Event

## IMPORTANT!—THREE RULES APPLY TO MAKING CHANGES TO YOUR BENEFITS DURING THE YEAR:

1. Any changes you make must be consistent with the change in status,
2. You must make the changes within 31 days of the date the *event* (marriage, birth, etc.) occurs,
3. With the exception of births, life events take effect the first of the following month after the life event effective date.

# When Your Benefits Terminate

Your medical, dental and vision plan coverage ends on the last day of the month following your date of termination or loss of eligibility. For example: if termination date is March 14, benefits will end on March 31. If termination date is March 31, benefits will end on March 31.

You may continue benefits during a family leave of absence according to federal guidelines and in conjunction with the County's policy for a limited period of time after termination, or under your federal and state COBRA rights. Your coverage ends on the date of your termination for your Flexible Spending Accounts (FSA), Group Life/AD&D, Long Term Disability (LTD), and Employee Assistance Program (EAP).

Upon termination of loss of eligibility, employees can port or convert their Life Insurance coverage. For more information, please refer to the Life Insurance section of this guide.

For more information on COBRA, please refer to the Important Plan Information section of this guide.

## BENEFITS DURING FAMILY AND MEDICAL LEAVE AND CALIFORNIA FAMILY RIGHTS ACT

An employee taking family/medical leave will be allowed to continue participating in any health and welfare benefit plan in which he/she was enrolled before the first day of leave (for a maximum of 12 work-weeks) at the level and under the same conditions of coverage as if the employee had continued in employment for the duration of such leave. The County will continue to make the same premium contributions as if the employee had continued working. The continued participation in health benefits begins on the date leave first begins under the Family and Medical Leave Act (e.g. for pregnancy disability leaves) or under the Family and Medical Leave Act/CFRA (e.g. for all other family care and medical leaves).

In some instances, the County may recover premiums it paid to maintain health coverage for you if you fail to return to work following pregnancy disability leave.

Employees on family/medical leave who are not eligible for continued paid coverage may continue their group health insurance coverage at their own expense in conjunction with the federal COBRA guidelines. Employees should contact the Human Resources department for further information. Under most circumstances, upon return from family/medical leave, an employee will be reinstated to his or her original job or to an equivalent pay, benefits, and other employment terms and conditions. However, an employee has no greater right to reinstatement than if he or she had been continuously employed rather than on leave. For example, if an employee on family/medical leave would have been laid off or terminated had he or she not gone on leave, or if the employee's job is eliminated during the leave and no equivalent or comparable job is available, then the employee would not be entitled to reinstatement.

An employee's use of family/medical leave will not result in the loss of any employment benefit that the employee earned before using family/medical leave.

For more information on Leave of Absence, visit <https://www.smcgov.org/hr/leave-absence>

# What's New in 2024?



## VOLUNTARY BENEFITS – NEW !

- ❖ **Voluntary Identity Protection and Cyber Security Plan with LifeLock** – Identity protection and cyber security plan helps manage the unforeseen circumstances of identity theft; coverage includes:
  - credit monitoring
  - asset recovery
  - device and internet protection



Enroll during the open enrollment period for an effective date of coverage of 1/1/2024.

- ❖ **Voluntary Loan and Financial Wellness Program with Kashable** - Kashable offers reliable and affordable support to improve your financial well-being:
  - Access low-cost credit/loan
  - Live financial coaching
  - Credit monitoring
  - Savings and spending accounts



Kashable loans at a Glance

- They offer loan amounts from \$250 to \$20,000
- Affordable interest rates
- 6 to 24-month repayment terms
- Repayment through payroll deduction

You may enroll in Kashable anytime during the year! If your loan application is approved, you will receive the funds in your personal account within 3 business days.

## VOLUNTARY BENEFITS - ENHANCEMENTS EFFECTIVE 1/1/24

- ❖ **Transition Accident Insurance from UNUM to AFLAC** - We will transition the Voluntary Accident Insurance from Unum to Aflac. This transition brings an enhanced plan design and benefit schedule including a \$25 Wellness benefit for having a covered annual screening/wellness test performed, payable once per calendar year per insured.

**Note:** All current Accident Insurance plan members will automatically be enrolled into the new Aflac Accident Insurance plan on January 1, 2024, unless you cancel your plan during the open enrollment period through the Alliant Choice Plus platform. We will NO LONGER offer the Accident Insurance through Unum)

- ❖ **Enhanced Voluntary Legal Insurance with MetLife** - Additional benefits with premium cost savings with MetLife Legal Insurance! Divorce and Custody benefits and Plus Parents benefit. With Plus Parents, you can extend legal resources to your and your spouse's parents. You will all have access to legal help for issue ranging from estate planning to elder care matters and identity theft issues, and much more. 2024 Monthly premium: \$17.95 (2023 monthly premium: \$18.80).



## New in 2024 continued...

- ❖ **Transition Auto and Home Insurance to InsureOne**- Starting 1/1/2024, you will have more options for Auto & Home Insurance and will see InsureOne Premier on the Alliant Choice Plus platform. The InsureOne Premier program gives you access to an online quoting platform, dedicated service team, and experienced California agents who will compare insurance quotes across the many carriers.

**Note:** The Auto & Home program through Farmers, Liberty Mutual, and Travelers will end on 12/31/23. Employees can continue to get quotes through these three carriers through December 2023. If you decide to bind your coverage with one of these three carriers, you will need to set up a direct bill payment

- ❖ **Additional Option for Pet Insurance with MetLife through LifeBalance** –In addition to the current Pet Insurance plan with Nationwide, you will have an option to have Pet Insurance with MetLife through LifeBalance starting 1/1/2024. You can customize a plan that fits your pet’s needs and your budget. To learn more starting 1/1/2024, log into Workday, click ‘Enroll in Voluntary Benefits’, and navigate to the LifeBalance program and search for MetLife Pet. You may enroll in Metlife Pet Insurance through the LifeBalance platform anytime during the year.

# Medical Benefits

The County's medical plans are designed to help maintain wellness and protect you and your family from major financial hardships in the event of illness or injury. The County offers a choice of medical plans through **Aetna and Kaiser Permanente**.



- **HMO** – a Health Maintenance Organization (HMO) in which patients seek medical care from a doctor participating in the plan's network. If you join Aetna, you select a PCP and medical group within Aetna's network of doctors. Most services and medicines are covered with a small co-payment. Any specialty care you need will be coordinated by your PCP/medical group and will require a referral or authorization. More information about Aetna's health plan benefits is available at <https://www.smcgov.org/hr/health-benefits>; click on Medical Plans.
- **Aetna Value Network (AVN) HMO** – The Aetna Value Network (AVN) plan is also an HMO, but the provider network is only in California and Nevada and is comprised of a preferred list of medical groups. In all other aspects though the AVN plan works the same as the HMO described above.
- **OAMC PPO** – a Preferred Provider (PPO) plan that allows members the choice and flexibility to receive medical services from an in-network doctor or out-of-network doctor.
  - **In Network:** Medical services are provided through the Aetna Managed Choice POS (Open Access) network (OAMC for short). You are responsible for paying an annual deductible and a percentage of the cost of the services (generally 20% of Aetna's allowable amount).
  - **Out-of-network:** This allows you to access services through any licensed doctor or hospital. You are responsible for paying a deductible and a higher annual percentage of the cost of care (generally 40% of Aetna's allowable amount).
- **High Deductible Health Plan** - This is a plan that works in conjunction with a Health Savings Account. You use the same OAMC PPO Network that you would under the standard plan. All of your preventative services are covered in full. You pay for the entire cost of non-preventive services until you satisfy your annual deductible. From that point, you pay 10% of the cost for non-preventive services until you reach your Calendar Year Maximum. At that point, do not pay out of pocket for any services the rest of the year.

# Medical Benefits



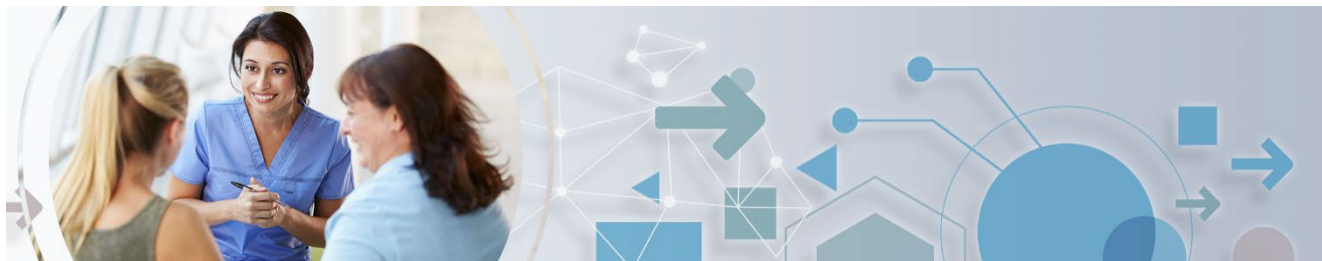
- **Health Maintenance Organization (HMO)** - a plan in which patients seek medical care within the plan's own facilities. Under this plan, most services and medicines are covered with a small co-payment. You select your doctor, or Primary Care Provider (PCP), from the staff at a local Kaiser Permanente facility. All of your care is provided at a Kaiser facility. Services outside of a Kaiser facility are not covered except if it is a life-threatening emergency. More information about Kaiser's health plan benefits is available at <https://www.smcgov.org/hr/health-benefits>; click on Health Benefits.
- **High Deductible Health Plan** - This is a plan that works in conjunction with a Health Savings Account (please see Health Savings Account section) . You use the same Kaiser facilities that you would under the standard Kaiser plan. All of your Preventative services are covered in full. You pay for the entire cost of non-preventive services until you satisfy your annual deductible. From that point, you pay 10% of the cost for non-preventive services until you reach your Calendar Year Maximum. At that point, do not pay out of pocket for any services the rest of the year. More information about Kaiser's health plan benefits is available at <https://www.smcgov.org/hr/health-benefits>; click on Health Benefits.

## BUILDING AND CONSTRUCTION TRADES COUNCIL OPTION

Eligible employees who are members of the Building and Construction Trades Council also have the option of choosing the Operating Engineer's plan which includes health (either a PPO or a Kaiser HMO plan), dental and vision benefits.

For more information about the Operating Engineers Plan, contact Benefits Division at 650-363-1919 or email [benefits@smcgov.org](mailto:benefits@smcgov.org).

# Medical Benefits



## WHICH PLAN IS RIGHT FOR YOU?

<b>Consider an HMO (Health Maintenance Organization) if:</b>	
<ul style="list-style-type: none"> <li>You want lower, predictable out-of-pocket costs</li> <li>You like having one doctor manage your care</li> <li>You are happy with the selection of network providers</li> <li>You don't see any doctors that are out-of-network</li> </ul>	<p><b>Plans To Consider</b></p> <ul style="list-style-type: none"> <li>Aetna HMO</li> <li>Aetna AVN</li> <li>Kaiser Traditional HMO</li> </ul>
<b>Consider the OAMC PPO (Preferred Provider Organization) if:</b>	
<ul style="list-style-type: none"> <li>You want to be able to see any provider, even a specialist, without a referral</li> <li>You want access to one of the largest national networks in the Country, with the ability to see any licensed provider in the nation, regardless of whether or not the provider is in the network</li> </ul>	<p><b>Plan To Consider</b></p> <ul style="list-style-type: none"> <li>Aetna OAMC</li> </ul>
<b>Consider a High Deductible Health Plan (HDHP) if:</b>	
<ul style="list-style-type: none"> <li>You want to be able to see any provider, even a specialist, without a referral</li> <li>You are willing to pay more to see out-of-network providers</li> <li>You want tax-free savings on your healthcare costs</li> <li>You want to build a savings account for future healthcare costs for you and your eligible family members</li> <li>You want an extra way to add to your retirement savings</li> </ul>	<p><b>Plans To Consider</b></p> <ul style="list-style-type: none"> <li>Aetna High Deductible Health Plan OAMC</li> <li>Kaiser High Deductible Plan (HMO)</li> </ul>

More information about our health plan benefits is available at <https://www.smcgov.org/hr/health-benefits>; click on Health Benefits.

# Dental Benefits



The County offers two dental plans for employees through Cigna: DHMO and PPO plans. **Employees are required to enroll in one of these two plans.**

## DENTAL HEALTH MAINTENANCE ORGANIZATION (DHMO)

Here's how Cigna Dental HMO plan works. When you get a dental service, Cigna allows your network dentist to charge a certain amount. Then you **pay a fixed portion** of that cost, in addition to any allowable charge for upgraded materials (such as gold, high noble metal or porcelain used in molar restorations), complex rehabilitation or characterizations (for dentures). And your plan pays the rest. **There are no annual maximums and no deductibles.**

## PREFERRED PROVIDER ORGANIZATION (PPO)

Preferred Provider Organization (PPO) plan in which dental services are provided through Cigna's PPO network. However, you can choose any dentist in any location inside or outside of the Cigna network. How much you pay for dental services depends on how long you have worked for the County, your represented group, and whether you choose a participating Cigna dentist. If you choose a non-participating dentist, you pay the difference between the amount the dentist receives from Cigna (the "allowable amount") and the dentist's charges. Pre-authorization from Cigna is recommended for charges of \$250 or more. Orthodontic treatment is not a covered service.

These 3 buy-up options are still available to represented employees with more than 1 year of service:

- Core Dental Plan Plus Option #1 with \$4,000 Maximum
- Core Dental Plan Plus Option #2 with \$4,000 Orthodontia Coverage
- Core Dental Plan Plus Option #3 with \$4,000 Max and Ortho Coverage

The dental buy-up option with \$4,000 orthodontia coverage is still available to Management, Confidential, District Attorney/County Counsel, and Sheriff Sergeant.

More information about the Cigna plan is available online <https://www.smcgov.org/hr/health-benefits>; click on Dental Plans.

**Cigna Dental HMO and Dental PPO plans have different networks. To check if your provider is in-network with the plan you want to enroll in please visit [www.cigna.com](http://www.cigna.com) or call Cigna.**

- **Dental HMO Network: Cigna Dental Care Access Plus**
- **Dental PPO Network: Total Cigna DPPO**

**Employees who are enrolled in any of the buy-up plans are required to stay in the plans for a minimum of two (2) years.**

# Cost of Health and Dental Benefits

## WHAT IS THE COST TO ENROLL IN THE COUNTY'S HEALTH AND DENTAL PLANS?

Both employees and the County share in the cost of your health coverage. The amount of the premium you are responsible for depends on your employment status (full-time, 3/4 time or 1/2 time), the number of your dependents (if any) covered, and the specific plan you choose. For purposes of determining health premium costs, a full time employee works 40 hours per week, a half-time employee works 20-29 hours per week, and a ¾ time employee works 30-39 hours per week.

The employee portion of the premiums is automatically deducted from your paycheck on a semi-monthly pre-tax basis. The tables on the next page list each health plan's monthly premium cost for both the employee and County.



# 2024 Semi-Monthly Cost of Medical Benefits

## County Employees

### 2024 Health Insurance Plans (Effective January 1, 2024)

Aetna Full HMO	Full Time Employees		3/4 Time Employees		1/2 Time Employees		Total	Total
	Employee Cost	County Cost	Employee cost	County cost	Employee cost	County cost	Semi-Monthly Premium	Monthly Premium
Employee Only	102.30	579.68	247.22	434.77	392.14	289.85	681.99	1363.98
Employee +1	204.60	1159.38	494.44	869.54	784.29	579.69	1363.98	2727.96
Employee + Family	289.50	1640.53	699.63	1230.40	1109.76	820.27	1930.03	3860.06

Aetna AVN HMO	Full Time Employees		3/4 Time Employees		1/2 Time Employees		Total	Total
	Employee Cost	County Cost	Employee cost	County cost	Employee cost	County cost	Semi-Monthly Premium	Monthly Premium
Employee Only	79.24	449.05	191.50	336.79	303.76	224.53	528.29	1056.58
Employee +1	158.48	898.08	383.00	673.56	607.52	449.04	1056.58	2113.12
Employee + Family	224.26	1270.78	541.95	953.09	859.65	635.39	1495.04	2990.08

Aetna OAMC PPO (\$200 Deductible)	Full Time Employees		3/4 Time Employees		1/2 Time Employees		Total	Total
	Employee Cost	County Cost	Employee cost	County cost	Employee cost	County cost	Semi-Monthly Premium	Monthly Premium
Employee Only	217.49	652.47	380.61	489.35	543.72	326.24	869.96	1739.92
Employee +1	451.72	1355.15	790.51	1016.36	1129.29	677.58	1806.87	3613.74
Employee + Family	657.30	1971.89	1150.27	1478.92	1643.24	985.95	2629.19	5258.38

Aetna HDHP OAMC PPO	Full Time Employees		3/4 Time Employees		1/2 Time Employees		Total	Total
	Employee Cost	County Cost	Employee cost	County cost	Employee cost	County cost	Semi-Monthly Premium	Monthly Premium
Employee Only	84.59	479.33	204.42	359.50	324.25	239.67	563.92	1127.84
Employee +1	169.18	958.66	408.84	719.00	648.51	479.33	1127.84	2255.68
Employee + Family	239.38	1356.52	578.51	1017.39	917.64	678.26	1595.90	3191.80

Kaiser HMO	Full Time Employees		3/4 Time Employees		1/2 Time Employees		Total	Total
	Employee Cost	County Cost	Employee cost	County cost	Employee cost	County cost	Semi-Monthly Premium <sup>2</sup>	Monthly Premium <sup>2</sup>
Employee Only	67.30	382.34	67.30	382.34	257.97	191.67	449.64	899.28
Employee +1	134.59	763.69	325.26	573.02	514.94	382.34	898.28	1796.56
Employee + Family	190.45	1080.20	460.25	810.40	730.05	540.60	1270.65	2541.30

Kaiser HDHP	Full Time Employees		3/4 Time Employees		1/2 Time Employees		Total	Total
	Employee Cost	County Cost	Employee cost	County cost	Employee cost	County cost	Semi-Monthly Premium <sup>2</sup>	Monthly Premium <sup>2</sup>
Employee Only	53.53	304.34	53.53	304.34	205.20	152.67	357.87	715.74
Employee +1	107.06	607.68	258.73	456.01	410.40	304.34	714.74	1429.48
Employee + Family	151.49	859.45	366.10	644.84	580.72	430.22	1010.94	2021.88

Operating Engineers PPO, Dental & Vision	Full Time Employees		3/4 Time Employees		1/2 Time Employees		Total	Total
	Employee cost	County cost	Employee cost	County cost	Employee cost	County cost	Semi-Monthly Premium	Monthly Premium
Employee Only	57.85	520.65	188.01	390.49	318.17	260.33	578.50	1157.00
Employee +1	115.70	1041.30	376.02	780.98	636.35	520.65	1157.00	2314.00
Employee + Family	156.20	1405.80	507.65	1054.35	859.10	702.90	1562.00	3124.00

Operating Engineers Kaiser, Dental & Vision	Full Time Employees		3/4 Time Employees		1/2 Time Employees		Total	Total
	Employee cost	County cost	Employee cost	County cost	Employee cost	County cost	Semi-Monthly Premium	Monthly Premium
Employee Only	51.60	464.40	167.70	348.30	283.80	232.20	516.00	1032.00
Employee +1	103.20	928.80	335.40	696.60	567.60	464.40	1032.00	2064.00
Employee + Family	134.60	1211.40	437.45	908.55	740.30	605.70	1346.00	2692.00

# 2024 Semi-Monthly Cost of Medical Benefits

## Courts Employees

### 2024 Health Insurance Plans (Effective January 1, 2024)

Aetna Full HMO	Full Time Employees		3/4 Time Employees		1/2 Time Employees		Total	Total
	Employee Cost	Courts Cost	Employee cost	Courts cost	Employee cost	Courts cost	Semi-Monthly Premium	Monthly Premium
Employee Only	0.00	681.99	0.00	681.99	0.00	681.99	681.99	1363.98
Employee +1	0.00	1363.98	0.00	1363.98	0.00	1363.98	1363.98	2727.96
Employee + Family	0.00	1930.03	0.00	1930.03	0.00	1930.03	1930.03	3860.06

Aetna AVN HMO	Full Time Employees		3/4 Time Employees		1/2 Time Employees		Total	Total
	Employee Cost	Courts Cost	Employee cost	Courts cost	Employee cost	Courts cost	Semi-Monthly Premium	Monthly Premium
Employee Only	0.00	528.29	0.00	528.29	0.00	528.29	528.29	1056.58
Employee +1	0.00	1056.56	0.00	1056.56	0.00	1056.56	1056.56	2113.12
Employee + Family	0.00	1495.04	0.00	1495.04	0.00	1495.04	1495.04	2990.08

Aetna OAMC PPO (\$200 Deductible)	Full Time Employees		3/4 Time Employees		1/2 Time Employees		Total	Total
	Employee Cost	Courts Cost	Employee cost	Courts cost	Employee cost	Courts cost	Semi-Monthly Premium	Monthly Premium
Employee Only	87.00	782.96	282.74	587.22	478.48	391.48	869.96	1739.92
Employee +1	180.69	1626.18	587.23	1219.64	993.78	813.09	1806.87	3613.74
Employee + Family	262.92	2366.27	854.49	1774.70	1446.05	1183.14	2629.19	5258.38

Aetna HDHP OAMC PPO	Full Time Employees		3/4 Time Employees		1/2 Time Employees		Total	Total
	Employee Cost	Courts Cost	Employee cost	Courts cost	Employee cost	Courts cost	Semi-Monthly Premium	Monthly Premium
Employee Only	0.00	479.33	0.00	563.92	0.00	563.92	563.92	1127.84
Employee +1	0.00	958.66	0.00	1127.84	0.00	1127.84	1127.84	2255.68
Employee + Family	0.00	1356.52	0.00	1595.90	0.00	1595.90	1595.90	3191.80

Kaiser HMO	Full Time Employees		3/4 Time Employees		1/2 Time Employees		Total	Total
	Employee Cost	Courts Cost	Employee cost	Courts cost	Employee cost	Courts cost	Semi-Monthly Premium <sup>2</sup>	Monthly Premium <sup>2</sup>
Employee Only	0.00	449.64	0.00	449.64	0.00	449.64	449.64	899.28
Employee +1	0.00	898.28	0.00	898.28	0.00	898.28	898.28	1796.56
Employee + Family	0.00	1270.65	0.00	1270.65	0.00	1270.65	1270.65	2541.30

Kaiser HDHP	Full Time Employees		3/4 Time Employees		1/2 Time Employees		Total	Total
	Employee Cost	County Cost	Employee cost	County cost	Employee cost	County cost	Semi-Monthly Premium <sup>2</sup>	Monthly Premium <sup>2</sup>
Employee Only	0.00	357.87	0.00	357.87	0.00	357.87	357.87	715.74
Employee +1	0.00	714.74	0.00	714.74	0.00	714.74	714.74	1429.48
Employee + Family	0.00	1010.94	0.00	1010.94	0.00	1010.94	1010.94	2021.88

# 2024 Semi-Monthly Cost of Dental and Vision Benefits

## Dental

Management, Confidential, District Attorney/County Counsel, Sheriff Sergeant	Cigna Dental PPO			
	Core Dental Plan (No max, no ortho coverage)		Management Buy up- Core plus Buy-Up (4k Ortho Coverage)	
	Employee Cost	County Cost <sup>1</sup>	Employee Cost	County Cost <sup>1</sup>
Employee Only			22.71	
Employee + 1	6.43	57.83	39.85	57.83
Employee + 2 ore more			52.32	

All other represented employee groups	Cigna Dental PPO							
	Core Dental Plan (2.5k Max)		Year 2+ Actives - Core plus Buy-Up 1 (4k Max)		Year 2+ Actives - Core plus Buy-Up 2 (4k Ortho Coverage)		Year 2+ Actives - Core plus Buy-Up 3 (4k Max & 4k Ortho Coverage)	
	Employee Cost	County Cost <sup>1</sup>	Employee Cost	County Cost <sup>1</sup>	Employee Cost	County Cost <sup>1</sup>	Employee Cost	County Cost <sup>1</sup>
Employee Only			11.98		17.18		23.42	
Employee + 1	5.19	46.67	18.86	46.67	29.77	46.67	42.88	46.67
Employee + 2 ore more			23.87		38.93		57.03	

Management, Confidential, District Attorney/County Counsel, Sheriff Sergeant	Cigna DHMO		VSP Vision Care	
	Employee cost	County cost	Employee cost	County cost
		2.15	19.34	0.00
All other represented employee groups	2.15	19.34		

## Vision

	VSP Vision Care Buy-Up	
	Employee cost	County cost
	Employee Only	2.79
Employee + 1	5.85	8.01
Employee + 2 ore more	8.36	

# Preventive Care Screening Benefits



## YOU TAKE YOUR CAR IN FOR MAINTENANCE. WHY NOT DO THE SAME FOR YOURSELF?

Annual preventive checkups can help you and your doctor identify your baseline level of health and detect issues before they become serious.

## WHAT IS PREVENTIVE CARE?

The Affordable Care Act (ACA) requires health insurers to cover a set of preventive services at no cost to you, even if you haven't met your yearly deductible. The preventive care services you'll need to stay healthy vary by age, gender and medical history. Visit [cdc.gov/prevention](https://www.cdc.gov/prevention) for recommended guidelines. **Preventive care is covered in full only when obtained from an IN-NETWORK provider.**

## NOT ALL EXAMS AND TESTS ARE CONSIDERED PREVENTIVE

Exams performed by specialists are not generally considered preventive and may not be covered at 100 percent. Additionally, certain screenings may be considered diagnostic, not preventive, based on your current medical condition. You may be responsible for paying all or a share of the cost for those services. If you have a question about whether a service will be covered as preventive care, contact your medical plan.

## TYPICAL SCREENINGS FOR ADULTS

- Blood pressure
- Cholesterol
- Diabetes
- Colorectal cancer
- Depression
- STIs



Preventive care for women should include breast and gynecological exams



For men, preventive care should include prostate cancer screening and a testicular exam

## Should I skip my checkup due to COVID-19?

Staying safe from the coronavirus doesn't necessarily mean skipping preventive healthcare. Talk to your doctor about whether you need a checkup right away or can delay until there is a lower risk of being exposed to COVID-19. Depending on your medical needs, you may be treated with a combination of telehealth and in-person care.

Consider scheduling a flu shot when they're available to avoid a potential combined infection of COVID-19 and the flu. And, of course, seek medical care right away if you have symptoms that need immediate attention. Nearly every doctor's office has added new practices to ensure the safety of patients, providers and other employees.

# Medical

## HMO PLANS

Medical coverage provides you with benefits that help keep you healthy, like preventive care screenings and access to urgent care. It also provides important financial protection if you have a serious medical condition.

	Aetna		Kaiser Permanente	
	HMO	AVN	Traditional HMO	HDHP
	In-Network	In-Network	In-Network	In-Network
<b>Annual Deductible</b>	\$0 per individual \$0 family limit	\$0 per individual \$0 family limit	\$0 per individual \$0 family limit	\$1,600 per individual \$3,200 (per member in a family of two or more) \$3,200 family limit
<b>Annual Out-of-Pocket Max</b> Individual Family	\$1,000 \$3,000	\$1,000 \$3,000	\$1,500 \$3,000	\$3,000 per individual \$3,000 (per member in a family of two or more) \$6,000 family limit
<b>Physician/Professional Services</b>				
<b>Office Visits</b>				
Physician & Specialist	\$15 copay	\$15 copay	\$15 copay	Plan pays 90% after deductible
Designated Walk-in Clinic Visit (e.g., CVS HealthHUB or CVS MinuteClinic)	\$0 copay	\$0 copay	Not applicable	Not applicable
<b>Telemedicine</b>	\$15 copay	\$15 copay	No charge	No charge
<b>Preventive Services</b>	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
<b>Chiropractic and Acupuncture Care</b>	\$10 copay (up to 30 visits per year)	\$10 copay (up to 30 visits per year)	\$15 copay (up to 20 visits per year)	Not covered
<b>Lab and X-ray</b>	Plan pays 100%	Plan pays 100%	\$5 copay then plan pays 100%	Plan pays 90% after deductible
<b>Infertility (Please refer to the EOC for additional details)</b>				
Diagnosis and treatment of infertility	Diagnosis and treatment of the underlying medical condition only. (Your cost sharing is based on the type of service and where it is performed)	Diagnosis and treatment of the underlying medical condition only. (Your cost sharing is based on the type of service and where it is performed)	50% coinsurance	50% coinsurance after deductible
Assisted reproductive technology ("ART") Services	Not Covered	Not Covered	50% coinsurance (one treatment cycle lifetime maximum)	50% coinsurance (one treatment cycle lifetime maximum)
<b>Family Planning</b>				
Physicians Family Planning Services	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
Vasectomy	Cost shared based on where performed	Cost shared based on where performed	\$50 per procedure	Plan pays 90% after deductible
Tubal Ligation	Plan pays 100%	Plan pays 100%	\$50 per procedure	Plan pays 90% after deductible

New employees hired between December 2022 through November 2024 can receive a \$900 incentive by enrolling in the Aetna Value Network (AVN) HMO during new hire benefits election.

This summary is intended as a quick reference not a comprehensive description. For more plan information, please go to Benefits Employee's website at <https://www.smcgov.org/hr/health-benefits>.

# Medical

## HMO PLANS

	Aetna		Kaiser Permanente	
	HMO	AVN	Traditional HMO	HDHP
	In-Network	In-Network	In-Network	In-Network
<b>Hospital Benefits</b>				
<b>Inpatient Hospitalization</b>	\$100 admission copay	\$100 admission copay	\$100 admission copay	Plan pays 90% after deductible
<b>Outpatient Surgery</b>	\$50 copay	\$50 copay	\$50 copay	Plan pays 90% after deductible
<b>Urgent Care</b>	\$15 copay	\$15 copay	\$15 copay	Plan pays 90% after deductible
<b>Emergency Room</b>	\$100 copay (waived if admitted)	\$100 copay (waived if admitted)	\$100 copay (waived if admitted)	Plan pays 90% after deductible
<b>Mental Health Services</b>				
Inpatient Hospital	\$100 per admission	\$100 per admission	\$100 per admission	Plan pays 90% after deductible
Outpatient	\$15 copay	\$15 copay	\$15 copay; \$7 group	Plan pays 90% after deductible
<b>Substance Abuse Services</b>				
Inpatient Hospital	\$100 per admission	\$100 per admission	\$100 per admission	Plan pays 90% after deductible
Residential Care	\$100 per admission	\$100 per admission	\$100 per admission	Plan pays 90% after deductible
Outpatient	\$15 copay	\$15 copay	\$15 copay; \$5 group	Plan pays 90% after deductible
<b>Other Services</b>				
Transgender	Covered (see plan document for limitations)	Covered (see plan document for limitations)	Covered (see plan document for limitations)	Covered (see plan document for limitations)
Durable Medical Equipment	No charge	No charge	20% coinsurance	Plan pays 90% after deductible
Orthotic and Prosthetic Devices	No charge	No charge	No charge	No charge after deductible
Skilled Nursing Facility Up to 100 days per Member, per Benefit Period	No charge	No charge	No charge	Plan pays 90% after deductible

<sup>1</sup> New employees hired between December 2022 through November 2024 can receive a \$900 incentive by enrolling in the Aetna Value Network (AVN) HMO during new hire benefits election.

This summary is intended as a quick reference not a comprehensive description. For more plan information, please go to Benefits Employee's website at <https://www.smcgov.org/hr/health-benefits>.



# Medical



## PRESCRIPTION COVERAGE

Prescription drug coverage provides a benefit that is important to your overall health, whether you need a prescription for a short-term health issue like bronchitis or an ongoing condition like high blood pressure. Here are the prescription drug benefits that are included with our medical plans.

	Aetna		Kaiser Permanente	
	HMO	AVN	Traditional HMO	HDHP
	In-Network	In-Network	In-Network	In-Network (After Plan Deductible)
<b>Pharmacy</b>				
\$0 Chronic Drug List	Plan pays 100% for Aetna Value Drug list	Plan pays 100% for Aetna Value Drug list	Plan pays 100%	Plan pays 100%
Preferred Generic	\$15 per prescription	\$15 per prescription	\$10 per prescription	\$10 per prescription
Preferred Brand	\$25 per prescription	\$25 per prescription	\$20 per prescription	\$30 per prescription
Non-Preferred Generic and Brand	\$40 per prescription	\$40 per prescription	\$20 per prescription	\$30 per prescription
Specialty Drugs	20% up to \$200 max. copay/prescription; must use Aetna's Specialty Rx network	20% up to \$200 max. copay/prescription; must use Aetna Specialty Rx network	\$20 per prescription (30-day supply)	\$30 per prescription
Supply Limit	30 days	30 days	100 days	30 days
<b>Mail Order</b>				
Value Drug List (chronic)	Plan pays 100% for Aetna Value Drug list	Plan pays 100% for Aetna Value Drug list	Plan pays 100%	Plan pays 100%
Preferred Generic	\$30 per prescription	\$30 per prescription	\$10 per prescription	\$20 per prescription
Preferred Brand	\$50 per prescription	\$50 per prescription	\$20 per prescription	\$60 per prescription
Non-Preferred Generic and Brand	\$80 per prescription	\$80 per prescription	\$20 per prescription	\$60 per prescription
Specialty Drugs	See Above	See Above	\$20 per prescription (30-day supply)	Not Covered
Supply Limit	90 days	90 days	100 days	100 days

This summary is intended as a quick reference not a comprehensive description. For more plan information, please go to Benefits Employee's website at <https://www.smcgov.org/hr/health-benefits>.

# Medical

## PPO PLANS

### Aetna OAMC PPO Plan (\$200 Deductible)

### Aetna OAMC PPO HDHP Plan

Note: OAMC is equivalent to a PPO in Aetna's Network

In-Network		Out-Of-Network	In-Network	Out-Of-Network
<b>Annual Deductible</b>				
Individual	\$200 (individual)	\$500 (individual)	\$1,600 (individual)	\$3,000 (individual)
Family	\$600 (family)	\$1,000 (family)	\$3,200 (individual w/in family) \$3,200 (family)	\$3,000 (individual w/in family) \$6,000 (family))
<b>Annual Out-of-Pocket Max</b>				
Individual	\$2,000	\$4,000	\$3,200 (individual) \$3,200 (individual w/in family)	\$6,000 (individual) \$6,000 (individual w/in family)
Family	\$4,000 (family)	\$8,000 (family)	\$6,400 (family)	\$12,000 (family)
<b>Lifetime Max</b>	Unlimited	Unlimited	Unlimited	Unlimited
<b>Physician/Professional Services</b>				
<b>Office Visits</b>				
PCP & Specialist	Plan pays 80%	Plan pays 60% after deductible	Plan pays 90% after deductible	Plan pays 60% after deductible
Telemedicine	Plan pays 80%	Not Covered	Plan pays 90% after deductible	Not Covered
<b>Preventive Services</b>	Plan pays 100%	Plan pays 60% after deductible	Plan pays 100%	Not covered
<b>Chiropractic and Acupuncture Care</b> (visit limits apply)	Chiro = Plan pays 80% after deductible  Acupuncture = Plan pays 80%	Chiro = Plan pays 60% after deductible  Acupuncture = Plan pays 60%	Chiro = Plan pays 90% after deductible  Acupuncture = Plan pays 90% after deductible	Chiro = Plan pays 50% after deductible  Acupuncture = Plan pays 60%
<b>Lab and X-ray</b>	Plan pays 80% after deductible	Plan pays 60% after deductible	Plan pays 90% after deductible	Plan pays 60% after deductible
<b>Infertility (Please refer to the EOC for additional details)</b>				
Diagnosis and treatment of infertility	Diagnosis and treatment of the underlying medical condition only. (Your cost sharing is based on the type of service and where it is performed)	Diagnosis and treatment of the underlying medical condition only. (Your cost sharing is based on the type of service and where it is performed)	Diagnosis and treatment of the underlying medical condition only. (Your cost sharing is based on the type of service and where it is performed)	Diagnosis and treatment of the underlying medical condition only. (Your cost sharing is based on the type of service and where it is performed)
Assisted reproductive technology ("ART") Services (such as outpatient procedures or laboratory tests)	Not Covered	Not Covered	Not Covered	Not Covered

This summary is intended as a quick reference not a comprehensive description. For more plan information, please go to Benefits Employee's website at <https://www.smcgov.org/hr/health-benefits>

# Medical

## PPO PLANS

### Aetna OAMC PPO Plan (\$200 Deductible)

### Aetna OAMC PPO HDHP Plan

**Note: OAMC is equivalent to a PPO in Aetna's Network**

	In-Network	Out-Of-Network	In-Network	Out-Of-Network
<b>Family Planning</b>				
Physicians Family Planning Services	Plan pays 100%	Plan pays 60% after deductible	Plan pays 100%	Not covered
Vasectomy	Cost shared based on where performed	Not Covered	Plan pays 90% after deductible	Not covered
Tubal Ligation	Plan pays 100%	Plan pays 60% after deductible	Plan pays 100%	Plan pays 60% after deductible
<b>Hospital Services</b>				
<b>Inpatient Hospitalization</b>	Plan pays 80% after deductible	Plan pays 60% after deductible	Plan pays 90% after deductible	Plan pays 60% after deductible
<b>Outpatient Surgery</b>	Plan pays 80% after deductible	Plan pays 60% after deductible	Plan pays 90% after deductible	Plan pays 60% after deductible
<b>Urgent Care</b>	Plan pays 100%	Plan pays 60% after deductible	Plan pays 90% after deductible	Plan pays 60% after deductible
<b>Emergency Room</b>	\$100 copay (waived if admitted)		Plan pays 90% after deductible	
<b>Mental Health Services</b>				
<b>Inpatient Hospital</b>	Plan pays 80% after deductible	Plan pays 60% after deductible	Plan pays 90% after deductible	Plan pays 60% after deductible
<b>Outpatient</b>	Plan pays 80%	Plan pays 60% after deductible	Plan pays 90% after deductible	Plan pays 60% after deductible
<b>Substance Abuse Services</b>				
<b>Inpatient Hospital</b>	Plan pays 80% after deductible	Plan pays 60% after deductible	Plan pays 90% after deductible	Plan pays 60% after deductible
<b>Residential Care</b>	Plan pays 80% after deductible	Plan pays 60% after deductible	Plan pays 90% after deductible	Plan pays 60% after deductible
<b>Outpatient</b>	Plan pays 80%	Plan pays 60% after deductible	Plan pays 90% after deductible	Plan pays 60% after deductible

This summary is intended as a quick reference not a comprehensive description. For more plan information, please go to Benefits Employee's website at <https://www.smcgov.org/hr/health-benefits>.

# Medical

## PPO PLANS

### Aetna OAMC PPO Plan (\$200 Deductible)

### Aetna OAMC PPO HDHP Plan

Note: OAMC is equivalent to a PPO in Aetna's Network

	In-Network	Out-Of-Network	In-Network	Out-Of-Network
<b>Other Services</b>				
Transgender	Covered (see plan document for limitations)	Covered (see plan document for limitations)	Covered (see plan document for limitations)	Covered (see plan document for limitations)
Durable Medical Equipment	Plan pays 80% after deductible	Plan pays 60% after deductible	Plan pays 90% after deductible	Plan pays 60% after deductible
Orthotic and Prosthetic Devices	Plan pays 80% after deductible	Plan pays 60% after deductible	Plan pays 90% after deductible	Plan pays 60% after deductible
Skilled Nursing Facility	Plan pays 80% after deductible	Plan pays 60% after deductible	Plan pays 90% after deductible	Plan pays 60% after deductible
	Up to 100 days per Member, per Benefit Period	Up to 100 days per Member, per Benefit Period	Up to 60 days per Member, per Benefit Period	Up to 60 days per Member, per Benefit Period

This summary is intended as a quick reference not a comprehensive description. For more plan information, please go to Benefits Employee's website at <https://www.smcgov.org/hr/health-benefits>.

# Medical

## PPO PRESCRIPTION COVERAGE

### Aetna OAMC PPO Plan (\$200 Deductible)

### OAMC PPO HDHP Plan

Note: OAMC is equivalent to a PPO in Aetna's Network

	In-Network	Out-Of-Network	In-Network	Out-Of-Network
<b>Pharmacy</b>				
Plan Deductible Applies?	No	No	Yes	Yes
\$0 Chronic Drug List	Plan pays 100% for Aetna Value Drug list	25% to \$250 max. copay per Rx for Aetna Value Drug list	Plan pays 100% for Aetna Value Drug list	25% to \$250 max. copay per Rx for Aetna Value Drug list
Preferred Generic	\$15 per prescription	25% to \$250 max. copay per prescription	\$10 per prescription	25% to \$250 max. copay per prescription
Preferred Brand	\$30 per prescription	25% to \$250 max. copay per prescription	\$25 per prescription	25% to \$250 max. copay per prescription
Non-Preferred Generic and Brand	\$45 per prescription	25% to \$250 max. copay per prescription	\$40 per prescription	25% to \$250 max. copay per prescription
Specialty (must use Aetna's Specialty Rx network)	20% to \$100 max. copay per prescription	Not Covered	30% up to \$200 max. copay per prescription	Not Covered
Supply Limit	30 days	30 days	30 days	30 days
<b>Mail Order</b>				
Plan Deductible Applies?	No	No	Yes	Yes
Value Drugs (chronic)	Plan pays 100% for Aetna Value Drug list	Not Covered	Plan pays 100% for Aetna Value Drug list	Not Covered
Preferred Generic	\$30 per prescription	Not Covered	\$20 per prescription	Not covered
Preferred Brand	\$60 per prescription	Not Covered	\$50 per prescription	Not covered
Non-Preferred Generic and Brand	\$90 per prescription	Not covered	\$80 per prescription	Not covered
Specialty	20% to \$100 max. copay/prescription	Not covered	30% to \$100 max. copay/prescription	Not covered
Supply Limit	90 days	Not applicable	90 days	Not applicable

This summary is intended as a quick reference not a comprehensive description. For more plan information, please go to Benefits Employee's website at <https://www.smcgov.org/hr/health-benefits>

# Dental



## FOR REPRESENTED ACTIVES WITH LESS THAN 1 YEAR OF SERVICE

Dental Benefits	Cigna Dental HMO	Cigna Dental PPO Represented – Actives Less Than 1 Year	
		PPO	OON <sup>1</sup>
<b>Calendar Year Maximum</b>	None	\$2,500	\$2,500
<b>Calendar Year Deductible</b>			
Individual	None	\$100	\$100
<b>Diagnostic and Preventive</b>			
Oral Exams			
Routine Cleanings			
Full Mouth X-rays	No Charge	Plan Pays 60% No deductible	Plan Pays 60% No deductible
Bitewing X-rays			
Panoramic X-ray			
Fluoride Application			
<b>Basic Services</b>			
Amalgam/Composite Fillings			
Periodontics (Gum disease)	No Charge	Plan Pays 60% After deductible	Plan Pays 60% After deductible
Endodontics (Root Canal)			
Extractions & Other Oral Surgery			
<b>Major Services</b>			
Crown Repair			
Restorative - Inlays and Crowns	No Charge	Plan Pays 60% After deductible	Plan Pays 60% After deductible
Prosthodontics			
Complex Oral Surgery			
<b>Implants</b>			
Calendar Year Maximum	None	Plan Pays 60% After deductible up to \$1,000	Plan Pays 60%
<b>Orthodontics</b>			
Child to Age 19 and Adult	No Charge	Not Covered	

<sup>1</sup> Based on maximum allowable charge (In-Network fee level)



# Dental

FOR REPRESENTED ACTIVES WITH MORE THAN 1 YEAR OF SERVICE

Dental Benefits	Cigna Dental HMO	Cigna Dental PPO Core Dental Plan - Represented Actives		Cigna Dental PPO Year 2+ Actives - Core plus Buy Up Option #1 with \$4K Max		Cigna Dental PPO Year 2+ Actives - Core plus Buy Up Option #2 with \$4K Ortho Coverage		Cigna Dental PPO Year 2+ Actives - Core plus Buy Up Option #3 with \$4K Max & \$4K Ortho Coverage	
		PPO	OON <sup>1</sup>	PPO	OON <sup>1</sup>	PPO	OON <sup>1</sup>	PPO	OON <sup>1</sup>
<b>Calendar Year Maximum</b>	None	\$2,500	\$2,500	\$4,000	\$4,000	\$2,500	\$2,500	\$4,000	\$4,000
<b>Calendar Year Deductible</b>									
Individual	None	None	None	None	None	None	None	None	None
<b>Diagnostic and Preventive</b>									
Oral Exams									
Routine Cleanings									
Full Mouth X-rays	No Charge	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%
Bitewing X-rays									
Panoramic X-ray									
Fluoride Application									
<b>Basic Services</b>									
Amalgam/Composite Fillings									
Periodontics (Gum disease)	No Charge	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%
Endodontics (Root Canal)									
Extractions & Other Oral Surgery									
<b>Major Services</b>									
Crown Repair									
Restorative - Inlays and Crowns	No Charge	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%
Prostodontics									
Complex Oral Surgery									
<b>Implants</b>									
Calendar Year Maximum	None	Plan pays 85% up to \$1,000	Plan pays 85% up to \$1,000	Plan pays 85% up to \$1,000	Plan pays 85% up to \$1,000	Plan pays 85% up to \$1,000	Plan pays 85% up to \$1,000	Plan pays 85% up to \$1,000	Plan pays 85% up to \$1,000
<b>Orthodontics</b>									
Lifetime Maximum	Child/Adult: <b>No Charge</b>	<b>Not covered</b>		<b>Not covered</b>		<b>Child/Adult \$4,000</b>		<b>Child/Adult \$4,000</b>	

<sup>1</sup> Out Of Network Coinsurance Based on Maximum Allowable Charge (In Network Fee Level).

# Dental

FOR MANAGEMENT, CONFIDENTIAL, DISTRICT ATTORNEY/COUNTY COUNSEL,  
SHERRIFF SERGEANT

Dental Benefits	Cigna Dental HMO	Cigna Dental PPO Core Dental Plan - Management		Cigna Dental PPO Management Buy Up - Core plus Buy Up Option with \$4K Ortho Coverage	
		PPO	OON <sup>1</sup>	PPO	OON <sup>1</sup>
<b>Calendar Year Maximum</b>	None	None	None	None	None
<b>Calendar Year Deductible</b>	None	None	None	None	None
<b>Diagnostic and Preventive</b>	No Charge	Plan Pays 100%	Plan Pays 100%	Plan Pays 100%	Plan Pays 100%
Oral Exam					
X-Rays					
Teeth Cleaning					
Fluoride Treatment					
Space Maintainers					
Bitewings					
Sealants					
<b>Basic Services</b>	No Charge	Plan Pays 100%	Plan Pays 100%	Plan Pays 100%	Plan Pays 100%
Amalgam/Composite Fillings					
Periodontics (Gum disease)					
Endodontics (Root Canal)					
Extractions & Other Oral Surgery					
<b>Major Services</b>	No Charge	Plan Pays 100%	Plan Pays 100%	Plan Pays 100%	Plan Pays 100%
Crown Repair					
Restorative - Inlays and Crowns					
Prosthodontics					
Complex Oral Surgery					
<b>Implants</b>					
Calendar Year Maximum		None		None	
<b>Orthodontics</b>					
Eligible for Benefit	Child/Adult:				
Lifetime Maximum	<b>No Charge</b>	Not Covered		<b>Child/Adult \$4,000</b>	

<sup>1</sup> Out Of Network payment based on maximum allowable amount (In-Network level).

# Vision

All regular employees working full-time or part-time (over 20 hours per week) must enroll in the County's vision insurance plan. This Core Plan is fully paid for by the County, you have the option to buy-up your vision benefits. Visit <https://www.smcgov.org/hr/health-benefits>, Click Vision Care Plan, for more information about your VSP plans.

Benefits	CORE PLAN		BUY-UP PLAN (with KidsCare)	
	In-Network	Non-Network	In-Network	Non-Network
<b>Frequency</b>				
Exam	Every calendar year		Every calendar year <sup>1</sup>	
Lenses/Contacts	Every calendar year		Every calendar year	
Frames	Every other calendar year		Every calendar year	
<b>Copayment</b>				
Exam/Prescription Glasses	\$10 / \$10	Subject to out of network allowance	\$10 / \$10	Subject to out of network allowance
Contact Lens Exam (fitting & evaluation)	15% off contact fitting and evaluation exam, not to exceed \$60		15% off contact fitting and evaluation exam, not to exceed \$60	
<b>Exam</b>	<b>Copay</b>	<b>Plan Pays up to:</b>	<b>Copay</b>	<b>Plan Pays up to:</b>
Exam	Covered in full	\$50	Covered in full	\$50
<b>Lenses</b>				
Anti-reflective coating	Not covered		\$35 copay	
Single Lenses	Covered in full	\$50	Covered in full	\$50
Bifocal Lenses	Covered in full	\$75	Covered in full	\$75
Trifocal Lenses	Covered in full	\$100	Covered in full	\$100
Lenticular Lenses	Covered in full	\$125	Covered in full	\$125
Ultraviolet (UV) Coating	Not Covered		Covered in full	Not covered
<b>Frames</b>				
Frame Allowance	\$150 Allowance; 20% off over \$150 \$70 Costco/Walmart/Sam's Club frames	\$70	\$200 \$220 for featured frame brands \$110 Costco/Walmart/Sam's Club frames	\$70
Suncare Option	Not Covered		Covered in full	Not covered
<b>Contacts</b>				
Elective	\$150 Allowance; in lieu of lens and frame <sup>2</sup>	\$105 <sup>2</sup>	\$200 Allowance; in lieu of lens and frame <sup>2</sup>	\$105 <sup>2</sup>
Medically Necessary	Covered in full	\$210	Covered in full	\$210

<sup>1</sup>KidsCare: Two WellVision exams for children under 18 years old; additional lenses for children are fully covered when needed




<sup>2</sup>Contact lenses are in lieu of spectacle lenses and frames

Looking for the Perfect Pair? Visit [eyeconic.com](https://www.eyeconic.com)!

VSP's online store lets you use apply your benefits directly to your purchase.

[benefits@smcgov.org](mailto:benefits@smcgov.org) | 650-363-1919 | <https://www.smcgov.org/hr/employee-benefits>  
[wellness@smcgov.org](mailto:wellness@smcgov.org) | [prevention cloud](https://www.preventioncloud.com)

# Know Where To Go

TYPE	APPROPRIATE FOR	EXAMPLES	ACCESS & CONTACT INFO
<b>Nurseline</b> 	Quick answers from a trained nurse	<ul style="list-style-type: none"> <li>Identifying symptoms</li> <li>Decide if immediate care is needed</li> <li>Home treatment options and advice</li> </ul>	24/7  <b>Kaiser:</b> (800) 464-4000  <b>Aetna:</b> (800) 556-1555
<b>Online visit</b> 	Minor illnesses and conditions	<ul style="list-style-type: none"> <li>Common cold, flu, fever</li> <li>Headache, migraine</li> <li>Skin conditions</li> <li>Allergies</li> </ul>	24/7  <b>Kaiser:</b> <a href="http://www.kp.org">www.kp.org</a>  <b>Aetna:</b> <a href="http://www.teladoc.com/Aetna">www.teladoc.com/Aetna</a>
<b>Office visit</b> 	Routine medical care and overall health management	<ul style="list-style-type: none"> <li>Preventive care</li> <li>Illnesses, injuries</li> <li>Managing existing conditions</li> </ul>	Office Hours  <b>To locate a provider:</b> <ul style="list-style-type: none"> <li><a href="#">Kaiser Permanente</a></li> <li><a href="#">Aetna</a></li> </ul>
<b>Urgent care, Walk-in clinic</b> 	Non-life-threatening conditions requiring prompt attention	<ul style="list-style-type: none"> <li>Stitches</li> <li>Sprains</li> <li>Animal bites</li> <li>Ear-nose-throat infections</li> </ul>	Vary, up to 24/7  <b>To locate a facility:</b> <ul style="list-style-type: none"> <li><a href="#">Kaiser Permanente</a></li> <li><a href="#">Aetna</a></li> </ul>
<b>Emergency room</b> 	Life-threatening conditions requiring immediate medical expertise	<ul style="list-style-type: none"> <li>Suspected heart attack or stroke</li> <li>Major bone breaks</li> <li>Excessive bleeding</li> <li>Severe pain</li> <li>Difficulty breathing</li> </ul>	24/7  <b>To locate a facility:</b> <ul style="list-style-type: none"> <li><a href="#">Kaiser Permanente</a></li> <li><a href="#">Aetna</a></li> </ul>

# Enhanced Services



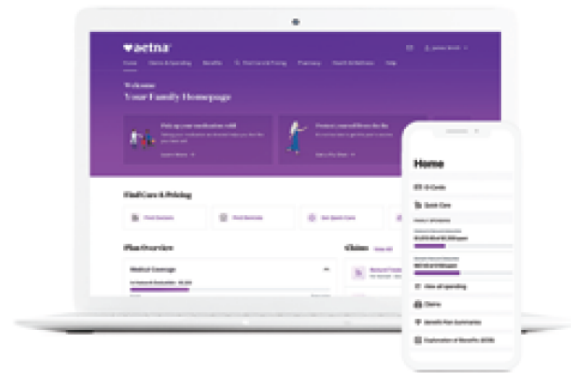
## MOBILE APP

The Aetna® member website and Aetna Health™ app provide members enhanced 24/7 service and ease-of-access to the information that matters most. As a member of Aetna, with the app you can:

**Manage your benefits, connect to care, handle claims — from anywhere..**

### As a member, you can:

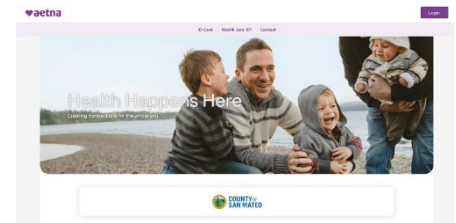
- ✓ View your health plan summary and get information about what's covered
- ✓ Track spending and progress toward your deductible or maximums for you and your family
- ✓ View and pay claims, and even see the breakdown of your costs, like what's covered by your plan and what you're responsible for



- ✓ Use tools to help you choose quality in-network providers
- ✓ Get personalized reminders to help improve your health

## MICROSITE

Access all the information you need in one convenient place – paper-free and online. Get the best out of your benefits – visit [www.aetnaresource.com/p/cosm](http://www.aetnaresource.com/p/cosm).



## NO COST/LOW COST MINUTECLINIC®

Sometimes things just happen. Your kid develops flu symptoms after your primary care office has closed for the day. You step on a tack over the weekend. Whatever it is, you want to be able to access care at a price you can afford. That's why we offer a perk to Aetna® members: access to covered MinuteClinic® services at no cost to you, or low cost to you, based on your plan.



*\* OAMC PPO HDHP members must first satisfy the plan deductible.*

## CONDITION MANAGEMENT PROGRAMS

Get healthy now. Receive the help of an Aetna nurse who will act as your health coach. Our health programs come at no extra cost to you — they're part of your plan!



# Enhanced Services



## AETNA BACK & JOINT CARE PROGRAM

Through the Aetna Back and Joint Care Program, Hinge Health offers digital exercise therapy programs designed to address acute and chronic back, knee, hip, neck and shoulder pain. There is also a downloadable prevention program tailored to your needs.



## Teladoc®

### 24/7 access to quality care

After hours? Can't get to the doctor's office? Teladoc connects you with board-certified doctors anytime. They can treat many non-emergency medical issues by phone or video. This may help you avoid urgent care and emergency room visits, which can be costly and time-consuming. And it's easy to use — you can speak to a doctor "on demand" in minutes. Or just schedule a time that's more convenient for you. You can request visits by either:

- Going to **Teladoc.com/Aetna**
- Downloading the Teladoc app

Visit **Teladoc.com/Aetna** to find out more and set up your account.



## AETNA ENHANCED MATERNITY PROGRAM

Going through a maternity journey is different for everyone. That's why this program supports all women throughout their entire experience, whether they have risk factors or not.

Special program features include:

- A fertility advocate\* to be your care manager and provide support if you're facing infertility
- Predictive data to help us identify pregnancies early on so we can provide timely, more responsive outreach to you
- Preeclampsia prevention by providing education and resources, if needed
- Guided genetic counseling and screening services, backed by medical expertise
- Education and resources to help close racial gaps in health care and support women of color



You can count on us for support — wherever you are in the maternity journey.

*\*While only your doctor can diagnose, prescribe or give medical advice, our fertility advocates/care managers can provide information on a variety of maternity-related topics.*

# Enhanced Services

## Your care, your way

Connect to care anytime, anywhere



Get the care you need the way you want it. No matter which option you choose, your providers can see your health history, update your medical record, and give you personalized care that fits your life.



### 24/7 care advice

Get medical advice and care guidance in the moment from a Kaiser Permanente provider.



### In-person visit

Same-day appointments are often available. Sign on to kp.org anytime, or call us to schedule a visit.



### Email

Message your doctor's office with non-urgent questions anytime. Sign on to kp.org or use our mobile app.<sup>2</sup>



### Phone appointment

Save yourself a trip to the doctor's office for minor conditions or follow-up care.<sup>2,3</sup>



### Video visit

Meet face-to-face online with a doctor on your computer, smartphone, or tablet for minor conditions or follow-up care.<sup>2,3</sup>



### E-visit

Get quick online care for common health problems. Fill out a short questionnaire about your symptoms, and a physician will get back to you with a care plan and prescriptions (if appropriate) – usually within 2 hours.

## Need care now? Know before you go.

### Urgent care

An urgent care need is one that requires prompt medical attention, usually within 24 or 48 hours, but is not an emergency medical condition.

This can include minor injuries, backaches, earaches, sore throats, coughs, upper-respiratory symptoms, and frequent urination or a burning sensation when urinating.

### Emergency care

Emergency care<sup>1</sup> is for medical or mental health conditions that require immediate medical attention to prevent serious jeopardy to your health. Examples include chest pain or pressure, severe stomach pain that comes on suddenly, severe shortness of breath, and decrease in or loss of consciousness.

**Call Kaiser Permanente anytime at 1-866-454-8855 (TTY 711) to make an appointment or to get care advice.**

<sup>1</sup>If you believe you have an emergency medical condition, call 911 or go to the nearest hospital. For the complete definition of an emergency medical condition, please refer to your Evidence of Coverage or other coverage documents.

<sup>2</sup> These features are available when you receive care at Kaiser Permanente facilities.

<sup>3</sup> When appropriate and available.



# Employee Assistance Program



## ADMINISTERED BY CLAREMONT, POWERED BY UPRISE HEALTH

You and your eligible family members are covered by an Employee Assistance Program (EAP) provided by the County. This program is entirely voluntary and confidential.

## OVERVIEW OF THE EMPLOYEE ASSISTANCE PROGRAM

The County's EAP Program is an essential component of the County's work-life benefit, offering work-life assistance to our employees and family members. Personalized consultations, resources and referrals are available at no cost for a wide range of needs that include:

**Counseling visits** - The EAP offers 8 free counseling visits per incident, per rolling 12 months for almost any personal issue. Claremont EAP will work with you to find the most appropriate counselor to meet your needs.

- Marital/Relationship issues
- Parenting/Family issues
- Work concerns
- Depression
- Anxiety

**Work/Life referrals** - consultants can provide you with referrals and information for services such as: child care, elder care, pet care, adoption assistance, school/College assistance, health and wellness, convenience referrals, stress, substance abuse, and other issues impacting your quality of life.

**Legal consultation** - EAP offers up to 30 minutes of free consultation with an attorney per issue to answer your legal questions, either in-person or over the phone. On-going services, if required, are offered at a 25% discount. EAP can assist with legal issues such as: divorce, child custody, real estate, personal injury, criminal law, and free simple will kits.

**Financial consultation** - Financial professionals and licensed CPAs will provide up to 30 minutes of telephonic coaching per issue on a range of financial issues such as: budgeting, debt management, tax planning, retirement planning, home buying strategies, college planning, and credit report coaching.

**Call toll-free, 24 hours a day, seven days a week: 800-834-3773**

Or you can visit [www.claremonteap.com](http://www.claremonteap.com) and enter **County of San Mateo** as the organization name

# Employee Assistance Program

	SELF-REFERRAL	SUPERVISOR REFERRAL
<b>Service Overview</b>	Free, short-term counseling to employees and members of their families who wish to address personal or work issues	Provides an employee with support and assistance in solving their work performance problem
<b>Referral Source</b>	<ul style="list-style-type: none"> <li>• Available for immediate family members including:</li> <li>• Your spouse/domestic partner</li> <li>• Your children</li> <li>• Spouse/domestic partner's children</li> <li>• Young adult dependents up to age 26</li> </ul>	<ul style="list-style-type: none"> <li>• Initiated by supervisor, manager or Human Resources Department</li> <li>• <b>NOT</b> a mandatory referral</li> <li>• Offered as part of a performance improvement plan</li> </ul>
<b>Available Sessions</b>	Up to 5 face-to-face counseling sessions	Up to 10 face-to-face counseling sessions
<b>How to Get Started</b>	<p>Call 800-834-3773 Group/Employer: County of San Mateo</p> <p>Representatives are available 24 hours a day, 7 days a week</p>	<p>Manager/Supervisor/HR calls 800-834-3773 for a clinical consultation.</p> <p>Supervisor Referral Form is completed, shared with Claremont and with the employee the employee calls 800-834-3773</p> <p>Representatives are available 24 hours a day, 7 days a week</p>
<b>Eligibility</b>	All San Mateo County & Court employees are eligible.	

# Health and Wellness



The Employee Wellness Program is designed to help you improve or maintain your health and wellbeing through a variety of classes, services, challenges, surveys, recreation events, and activities. Employees are empowered with health education, social support, and strategies to achieve long-term health and wellness goals. The Employee Wellness Program plays a pivotal role in fostering a healthy and safe work environment, high employee engagement, a productive workforce, and a sense of care and wellbeing.

As a County employee, you are strongly encouraged to regularly participate in the Employee Wellness Program. You can attend most activities and classes on County time at no cost to you. The County uses a Whole Person Wellbeing model and organizes offerings into 3 areas of wellness: Physical, Emotional, and Social.

## Physical Wellness

- ✓ Flu Clinics
- ✓ Wellness Screenings
- ✓ Online Health Assessment
- ✓ Smoking Cessation Program
- ✓ Weight Loss Challenges
- ✓ Nutrition Counseling
- ✓ Health Coaching
- ✓ Gym Discounts
- ✓ Physical Activity Challenges

## Emotional Wellness

- ✓ Stress Management Classes
- ✓ Mindfulness Classes
- ✓ Massage Therapy Program
- ✓ Emotional Wellbeing Videos
- ✓ Yoga in the Park
- ✓ Take-a-Hike Program
- ✓ Art & Music Therapy Classes
- ✓ EAP Workshops
- ✓ Mental Health Apps from Aetna and Kaiser

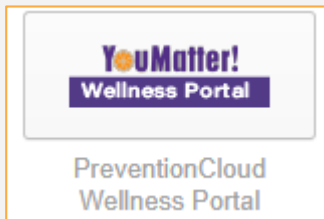
## Social & Family Wellness

- ✓ Bright Horizons College Coaching
- ✓ Childcare Discounts & Tuition Assistance Program
- ✓ Recreation Events & Socials
- ✓ Employee Wellness Yammer Page with Collaborative Videos, Photo Collages, and Recipes
- ✓ Employee Interest Groups
- ✓ Babies & You Program
- ✓ Blood Drives
- ✓ Peer Support Groups

For more information about the Employee Wellness Program, visit <https://smcgov.sharepoint.com/sites/wellness>

# PREVENTIONCLOUD WELLNESS PORTAL QUICK START GUIDE

## WELLNESS PORTAL REGISTRATION



Okta Access

Using your computer or mobile device, go to <https://preventioncloud.com/oauth/okta> (Okta access)

### Library & Courts Employees:

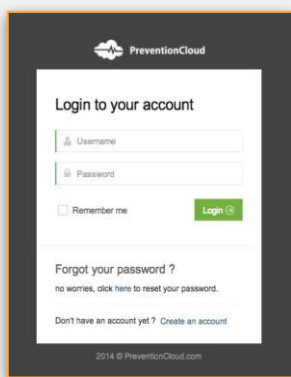
Using your computer or mobile device, go to <https://www.preventioncloud.com>

- **Employee Username**  
County email address (Jdoe@smcgov.org)
- **Password**  
Birthdate (MMDDYYYY) - *Once logged in, you will be prompted to change your password*

### Spouses / Partners (must be listed in Workday):

Using your computer or mobile device, go to <https://www.preventioncloud.com>

- **Spouse/Partner Username**  
FIRST NAME + LAST NAME + Year of birth (JOHNDOE1968)
- **Password**  
Birthdate (MMDDYYYY) - *Once logged in, you will be prompted to change your password*

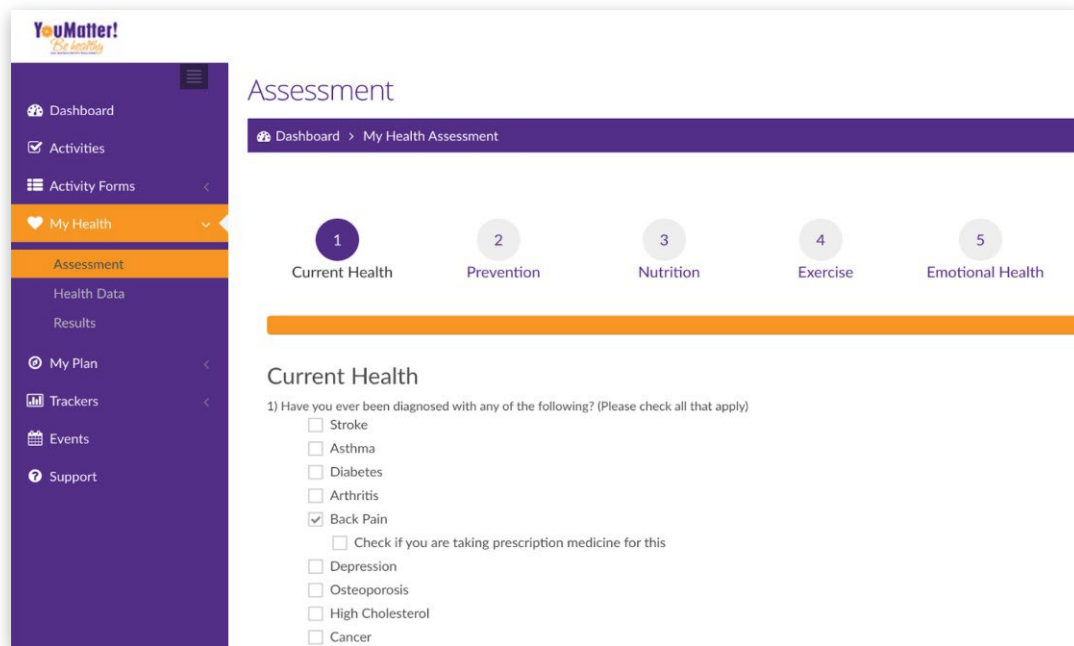


Library & Courts Employees

Spouses / Partners

## COMPLETE YOUR ONLINE HEALTH ASSESSMENT

1. Log into your [PreventionCloud Wellness Portal](#).
2. Select 'Online Health Assessment' located below your homepage.
3. Answer all questions to the best of your knowledge and click 'Continue' after you complete each page until you see your results.



### PREVENTIONCLOUD TIP

It is optional for you to complete the 'Biometrics' section. When you attend a Wellness Screening (onsite, physician, or lab), your results will be entered into that section. However, you can still complete this section if you choose.

# REGISTRATION FOR YOUR WELLNESS ACTIVITIES



1. Select 'All Event Registration' located below your wellness banner.
2. Find the activity of your choice and select the 'Join' or 'View More' button.
3. Choose the date you'd like to participate and confirm your registration.

**Events**

31 Events

Activity	START DATE	END DATE	Action
Blood Drive	JAN 25, 2019	FEB 27, 2019	View More
Onsite Wellness Screenings	FEB 05, 2019	JUN 21, 2019	View More

### PREVENTIONCLOUD TIP

The PreventionCloud Wellness Portal is available to employees and their spouses who are enrolled in / waived a San Mateo County medical plan. All other employee groups have access to LMS Wellness.

# TRACKERS – NUTRITION, EXERCISE & BIOMETRICS

1. Select 'Trackers' on the left menu.
2. Choose either 'Exercise', 'Nutrition', or 'Biometrics'.
3. Log your physical activity, food / water intake, or screening results.

### PREVENTIONCLOUD TIP

You can log previous data by selecting the date in the top right corner and enter the information for that date.

**Exercise Tracker**

01/14/2019

**Log Activities**

Walking Running Swimming Cycling

Cancel Log

**Activity History**

Date	Activity	Source	Steps	Miles	Duration	Calories	Action
12/19/2018	Running			25.00 miles			
12/19/2018	Cycling			9.03 miles			
01/02/2019	Cycling			5.00 miles			
12/19/2018	Walking			3.00 miles			
12/17/2018	Walking			2.84 miles			
05/07/2018	Walking			2.33 miles			
12/20/2018	Walking			2.00 miles			

**Status**

Calo... Steps

Worst Best Days

If you have any questions, please contact the Wellness Team at [wellness@smcgov.org](mailto:wellness@smcgov.org).



# Health and Wellness



## WELL-BEING TOOLS

Your good health starts here. Your health goals lead the way. Wherever they take you, we'll keep finding new ways to join you – with the latest information and inspiration to support you in your journey.

Log into your Aetna Health Member Website at [www.aetna.com](http://www.aetna.com) today to get started.



**Discover a Healthier You**  
Improve your health and well-being.



**Stay Healthy**  
Access your personalized health & wellness programs.



### Living healthy >

Take small steps to break bad habits and create good ones. Explore expert tips that empower you to eat better, get active, sleep well, stress less, and care for your mind, body and spirit.



### Managing health >

Real people. Real conditions. Hear member stories about mood disorders, weight loss, cancer, diabetes and other health challenges. And find support to help improve recovery.

## Healthy Lifestyle Coaching Program

Support in achieving your best health, however you define it.

### Live your healthiest ... with a helping hand

Now you can work with a wellness coach to improve the way you feel. On your schedule. And at no extra cost. This program helps you tackle your top health concerns, like:

- Getting to or staying at a healthy weight
- Stopping smoking
- Eating healthier
- Exercising more
- Taking care of stress

Plus, our wellness coaches help you practice mindfulness, so you can tune into your body's cues and take better care of yourself, inside and out.



## Health & Wellness Discounts

Save on a variety of expenses, including eye care, fitness, weight management, dental care and nutrition services.



### At Home Products

Save on blood pressure monitors, activity trackers, electrotherapy TENS units, EKG devices and more.



### Natural Products & Services

Discounts on acupuncture, chiropractic, massage and nutrition, along with a variety of wellness products.



### Fitness

Save on gym memberships, virtual fitness programs, workout apparel, sports accessories and more.



### Lasik

Discounted rates on Lasik screening, surgery and follow-up care.



### Vision Care

Save on eye exams, frames, lenses, contact lenses and sunglasses.



### Dental Health

Special discounts on sonic toothbrushes, oral care kits, teeth whitening kits and other dental accessories.



### Hearing

Save on hearing exams, hearing aids and accessories and hearing aid repairs.



### Weight Management

Save on meal plans, healthy home meal deliveries, workout programs, scales and healthy weight resources.



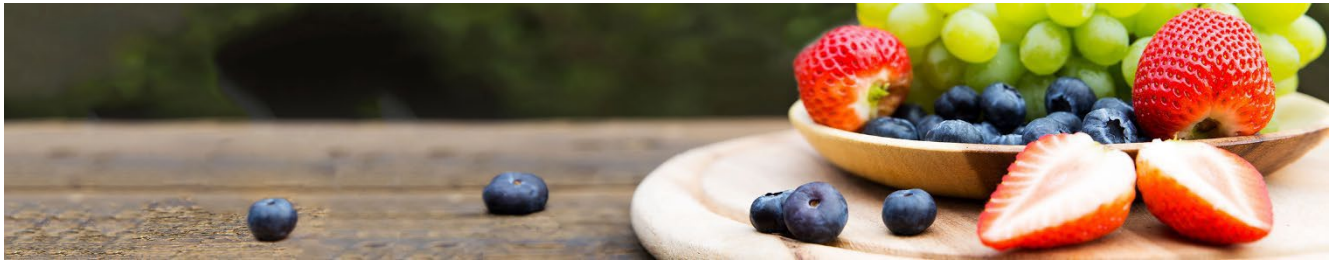
### Senior Wellness

Discounted medical alert systems in-home care and meal delivery.

To access these and more log into your Aetna Health Member Website at [www.aetna.com](http://www.aetna.com).



# Health and Wellness



Take advantage of these extra perks from Kaiser Permanente — from personal health coaching to reduced rates on alternative medical therapies.



## Sign up for healthy lifestyle programs

With our online wellness programs, you'll get advice, encouragement, and tools to help you create positive changes in your life. Our complimentary programs can help you:

- Lose weight, eat healthier
- Quit smoking, reduce stress
- Manage ongoing conditions like diabetes or depression

Start with a Total Health Assessment, a simple online survey to give you a complete look at your health. You can also share and discuss the results with your doctor.

[kp.org/healthylifestyles](https://kp.org/healthylifestyles)

[kp.org/vidasana](https://kp.org/vidasana) (en español)



## Get a wellness coach

If you need a little extra support, we offer Wellness Coaching by Phone at no cost. You'll work one-on-one with your personal coach to make a plan to help you reach your health goals.

[kp.org/wellnesscoach](https://kp.org/wellnesscoach)



## Enjoy reduced rates

Get reduced rates on a variety of health-related products and services through The ChooseHealthy® program.<sup>4</sup> These include:

- Active&Fit Direct — members pay \$25 per month (plus a one-time \$25 enrollment fee) for access to a national network of more than 10,000 fitness centers
  - Up to 25% off a contracted provider's regular rates for acupuncture, chiropractic care or massage therapy

[kp.org/choosehealthy](https://kp.org/choosehealthy)

## Join health classes



With all kinds of health classes and support groups offered at our facilities, there's something for everyone. Classes vary at each location, and some may require a fee.

[kp.org/classes](https://kp.org/classes)

[kp.org/classes](https://kp.org/classes) (en español)

## CLASSPASS AVAILABLE!

With gym closures and physical distancing, it can be a challenge to stay physically and mentally healthy right now. ClassPass is a popular fitness membership program that provides access to thousands of different studios, gyms, and wellness offerings, both in-person and virtually.

Members can get:

- **Online video workouts at no cost** — 4,000+ on-demand fitness classes, including cardio, dance, meditation, and more.
- **Discounts on livestream fitness classes** — Real-time online classes, like bootcamp, yoga, and Pilates, from top gyms and fitness studios.

To get started with ClassPass and explore other fitness deals offered to our members, go to [kp.org/exercise](https://kp.org/exercise).

# Life Insurance



ADMINISTERED BY THE STANDARD



To be eligible for the County’s life insurance benefit, an employee must be a regular full-time or part-time employee (working 20 or more hours per week).

The County offers three kinds of life insurance benefits administered by Standard Life Insurance: Basic Life Insurance, Accidental Death and Dismemberment (AD&D) and Additional Life Insurance. Basic Life and AD&D are benefits paid for by the County in an amount specified in employee’s Memorandum of Understanding (MOU) or, for non-represented employees, Board Resolutions.

Employees also have the option of buying Additional Life Insurance coverage between \$50,000 to \$750,000 for themselves and \$25,000 to \$250,000 for a spouse/domestic partner. Employees pay the premiums for additional life insurance through semi-monthly post-tax payroll deductions.

More information about The County of San Mateo’s life insurance benefits is available online at ; click on Life Insurance.

	BASIC LIFE INSURANCE	SUPPLEMENTAL (ADDITIONAL) LIFE INSURANCE
Employee benefit amount	\$9,000 - \$50,000 based on terms of MOU / Resolution	Up to \$750,000
Cost for employee benefit	None – County paid	Cost based on age (see rate sheet on the following pages)
Spousal benefit amount	\$2,000	Up to \$250,000
Cost for spousal benefit	None – County paid	Cost based on age (see rate sheet on the following pages)
Dependent child benefit amount (birth to age 24)	\$2,000	\$10,000
Cost of dependent child benefit	None – County paid	\$ 0.882 per \$1,000



# Life Insurance

## SPECIAL FEATURES INCLUDED IN YOUR LIFE INSURANCE:

Your County paid and additional life policies come with the following features:

- **Waiver of Premium** – If you become totally disabled while insured under this plan and under age 60, and complete a waiting period of 180 days, your Basic and Additional Life insurance may continue without premium payment until age 70 provided you give The Standard satisfactory proof that you remain totally disabled.
- **Accelerated Benefit** – If you become terminally ill, you may be eligible to receive up to 80 percent of your combined Basic and Additional Life benefit to a maximum of \$500,000.
- **Portability** – If your insurance ends because your employment terminates, you may continue to your life insurance coverage by obtaining the cost directly from The Standard.
- **Conversion** – If your insurance ends or reduces, you may be eligible to convert your life insurance to an individual life insurance policy without submitting proof of good health. **Premiums for the converted policy will be substantially higher compared to the County sponsored term plan.**

If you need more information on these options, please reach out to Benefits Division or visit <https://www.smcgov.org/hr/health-benefits>; click on Life Insurance.

# Supplemental (Additional) Life Insurance

## RATE CALCULATION WORKSHEET

### Active Employee Rates

Age	Rate Per \$1,000
Under Age 25	\$0.03
Age 25-29	\$0.03
Age 30-34	\$0.04
Age 35-39	\$0.05
Age 40-44	\$0.05
Age 45-49	\$0.08
Age 50-54	\$0.13
Age 55-59	\$0.24
Age 60-64	\$0.38
Age 65-69	\$0.76
Age 70 or over	\$1.20

#### To calculate your monthly premium:

1. Amount Elected: Write the amount of units you want. (1 unit = \$1,000) Line 1: \_\_\_\_\_
2. Write your age-based rate from the table to the left. Line 2: \_\_\_\_\_
3. Multiple Line 1 by Line 2. This is your monthly premium amount. Line 3: \_\_\_\_\_

#### Sample monthly premium computation:

40 year old employee requesting \$250,000 = 250 x \$0.05= **\$12.50 per month**

### Spouse Rates

Age	Rate Per \$1,000
Under Age 25	\$0.03
Age 25-29	\$0.03
Age 30-34	\$0.04
Age 35-39	\$0.05
Age 40-44	\$0.05
Age 45-49	\$0.08
Age 50-54	\$0.13
Age 55-59	\$0.24
Age 60-64	\$0.38
Age 65-69	\$0.76
Age 70 or over	\$1.20

#### To calculate your monthly premium:

1. Amount Elected: Write the amount of units you want. (1 unit = \$1,000) Line 1: \_\_\_\_\_
2. Write your age-based rate from the table to the left. Line 2: \_\_\_\_\_
3. Multiple Line 1 by Line 2. This is your monthly premium amount. Line 3: \_\_\_\_\_

#### Sample monthly premium computation:

28 year old spouse requesting \$35,000 = 35 x \$0.03= **\$1.05 per month**

\*

# Short Term Disability Insurance



The County offers Short-Term Disability (STD) insurance for those employees working 20 or more hours per week and who are NOT enrolled in State Disability Insurance (SDI).

New employees enrolled in SDI may also enroll in the basic Short Term Disability program for their first seven months on the job. After seven months, when SDI benefits become payable, the basic STD benefits will be cancelled.

STD insurance, administered by Standard Life Insurance, is designed to pay a weekly benefit in the event you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, which can help you meet your financial commitments in a time of need.

## BASIC STD

Eligibility	Employees who are not enrolled in CA SDI
Benefit Amount	\$95 per week (not to exceed 70% of pre-disability earnings) reduced by Deductible income
Benefit Cost	\$1.95 semi-monthly
Benefit Duration	18 weeks
Benefit waiting period (sickness or accident)	14 days

# Travel Assistance

assist america®

## ADMINISTERED BY THE STANDARD

Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.<sup>1</sup>

You and your spouse are covered with Travel Assistance — and so are kids through age 25 — with your group insurance from Standard Insurance Company (The Standard).<sup>2</sup>

## SECURITY THAT TRAVELS WITH YOU

Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:



Visa, weather and currency exchange information, health inoculation recommendations, country-specific details and security and travel advisories



Credit card and passport replacement and missing baggage and emergency cash coordination



Help replacing prescription medication or lost corrective lenses and advancing funds for hospital admission



Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains<sup>3</sup>



Connection to medical care providers, interpreter services, local attorneys and assistance in coordinating a bail bond



Return travel companion if travel is disrupted due to emergency transportation services or care of minor children if left unattended due to prolonged hospitalization



Assistance with the return of your personal vehicle if your emergency transportation services leave it stranded



Evacuation arrangements in the event of a natural disaster, political unrest and social instability

800.872.1414

United States, Canada, Puerto Rico, U.S. Virgin Islands and Bermuda

Everywhere else: +1.609.986.1234

Text: +1.609.334.0807

Email:

[medservices@assistamerica.com](mailto:medservices@assistamerica.com)

### Get the App

Get the most out of Travel Assistance with the Assist America Mobile App.

Click one of the links below or scan the QR code to download the app. Enter your reference number and name to set up your account. From there, you can use valuable travel resources including:

- One-touch access to Assist America's Emergency Operations Center
- Worldwide travel alerts
- Mobile ID card
- Embassy locator



Reference Number:  
01-AA-STD-5201



Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | [standard.com](http://standard.com)

<sup>1</sup> Travel Assistance is provided through an arrangement with Assist America, Inc. and is not affiliated with The Standard. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. Assist America, Inc. is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under The Standard's group policy.

<sup>2</sup> Spouses and children traveling on business for their employers are not eligible to access these services during those trips.

<sup>3</sup> Must be arranged by Assist America, Inc.

# Health Savings Account

ADMINISTERED BY BENEFITS COORDINATION CORPORATION (BCC)

**A Health Savings Account (HSA) is a special “tax advantaged” account owned by an individual that is used in conjunction with a High Deductible Health Plan (HDHP).**

- This account comes with a debit card that you can use to pay for qualified medical expenses. For a detailed list of qualified medical expenses and further information, please refer to the plan documents. You will also be able to access your account online at the [My SmartCare website](#)
- You may change (increase or decrease) your contributions at any time
- In 2024, you can contribute a maximum of **\$4,150** for employee only or **\$8,300** for employee + one or more. This maximum includes both employer and employee contributions.
- Please Note: BCC uses Avidia Bank as the custodial bank that will hold your HSA funds. You may receive an email from Avidia Bank requesting for additional documents to complete the verification process required to open a Health Savings Account (HSA). Please follow the instructions and respond promptly to establish your HSA.

*Click to play video*



**If you elect to enroll in one of the HDHP plans offered through Kaiser or Aetna, the County will fund 50% of the deductible for 2024.**

**This money to help pay for qualified medical expenses.**

- If you have remaining funds at the end of the year, they will roll over into next year, there is no “use it or lose it” rule.
- These funds can also earn interest, or you can choose to invest the funds using the online investment tool. (Plan minimums apply)
- If you decide you do not want to be enrolled in the HDHP plan, this account stays with you.
- You may only contribute to the account if you are enrolled in a HDHP plan.

**You may not continue to contribute to an HSA account once you are enrolled in Medicare.** When you turn 65, you can use any unused funds in the account for any purpose, penalty free, but you will be subject to ordinary income tax.

## FEES

The monthly fee associated with enrollees’ cash funds is charged to the County and there is no cost to employees. The only applicable employee/enrollee fees would be:

1. A monthly investment fee if you have investments on your HSA and your cash balance each month is less than \$3,000. The fee is waived for cash balances above the average of \$3,000 and,
2. A quarterly paper statement fee is charged to employees/enrollees. This fee can be avoided if you sign up for electronic statements.



# Flexible Spending Account

ADMINISTERED BY BENEFITS COORDINATION CORPORATION (BCC)

*Click to play video*



Participating in a Flexible Spending Account (FSA) is a great way to save money over the course of a year. These accounts allow you to redirect a portion of your salary on a **pre-tax** basis into reimbursement accounts. Money from these accounts is then used to pay eligible expenses that are not reimbursed by your medical plan, as well as reimbursement for dependent care expenses.

Since your medical expenses may change within the year, **you may change (increase or decrease) your contributions ONLY if you have an IRS qualifying event** (got married, have a baby etc.)

There are two accounts to choose from: You may use the Healthcare Spending Account, the Dependent Day Care Spending Account, or both. When you enroll, you decide how much money to contribute to your personal accounts for the coming year. These contributions are gradually deducted from your paychecks through the year and deposited into your account(s). You must enroll through Workday during open enrollment or within 31 days of a qualifying event.

## HEALTHCARE SPENDING ACCOUNT

This account will reimburse you with pre-tax dollars for eligible healthcare expenses not reimbursed under your family's healthcare plans. You may choose to set aside, as a pre-tax payroll deduction, a spending account for medical-related expenses. These include money for co-pays, deductibles, and many other qualified medical expenses. **The maximum amount you may contribute to a Healthcare Spending Account for the 2024 Plan Year is \$3,050.** You may choose to set aside, as a pre-tax payroll deduction, a spending account for medical-related expenses. These include money for co-pays, deductibles, and many other qualified medical expenses.

Please note that you may not be enrolled in the medical portion of the FSA account if you are enrolled in the Health Savings Account (HSA). However, you may still enroll in the "limited purpose" FSA for your vision and dental expenses.

### HEALTHCARE FSA ROLLOVER FEATURE:

You make the election for deduction annually and should estimate the amount you need for qualified medical expenses. Keep in mind that any unused funds from your Healthcare FSA by **December 31, 2024** (minimum of \$5 up to \$550) will automatically be rolled over for use in the next plan year.

### ESTIMATE CAREFULLY!

If you don't spend all the money in your account, you can roll over up to \$550 to use the following year. Any additional remaining balance will be forfeited.

## TO FIND OUT MORE

- [My SmartCare website](#)
- [Eligible Expenses](#) – now include more over-the-counter items!

Participants will have until March 31st to **submit claims** for **expenses incurred during 1/1/2024-12/31/2024.**

# Flexible Spending Account

ADMINISTERED BY BENEFIT COORDINATORS CORPORATION (BCC)

## DEPENDENT DAY CARE SPENDING ACCOUNT



This account will reimburse you with pre-tax dollars for daycare expenses for your child(ren) and other qualifying dependents.

**The maximum amount you may contribute to a Dependent Day Care Spending Account is \$5,000 a year, or \$2,500 a year if you are married but file separate tax returns.** You may choose to set aside, as a pre-tax payroll deduction, a spending account for dependent care expenses. These include expenses for child care or dependent adult care for a member of your household.

### Eligible Dependents Include:

- Children under the age of 13 who qualify as dependents on your federal tax return; and
- Children or other dependents of any age who are physically or mentally unable to care for themselves and who qualify as dependents on your federal tax return.



**Estimate carefully!** *There is a “use it or lose it” provision: Taking into account the 2 1/2 month Grace Period, if you don’t*

*use the money in your account by March 15 the following year you make your contribution, you lose the unexpended portion. Members will have until March 31st to submit claims for expenses incurred during said plan year.)*

*You may use the federal childcare tax credit and the Dependent Care Spending Account; however, your federal credit will be offset by any amount deferred into dependent care plan.*

## WHAT’S THE ADVANTAGE OF PRE-TAX?

**Pre-tax** means the dollars you use for eligible expenses **are not** subject to social security tax, federal income tax and, in most cases, state and local taxes. Money you would have paid in taxes can be used to pay qualified expenses. Depending on your tax bracket, you can save 23% to 46% on every expense you pay through the flex accounts and increase your take home pay by up to \$20 to \$40 on every \$100 you set aside. It’s a tax break you cannot afford to ignore! Here is an example of an FSA savings potential:

Earnings Illustration: Tax Savings Using an FSA	Without an FSA	With an FSA	Advantages
<b>Gross Pay</b>	\$40,000	<b>\$40,000</b>	
Contribution to FSA Before Tax	\$0	<b>-\$3,000</b>	Contribution is Pre-Tax
Taxable Income	\$40,000	<b>\$37,000</b>	Less Taxable Income
Estimated Taxes	-\$6,233	<b>-\$5,387</b>	Less Paid in Taxes
<b>Income After Taxes</b>	\$33,767	<b>\$31,613</b>	
Dependent Day Care/Health Care Expenses	-\$3,000	<b>-\$3,000</b>	
Tax Free Plan Reimbursement	\$0	<b>\$3,000</b>	Tax Free
<b>Net Income After Taxes &amp; Expenses</b>	\$30,767	<b>\$31,613</b>	<b>More Money in Your Paycheck!</b>

# BCC My SmartCare



FOR HEALTH SAVINGS AND FLEXIBLE SPENDING ACCOUNT MEMBERS

## DEBIT CARD

Aside from using your BCC debit card, there are two ways you can manually submit claims for reimbursement:



## MY SMARTCARE MOBILE APP:

The My SmartCare mobile app and online portal allow you to freely and securely access your BCC Reimbursement Accounts 24/7. Participants use the same user name and password to log into both the app and the online portal. Here's how it all works:

## MY SMARTCARE ONLINE PORTAL

1) Go to: <https://benefitcc.wealthcareportal.com/Page/Home>

2) Click 'REGISTER' at the top right corner of the screen to begin



## MY SMARTCARE MOBILE APP

1. Open the app store from your iOS or Android powered device.
2. Search "BCCSmartCare".
3. Install and open the free app to your device.
4. Sign in using your existing My SmartCare login and password OR click "Register" if you are a new user.



## ASSISTANCE? QUESTIONS?

Contact BCC's Customer Service Call Center toll free or email them:

### CUSTOMER SERVICE

800-685-6100

[customersupport@benxcel.com](mailto:customersupport@benxcel.com)

## MY SMARTCARE REGISTRATION INSTRUCTIONS

- When registering as a new user, My SmartCare will walk you through a series of registration questions followed by a secure authentication process to validate you as a user.
- Enter your name and zip code
- If you have received a benefit debit card, check the box to enter the card number and expedite the registration process
- You will receive a special code for verification. Check your email or text messages and enter the code provided
- Create a username and password for your account
- Select four security questions and provide your answers. For your security, these questions may be randomly asked during subsequent logins.
- Confirm your email address.
- By registering with My SmartCare, you will have the option to receive important push notifications (account balance, grace period, year-end reminders; notice of debit card mailed, etc.) via e-mail or text message. You can manage these notifications in your My SmartCare communication settings.
- You have the option to save your User ID to your mobile device by choosing 'ON' next to "Save this Online ID". This will allow you to bypass the secure sign in process each time you log in after you verify your identity during the initial log in.

# Deferred Compensation



## WHAT IS A 401(A)?

- Money-purchase retirement savings plan that is set up by the County of San Mateo for term and temporary employees
- Value of the account is based on the contributions made, the investment performance over time, and the County's vesting schedule.

---

Vesting Schedule	
Years of Employment	% Vested
1	33%
2	66%
3	100%

---

- **Matching:**
  - Limited Term employees have the option to make contributions to a Traditional and/or a Roth 457 Deferred Compensation plan. If you choose to do so, the County will match up to 3% of the employee's biweekly pay. (The County's match goes into the 401(a) plan.)
- **Contributions:**
  - Determined by base pay and uninterrupted years of service with the County. Should you opt to leave the County prior to being 100% vested, your ability to access employer contributions will be based on the vesting schedule.

---

Contribution Schedule	
Years of Employment	% of Base Pay
1	2%
2	3%
3	4%

---

# Voluntary Benefits

County of San Mateo offers a number of voluntary insurance policies through AlliantCHOICE Plus.

Why purchase benefits through AlliantCHOICE Plus? The plans offered to you provide coverage unique to your needs, above what core benefits provide. You also receive the benefit of group cost savings and the convenience of payroll deduction. You will recognize the trusted national companies-and value-behind these benefits. And more, AlliantCHOICE Plus offers a resource that is accessible year-round to gather information on the products you select at open enrollment, or to enroll in plans that are available anytime - like auto insurance.

These plans are available during voluntary benefits enrollment period only



## ACCIDENT:

Accident Insurance through Aflac can pay a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur off the job. And it includes a range of incidents, from common injuries to more serious events. This coverage can help you with out-of-pocket costs that your medical plan doesn't cover, like co-pays and deductibles.

For example, if you experience a covered accident and have any of the following treatments or services, eligible benefits would be paid as follows:

- Ambulance - \$200
- Emergency room treatment - \$125
- Surgical repair of knee cartilage - \$500
- Medical Imaging testing - \$100
- TOTAL EXAMPLE BENEFIT: \$925

Sample Per Paycheck Rates:

Employee	Employee + Spouse/DP	Employee + Dependent Child(ren)	Employee + SP/DP + Dependent Child(ren)
\$2.66	\$4.31	\$5.28	\$6.93

This plan provides a \$25 wellness benefit payable once per calendar year per insured if you have one of several wellness tests performed.

Please access AlliantCHOICE Plus through the Workday link to see a full schedule of benefits and to enroll in any of the Voluntary Benefits.



**CRITICAL ILLNESS:**

Critical Illness insurance through the Aflac Group can help with the treatment costs of covered critical illnesses, such as a heart attack, cancer or stroke.

With the Critical Illness plan, if you elect a coverage level of \$10,000 and you are diagnosed with a covered Critical Illness such as cancer while on the plan, this policy will pay you a benefit of 100% of your \$10,000 elected policy.

Employees can choose their level of coverage – either \$10,000, \$20,000 or \$30,000. Spouses/Domestic Partners are eligible for 50% of the employee’s amount and dependent children are eligible for up to 50% of the employee’s amount.

Examples of coverage payment options are listed below:

Covered Critical Illnesses	Percentage of Face Amount / Benefit
<b>Cancer</b>	100% of elected policy amount
<b>Heart Attack</b>	100% of elected policy amount
<b>Limited Benefit Major Organ Transplant</b>	100% of elected policy amount
<b>Kidney Failure (End-Stage Renal Failure)</b>	100% of elected policy amount
<b>Stroke</b>	100% of elected policy amount
<b>Bone Marrow Transplant (Stem Cell Transplant)</b>	100% of elected policy amount
<b>Sudden Cardiac Arrest</b>	100% of elected policy amount
<b>Non-Invasive Cancer</b>	25% of elected policy amount
<b>Coronary Artery Bypass Surgery</b>	25% of elected policy amount
<b>Skin Cancer</b>	\$250/calendar year
<b>Wellness Benefit*</b>	\$50/insured/calendar year

\*This plan provides a one-time \$50 benefit once per year if you have one of 19+ covered health screening tests per covered individual (such as employee and spouse or domestic partner). Examples of covered wellness tests include: Colonoscopy, pap smear, serum cholesterol test, fasting blood glucose test or any other medically accepted cancer screening test.

Mammography tests performed while an insured’s coverage is in force are eligible for a \$200 benefit once per calendar year based on the insured’s age (please see brochure for further details).

**Coverage is affordable, because you choose how much you buy. For instance, a 45 year old non-smoker will pay about \$7.13 per paycheck for \$10,000 in coverage.**

**Please access AlliantCHOICE Plus through the Workday link to see the rates that would apply for you and your family members.**

**Please access AlliantCHOICE Plus through the Workday link to see a full schedule of benefits and to enroll in any of the Voluntary Benefits.**



## HOSPITAL INDEMNITY:

Even a minor trip to the hospital can present you with unexpected expenses and medical bills. Hospital Indemnity Insurance can provide financial assistance to enhance your current medical coverage.

The Aflac Group Hospital Indemnity plan benefits include the following:

- Hospital Admission Benefit – \$750
- Hospital Intensive Care Benefit – \$100
- Hospital Confinement Benefit – \$100
- Intermediate Intensive Care Step-Down Unit – \$50

Please note the Hospital Intensive Care Benefit and the Intermediate Intensive Care Step-Down Unit Benefits are payable in addition to the Hospital Confinement Benefit. Please see product brochure/certificate for a full explanation of benefits.

Sample Per Paycheck Rates:

Employee	Employee + Spouse/DP	Employee + Dependent Child(ren)	Employee + SP/DP + Dep Child(ren)
\$5.25	\$10.53	\$8.48	\$13.76

Mammography tests performed while an insured’s coverage is in force are eligible for a \$100 benefit once per calendar year based on the insured’s age (please see brochure for further details).

**Please access AlliantCHOICE Plus through the Workday link to see a full schedule of benefits and to enroll in any of the Voluntary Benefits.**



## LEGAL PLAN:

Metlife Legal Plans (formerly Hyatt Legal Plans) is affordable legal protection for you and your family. American Bar Association statistics show that the average person has two or three legal needs every year, but the fear of expensive legal fees or simply not having an attorney to call are typical impediments to these needs being met. This plan offers comprehensive legal coverage on common legal matters through a nationwide network of more than 18,000 attorneys.

The plan covers services such as preparing a will, buying or selling a home, traffic ticket defense, will preparation or power of attorney, personal bankruptcy, elder law matters, and much, much more. County employees can take advantage of the special group discounted rates - the plan costs just **\$8.98 per paycheck**, which is paid through the convenience of payroll deduction. When you use a Plan Attorney for covered services, there are - no deductibles, no co-payments, no claim forms and no limits on usage. It's like having an attorney on retainer for an affordable monthly cost.

Your Legal Plan includes Plus Parents, which allows you to extend legal resources to your and your spouse’s parents.

**Please access AlliantCHOICE Plus through the Workday link to see a full schedule of benefits and to enroll in any of the Voluntary Benefits.**



**NEW FOR 2024!!!**



**LIFELOCK IDENTITY THEFT PROTECTION**

Everyday things like online shopping, banking and even browsing can expose your personal information and make you more vulnerable to cybercriminals. NortonLifeLock’s innovative employee benefit plans will help protect your identity, personal information and connected devices from the myriad of threats you may face in your digitally-connected home, workplace and when using public Wi-Fi.

NortonLifeLock offers the following membership plan:

**LifeLock with Norton Benefit Premier** — features include monitoring and alerts, Million Dollar Protection Package, dedicated Restoration Specialists, Device Security, Parental Control, Secure VPN, Social Media Monitoring, Bank Account Takeover Alerts, Annual Three-Bureau Credit Reports & Credit Scores, Home Title Monitoring, and more.

Sample Per Paycheck Rates:

Employee	Employee + Spouse/DP
\$4.99	\$9.49

Please access AlliantCHOICE Plus through the Workday link to see a full schedule of benefits and to enroll in any of the Voluntary Benefits.

[benefits@smcgov.org](mailto:benefits@smcgov.org) | 650-363-1919 | <https://www.smcgov.org/hr/employee-benefits>  
[wellness@smcgov.org](mailto:wellness@smcgov.org) | [prevention cloud](#)

Sign up for these programs any time throughout the year!

## NEW FOR 2024!!!



### KASHABLE EMPLOYEE LOAN PROGRAM

From access to low-cost loans to credit monitoring, Kashable offers reliable and affordable support that you can leverage on your wellness journey. Kashable offers you a reliable way to pay down expensive debt, preserve retirement savings, and cover unexpected expenses with affordable loans that are repaid automatically through payroll.

Kashable loans:

- Loan amounts starting at \$250
- Affordable interest rates
- Repayment through payroll deduction

How it works:

1. To register and check your rate, log into Workday, click on the 'Open Enrollment' tab, then click 'Enroll in Voluntary Benefits'. When you're ready to apply, it only takes minutes!
2. Select your loan terms. Once the application is complete, you'll receive your funds via direct deposit within 3 business days
3. Repayments are automatically deducted through payroll. You can repay early with no penalty.

**Please access AlliantCHOICE Plus through the Workday link to see a full schedule of benefits and to enroll in any of the Voluntary Benefits.**

[benefits@smcgov.org](mailto:benefits@smcgov.org) | 650-363-1919 | <https://www.smcgov.org/hr/employee-benefits>  
[wellness@smcgov.org](mailto:wellness@smcgov.org) | [prevention cloud](#)



## NATIONWIDE PET INSURANCE:

Pet care costs have steadily increased which means your furry family member could need coverage that your savings can't cover. Nationwide provides benefits for your pet(s) –and now you can choose from two levels of reimbursement: 70% or 50%. Below is a summary of the My Pet Protection plan.



What's covered? Reimburse a straightforward 70% or 50% of your vet bill. \$7,500 maximum annual benefit and a low \$250 deductible.	
<b>Use any vet / Vet Helpline access 24/7</b>	✓
<b>Accidents</b> , including poisonings and allergic reactions	✓
<b>Injuries</b> , including cuts, sprains and broken bones	✓
<b>Common illnesses</b> , including ear infections, vomiting and diarrhea	✓
<b>Serious/chronic illnesses<sup>2</sup></b> , including cancer and diabetes	✓
<b>Hereditary and congenital conditions<sup>1</sup></b>	✓
<b>Surgeries and hospitalization</b> , including X-rays, MRI and CT scans	✓
<b>Prescription medications and therapeutic diets</b>	✓
<b>Vet helpline access 24/7</b> , available via phone, chat, or email. Unlimited help for everything from general pet questions to identifying urgent care needs	✓
<b>Annual deductible</b>	\$250

<sup>1</sup>Pre-existing conditions are not covered. Any illness or injury a pet had prior to start of policy will be considered pre-existing.

**Pet Wellness Benefit will be available starting on 10/5/2023.**

**Rates are determined by age of the pet, breed or size, state of residence, species, and plan choice.**

Additional Coverages include:

- Boarding/kennel fees if a family member is hospitalized due to injury or illness (\$500 annual limit)
- Advertising/reward fees for pets that go missing during the policy term (\$500 annual limit)
- Pet replacement costs if a missing pet is not found within sixty (60) days (\$500 annual limit)\*
- Mortality coverage for euthanization due to illness/injury and cremation/burial fees (\$1,000 annual limit)\*

\*If no proof of purchase is provided, max payout is \$150 for replacement benefit.

If you would like to enroll, log into Workday, and click 'Enroll in Voluntary Benefits' and navigate to the Nationwide Pet program.

**Please access AlliantCHOICE Plus through the Workday link to see a full schedule of benefits and to enroll in any of the Voluntary Benefits.**

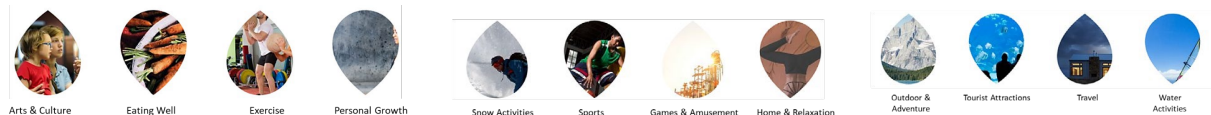
## LIFEBALANCE DISCOUNT PROGRAM

Health, Happiness, and Savings



LifeBalance is dedicated to connecting members to the things we all love most -- fun family time, the great outdoors, health, fitness, travel, sports, the arts, and above all, a good deal. Because LifeBalance believes that happiness and fulfillment are found when we stick to one guiding principle: Never get so busy making a living that you never make a life.

With LifeBalance, you can save on the activities and purchases that leave you feeling fit, happy, and fulfilled. Savings are available in a wide variety of discount categories, including:



To learn more, log into Workday, click 'Enroll in Voluntary Benefits', and navigate to the LifeBalance program.



## NEW FOR 2024!!!



### METLIFE PET INSURANCE THROUGH LIFEBALANCE DISCOUNT PROGRAM

No matter what unpredictable antics furry family members get into, a family isn't complete without them. MetLife Pet Insurance can help pet parents protect their wallet and their pet when faced with an unexpected trip to the vet.

Why choose MetLife Pet Insurance?

- Flexible coverage with up to 90% reimbursement
- The freedom to visit any U.S. licensed vet
- Optional Preventive Care coverage
- 24/7 access to Vet Chat via the MetLife Pet mobile app
- Discounts and offers on pet care, where available
- MetLife Pet mobile app to manage pet's health and wellness, submit & track claims and find nearby pet services

To learn more, log into Workday, click 'Enroll in Voluntary Benefits', and navigate to the LifeBalance program and search for MetLife Pet.

**Please access AlliantCHOICE Plus through the Workday link to see a full schedule of benefits and to enroll in any of the Voluntary Benefits.**



## NEW FOR 2024!!!

### AUTO & HOME INSURANCE:

#### **Great news! You now have more options for your Auto & Home Insurance with InsureOne Premier**

The County of San Mateo has selected InsureOne for your auto and home insurance needs. The InsureOne Premier program gives you access to an online quoting platform, dedicated service team, and experienced California agents who will compare insurance quotes across the many carriers.

The InsureOne program can be found in the AlliantCHOICE Plus program starting on 1/1/24.

Please note, the Auto & Home program through Farmers, Liberty Mutual, and Travelers will end on 12/31/23. Employees can continue to get quotes through these three carriers through December 2023. If you decide to bind your coverage with one of these three carriers, you will need to set up a direct bill payment.

If you are currently enrolled in the Auto & Home program, payroll deduction will end on your final paycheck in 2023. For currently enrolled employees, if you have payroll deduction for this program, you will need to set up a direct bill payment to continue coverage for 2024. Employees can call their carrier at any time before the end of December to set up this payment direct. Additional communications to policy holder will be shared over the next several weeks via a home mailing and to an email to your AC+ registered email address.

#### **Need more information?**

PLEASE CONTACT ALLIANTCHOICE+ DIRECTLY.

Call 833-634-7132 or email [choiceplus@alliant.com](mailto:choiceplus@alliant.com)

**Please access AlliantCHOICE Plus through the Workday link to see a full schedule of benefits and to enroll in any of the Voluntary Benefits.**

# Other Benefits

The County offers a wide variety of programs geared towards employee health, development, and overall work-life balance. Limited term employees are eligible for all of the following County-sponsored employee programs.

## WELLNESS PROGRAM

The County's Wellness Program is dedicated to creating healthy workspaces and supporting healthy employees. The program hosts a wide variety of activities from County softball and volleyball tournaments, to meditation and nutrition classes. Limited term employees are welcome to participate in any of the County's Wellness classes, events, and programs.

## TUITION REIMBURSEMENT

The County is dedicated to the professional development of its employees. Limited term employees are eligible to apply for the County's Tuition Reimbursement Program, which provides financial assistance to employees who are enrolled in degree or certificate programs. For more information on the Tuition Reimbursement Program, please visit: <https://hr.smcgov.org/tuition-reimbursement-program>

## PROFESSIONAL REIMBURSEMENT AND MEDICAL STAFF DUES

Limited term physicians are eligible for Professional Reimbursement. Physicians may be reimbursed for up to \$2,500 per fiscal year for educational expenses authorized for maintenance of their licensure/certification. When educational expense is authorized for training, physicians may be reimbursed for related travel expenses from the \$2,500, provided the travel expense is directly related to the training or coursework. Physicians may also use the \$2,500 to be reimbursed for the purchase of smartphones, iPads or tablets, related smartphone medical software or apps judged to be helpful in their work assignment, to pay for professional license fees, and for fees and memberships in professional associations related to their field of practice.

For Staff Physicians, Psychiatrists, and Dentists who are required to pay medical staff dues to the San Mateo Medical Center, the County agrees to pay the annual medical staff dues for each employee.

These funds are in addition to the educational expenses detailed above.

## SMC SHIFT (FORMERLY COMMUTE ALTERNATIVES PROGRAM)

The County of San Mateo offers incentives and services to employees who are able to, or are interested in, commuting to work in a way which is not driving alone. This includes a Transit Subsidy which covers the costs of public transportation or vanpool through a \$150 per employee per month subsidy, or through pre-tax payment options, and the Commute Cash Program which gives \$2 per day (about \$500 per year!) for walking, biking, carpooling and teleworking.

The County of San Mateo is committed to reducing traffic and air pollution, conserving energy, and improving the quality of life for county employees and the community. Shift can get your workday off to a better start and free you from the cost and stress of driving alone. For more information, visit our SharePoint site at <https://smcgov.sharepoint.com/sites/commutealternatives>.

# Other Benefits

## VOLUNTARY TIME OFF (VTO) PROGRAM

The Voluntary Time Off (VTO) Policy is designed to provide flexible working hours for County employees. This policy allows employees to reduce their time at work by 1%, 2%, 3%, 4%, 5%, 10%, 15% or 20% without losing many of the benefits available to them. The policy also permits employees to use this time to reduce their work day, work week or schedule blocks of time off. For more information, please visit <https://www.smcgov.org/hr/health-benefits>.

## CATASTROPHIC LEAVE PROGRAM

This program allows an employee who has exhausted all vacation, sick, compensatory and holiday time due to a serious illness, injury or condition to receive donations of paid time off from other employees so that he/she can remain in paid status longer. Participating in this program requires Department Head approval. For more information about the Catastrophic Leave Program, visit <https://www.smcgov.org/hr/health-benefits>.

## TELEWORK

The County of San Mateo's commitment to providing a flexible working environment includes the ability to telework. Telework allows County employees to work offsite, often from home, with supervisor approval. Learn more about the County's telework options, please visit: <https://hr.smcgov.org/telework>

## EMPLOYEE REFERRAL PROGRAM (ERP)

Employees are eligible to receive up to \$500 when successfully referring candidates to hard-to-fill positions. \$250 will be awarded on initial hire of referred employee and an additional \$250 will be awarded if the referred employee successfully completes probation. For hard-to-fill classifications, there will be a supplemental question requesting applicants to indicate if they were referred to the position by a County employee and if so, by whom. Every six months, the Human Resources Department will use the following criteria to determine which classifications are hard-to-fill:

1. Over 10% vacancy rate for a sustained period of time.
2. Length of time of the ongoing recruitment for the classification.
3. Number of appointable candidates on the eligible list.

For more information on the Employee Referral Program, please visit <https://hr.smcgov.org/employee-referral-program>

## WORKER'S COMPENSATION

All County employees are covered by the County's Worker's Compensation Policy for any job-related injury, including first-aid type injuries and work-related illnesses. To read more about the types of injuries qualify as "job-related," please visit the County's Worker's Compensation page: <https://hr.smcgov.org/workers-compensation>



# Other Benefits

## PARKING

Limited term employees located at **County Center in Redwood City** may apply for a parking placard which must be displayed on the vehicle dashboard when parking in the employee lot. Please note that employees who select the parking placard will not be eligible for the Commuter Alternative Program subsidies. Parking placards do not guarantee an employee a parking space, but rather grants them the right to utilize the employee parking area.

The County does not reimburse or reverse any charges for parking tickets. Employees must park their vehicles in accordance with parking regulations.

## IMPORTANT CONTACT INFORMATION

### **County of San Mateo Human Resources Department**

455 County Center, 5<sup>th</sup> Floor, Redwood City, CA 94063 Phone:

(650) 363-4343

Fax: (650) 363-4822

Email: [HRwebmaster@smcgov.org](mailto:HRwebmaster@smcgov.org)

### **County of San Mateo Benefits Division**

455 County Center, 5<sup>th</sup> Floor, Redwood City, CA 94063

Phone: (650) 363-1919

Email: [benefits@smcgov.org](mailto:benefits@smcgov.org)

# Additional Benefits Resources

**Mental Health Flyer** - County of San Mateo offers mental and behavioral health benefits through various sources. The Behavioral Health Resource Flyer is an easy-to-read tool that displays ALL County mental and behavioral health benefits for employees and those benefits that are specific to you based on your selected County Health Insurance carrier. This tool provides you with resources based on your needs and it details how to access the various benefits.

<https://www.smgov.org/media/125856>

**Value Added Services Flyer** - County of San Mateo offers many value-added services through your health benefits. The Value-Added Flyer is an easy-to-read tool that displays value-added services offered by each benefits carrier. This tool provides you with a list of services organized by carrier and it details how to access the various services.

<https://www.smgov.org/media/136771>

# Plan Contacts

<b>Kaiser Permanente (HMO and HDHP)</b>		
Group #7056	<a href="http://www.kp.org">www.kp.org</a>	800-464-4000
<b>Aetna (HMO, AVN HMO, OAMC PPO, HDHP OAMC PPO)</b>		
Group #187677 for the AVN, HMO, OAMC, and PPO plans	<a href="http://www.aetnaresource.com/p/cosm">www.aetnaresource.com/p/cosm</a>	Aetna Concierge Team 833-576-2494 Customer Service for AVN, HMO, OAMC, and PPO plans
<b>Cigna (Dental — HMO &amp; PPO)</b>		
Group # 3340005	<a href="http://www.cigna.com">www.cigna.com</a>	800-244-6224
<b>Vision Service Plan (VSP)</b>		
Group #00256000	<a href="http://www.vsp.com">www.vsp.com</a>	800-877-7195
<b>The Standard (Life)</b>		
Group #649107	<a href="http://www.standard.com">www.standard.com</a>	(t) 800-628-8600 (f) 888-414-0389
<b>The Standard (Disability)</b>		
Group #645866	<a href="http://www.standard.com">www.standard.com</a>	(t) 800-368-2859 (f) 800-378-6053
<b>AlliantChoice+ (Voluntary Benefits)</b>		
	<a href="mailto:choiceplus@alliant.com">choiceplus@alliant.com</a>	(833) 634-7132
<b>Assist America (Travel Assistance)</b>		
01-AA-STD-5201	<a href="mailto:medservices@assistamerica.com">medservices@assistamerica.com</a>	800-872-1414 (US, Canada, PR, US VI & Bermuda) +1-609-986-1234 (Everywhere else)
<b>Claremont Employee Assistance Program (EAP)</b>		
County of San Mateo	<a href="http://www.claremonteap.com">www.claremonteap.com</a>	800-834-3773
<b>Empower Retirement (Deferred Compensation)</b>		
County of San Mateo	<a href="http://www.retiresmart.com">www.retiresmart.com</a>	800-743-5274
<b>Benefit Coordinators Corporation (FSA)</b>		
CSM	<a href="http://www.benefitcc.wealthcareportal.com">www.benefitcc.wealthcareportal.com</a>	(800) 685-6100
<b>SAN MATEO COUNTY EMPLOYEES' RETIREMENT ASSOCIATION (SamCERA – Pension)</b>		
County of San Mateo	<a href="http://www.samcera.org">www.samcera.org</a>	(650) 599-1234

# GLOSSARY

## -A-

### **AD&D Insurance**

An insurance plan that pays a benefit to you or your beneficiary if you suffer from loss of a limb, speech, sight, or hearing, or if you have a fatal accident.

### **Allowed Amount**

The maximum amount your plan will pay for a covered healthcare service.

### **Ambulatory Surgery Center (ASC)**

A healthcare facility that specializes in same-day surgical procedures such as cataracts, colonoscopies, upper GI endoscopy, orthopedic surgery, and more.

### **Annual Limit**

A cap on the benefits your plan will pay in a year. Limits may be placed on particular services such as prescriptions or hospitalizations. Annual limits may be placed on the dollar amount of covered services or on the number of visits that will be covered for a particular service.

After an annual limit is reached, you must pay all associated health care costs for the rest of the plan year.

## -B-

### **Balance Billing**

In-network providers are not allowed to bill you for more than the plan's allowable charge, but out-of-network providers are. This is called balance billing. For example, if the provider's fee is \$100 but the plan's allowable charge is only \$70, an out-of-network provider may bill YOU for the \$30 difference (the balance).

### **Beneficiary**

The person (or persons) that you name to be paid a benefit should you die. Beneficiaries are requested for life, AD&D, and retirement plans. You must name your beneficiary in advance.

### **Brand Name Drug**

A drug sold under its trademarked name. For example, Lipitor is the brand name of a common cholesterol medicine.

## -C-

### **COBRA**

A federal law that may allow you to temporarily continue healthcare coverage after your employment ends, based on certain qualifying events. If you elect COBRA (Consolidated Omnibus Budget Reconciliation Act) coverage, you pay 100% of the premiums, including any share your employer used to pay, plus a small administrative fee.

### **Claim**

A request for payment that you or your health care provider submits to your healthcare plan after you receive services that may be covered.

### **Coinsurance**

Your share of the cost of a healthcare visit or service. Coinsurance is expressed as a percentage and always adds up to 100%. For example, if the plan pays 70%, your coinsurance responsibility is 30% of the cost. If your plan has a deductible, you pay 100% of the cost until you meet your deductible amount.

### **Copayment**

A flat fee you pay for some healthcare services, for example, a doctor's office visit. You pay the copayment (sometimes called a copay) at the time you receive care. In most cases, copays do not count toward the deductible.

## -D-

### **Deductible**

The amount of healthcare expenses you have to pay for with your own money before your health plan will pay. The deductible does not apply to preventive care and certain other services.

Family coverage may have an **aggregate** or **embedded** deductible. Aggregate means your family must meet the entire family deductible before any individual expenses are covered. Embedded means the plan begins to make payments for an individual member as soon as they reach their individual deductible.

### **Dental Basic Services**

Services such as fillings, routine extractions and some oral surgery procedures.

**Dental Diagnostic & Preventive** Generally includes routine cleanings, oral exams, x-rays, and fluoride treatments. Most plans limit preventive exams and cleanings to two times a year.

### **Dental Major Services**

Complex or restorative dental work such as crowns, bridges, dentures, inlays and onlays.

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

An arrangement through your employer that lets you pay for eligible child and elder care expenses with tax-free dollars. Eligible expenses include day care, before and after-school programs, preschool, and summer day camp for children under age

13. Also included is care for a spouse or other dependent who lives with you and is physically incapable of self-care.

## -E-

### **Eligible Expense**

A service or product that is covered by your plan. Your plan will not cover any of the cost if the expense is not eligible.

### **Excluded Service**

A service that your health plan doesn't pay for or cover.

## -F-

### **Formulary**

A list of prescription drugs covered by your medical plan or prescription drug plan. Also called a drug list.

## -G-

### **Generic Drug**

A drug that has the same active ingredients as a brand name drug but is sold under a different name. For example, Atorvastatin is the generic name for medicines with the same formula as Lipitor.

### **Grandfathered**

A medical plan that is exempt from certain provisions of the Affordable Care Act (ACA).

## -H-

### **Health Reimbursement Account (HRA)**

An account funded by an employer that reimburses employees, tax-free, for qualified medical expenses up to a maximum amount per year. Sometimes called Health Reimbursement Arrangements.

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

A health account through your employer that lets you pay for many out-of-pocket medical expenses with tax-free dollars. Eligible expenses include insurance copayments and deductibles, qualified prescription drugs, insulin, and medical devices, and some over-the-counter items.

**High Deductible Health Plan (HDHP)** A medical plan with a higher deductible than a traditional insurance plan. The monthly premium is usually lower, but you pay more health care costs (the deductible) before the insurance company starts to pay its share. A high deductible plan (HDHP) may make you eligible for a health savings account (HSA) that allows you to pay for certain medical expenses with money free from federal taxes.

# GLOSSARY

## -I-

### **In-Network**

In-network providers and services contract with your healthcare plan and will usually be the lowest cost option. Check your plan's website to find doctors, hospitals, labs, and pharmacies. Out-of-network services will cost more or may not be covered.

## -L-

### **Life Insurance**

An insurance plan that pays your beneficiary a lump sum if you die.

### **Long Term Disability Insurance**

Insurance that replaces a portion of your income if you are unable to work due to a debilitating illness, serious injury, or mental disorder. Long term disability generally starts after a 90-day waiting period.

## -M-

### **Mail Order**

A feature of a medical or prescription drug plan where medicines you take routinely can be delivered by mail in a 90-day supply.

## -O-

### **Open Enrollment**

The time of year when you can change the benefit plans you are enrolled in and the dependents you cover. Open enrollment is held one time each year. Outside of open enrollment, you can only make changes if you have certain events in your life, like getting married or adding a new baby or child in the family.

### **Out-of-Network**

Out-of-network providers (doctors, hospitals, labs, etc.) cost you more because they are not contracted with your plan and are not obligated to limit their maximum fees. Some plans, such as HMOs and EPOs, do not cover out-of-network services at all.

### **Out-of-Pocket Cost**

A healthcare expense you are responsible for paying with your own money, whether from your bank account, credit card, or from a health account such as an HSA, FSA or HRA.

### **Out-of-Pocket Maximum**

Protects you from big medical bills. Once costs "out of your own pocket" reach this amount, the plan pays 100% of most remaining eligible expenses for the rest of the plan year.

Family coverage may have an *aggregate* or *embedded* maximum. Aggregate means your family must meet the entire family out-of-pocket maximum before the plan pays 100% for any member. Embedded means the plan will cover 100% for an individual member as soon as they reach their individual maximum.

### **Outpatient Care**

Care from a hospital that doesn't require you to stay overnight.

## -P-

### **Participating Pharmacy**

A pharmacy that contracts with your medical or drug plan and will usually result in the lowest cost for prescription medications.

### **Plan Year**

A 12-month period of benefits coverage. The 12-month period may or may not be the same as the calendar year.

### **Preferred Drug**

Each health plan has a preferred drug list that includes prescription medicines based on an evaluation of effectiveness and cost. Another name for this list is a "formulary." The plan may charge more for non-preferred drugs or for brand name drugs that have generic versions. Drugs that are not on the preferred drug list may not be covered.

### **Preventive Care Services**

Routine healthcare visits that may include screenings, tests, check-ups, immunizations, and patient counseling to prevent illnesses, disease, or other health problems. Many preventive care services are fully covered. Check with your health plan in advance if you have questions about whether a preventive service is covered.

### **Primary Care Provider (PCP)**

The main doctor you consult for healthcare issues. Some medical plans require members to name a specific doctor as their PCP and require care and referrals to be directed or approved by that provider.

## -S-

### **Short Term Disability Insurance**

Insurance that replaces a portion of your income if you are temporarily unable to work due to surgery and recovery time, a prolonged illness or injury, or pregnancy issues and childbirth recovery.

## -T-

### **Telehealth / Telemedicine / Teledoc**

A virtual visit to a doctor using video chat on a computer, tablet or smartphone. Telehealth visits can be used for many common, non-serious illnesses and injuries and are available 24/7. Many health plans and medical groups provide telehealth services at no cost or for much less than an office visit.

## -U-

### **UCR (Usual, Customary, and Reasonable)**

The amount paid for a medical service in a geographic area based on what providers in the area usually charge for the same or similar medical service. The UCR amount sometimes is used to determine the allowed amount.

### **Urgent Care**

Care for an illness, injury or condition serious enough that care is needed right away, but not so severe it requires emergency room care. Treatment at an urgent care center generally costs much less than an emergency room visit.

## -V-

### **Vaccinations**

Treatment to prevent common illnesses such as flu, pneumonia, measles, polio, meningitis, shingles, and other diseases. Also called immunizations.

### **Voluntary Benefit**

An optional benefit plan offered by your employer for which you pay the entire premium, usually through payroll deduction.

# IMPORTANT PLAN INFORMATION

## Women's Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. Therefore, deductibles and coinsurance apply. If you would like more information on WHCRA benefits, call your plan administrator.

## Newborns' and Mothers' Health Protection Act

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours). If you would like more information on maternity benefits, call your plan administrator.

## Notice of Choice Providers

The County of San Mateo allows the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. Until you make this designation, HMO plans designate one for you. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact the benefits division at 650-363-1919 or [benefits@smcgov.org](mailto:benefits@smcgov.org).

You do not need prior authorization from the carrier or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact the benefits division at 650-363-1919 or [benefits@smcgov.org](mailto:benefits@smcgov.org).

# HIPAA Notice of Special Enrollment Rights

If you decline enrollment in the County of San Mateo's health plan for you or your dependents (including your spouse) because of other health insurance or group health plan coverage, you or your dependents may be able to enroll in the County of San Mateo's health plan without waiting for the next open enrollment period if you:

- Lose other health insurance or group health plan coverage. You must request enrollment within 31 days after the loss of other coverage.
- Gain a new dependent as a result of marriage, birth, adoption, or placement for adoption. You must request health plan enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.
- Lose Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible. You must request medical plan enrollment within 60 days after the loss of such coverage.

If you request a change due to a special enrollment event within the 31-day timeframe, coverage will be effective on the date of birth, adoption, or placement for adoption. For all other events, coverage will be effective the first of the month following your request for enrollment. In addition, you may enroll in the County of San Mateo's health plan if you become eligible for a state premium assistance program under Medicaid or CHIP. You must request enrollment within 60 days after you gain eligibility for medical plan coverage. If you request this change, coverage will be effective the first of the month following your request for enrollment. Specific restrictions may apply, depending on federal and state law.

Note: If your dependent becomes eligible for a special enrollment right, you may add the dependent to your current coverage or change to another health plan. Any other currently covered dependents may also switch to the new plan in which you enroll.

## Availability of Privacy Practices Notice

We maintain the HIPAA Notice of Privacy Practices for the County of San Mateo describing how health information about you may be used and disclosed. You may obtain a copy of the Notice of Privacy Practices by contacting your plan administrator.

## ACA Disclaimer

This offer of coverage may disqualify you from receiving government subsidies for an Exchange plan even if you choose not to enroll. To be subsidy eligible you would have to establish that this offer is unaffordable for you, meaning that the required contribution for employee only coverage under our base plan exceeds 8.39% in 2024 of your modified adjusted household income.

## Notice of Availability of Alternative Standard for Wellness Plan

Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact us at [atwellness@smcgov.org](mailto:atwellness@smcgov.org) and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.



# Notice Regarding Wellness Program

County of San Mateo Wellness Dividend Program is a voluntary wellness program available to all employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program you may be asked to complete a voluntary health risk assessment or "HRA" that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease). You may also be asked to complete a biometric screening, which would include a blood test for glucose, HDL, LDL, triglycerides and total cholesterol. You are not required to complete an HRA or to participate in any blood tests or other medical examinations.

However, employees who choose to participate in the wellness program will receive a cash incentive for completing a Health Risk Assessment, one MyPlan, and one Personal Wellness Plan on PreventionCloud. Although you are not required to complete an HRA or participate in any biometric screenings, only employees who do so will receive \$500 - \$750.

Wellness Basket prizes may be available for employees who participate in certain health-related activities such as physical activity challenges, completing surveys, attending Wellness Fair sessions. If you are unable to participate in any of the health-related activities, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting Employee Wellness at [wellness@smcgov.org](mailto:wellness@smcgov.org).

The information from your HRA and/or the results from your biometric screening will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through the wellness program, such as health coaching. You also are encouraged to share your results or concerns with your own doctor.

## **Protections from Disclosure of Medical Information**

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and the County of San Mateo may use aggregate information it collects to design a program based on identified health risks in the workplace, the County of San Mateo Wellness Dividend Program will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual that may receive your personally identifiable health information is a health coach in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate. If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact Employee Wellness at [wellness@smcgov.org](mailto:wellness@smcgov.org).

# Medicare Part D Notice

## Important Notice from County of San Mateo About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with County of San Mateo and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

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

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

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2. County of San Mateo has determined that the prescription drug coverage offered by Kaiser Permanente, Aetna of California, and United Healthcare are, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

### When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

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

If you decide to join a Medicare drug plan, your County of San Mateo coverage will not be affected. See below for more information about what happens to your current coverage if you join a Medicare drug plan.

Since the existing prescription drug coverage under the County of San Mateo are creditable (e.g., as good as Medicare coverage), you can retain your existing prescription drug coverage and choose not to enroll in a Part D plan; or you can enroll in a Part D plan as a supplement to, or in lieu of, your existing prescription drug coverage.

If you do decide to join a Medicare drug plan and drop your County of San Mateo prescription drug coverage, be aware that you and your dependents can only get this coverage back at open enrollment or if you experience an event that gives rise to a HIPAA Special Enrollment Right.

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

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

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

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

Contact the person listed below for further information [or call [the County of San Mateo Human Resources Department- Benefits Division at (650)363-1919. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through County of San Mateo changes. You also may request a copy of this notice at any time.

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

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

For more information about Medicare prescription drug coverage:

- Visit [medicare.gov](https://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 800-MEDICARE (800-633-4227). TTY users should call 877-486-2048.

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

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date: January 1, 2024

Name of Entity: County of San Mateo

Contact: Human Resources- Benefits Division

Address: 455 County Center, 5th Floor Redwood City, CA 94063

Phone: (650) 363-1919

# HIPAA PRIVACY NOTICE

## COUNTY OF SAN MATEO PRIVACY PRACTICES NOTICE

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THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY. THE PRIVACY OF YOUR MEDICAL INFORMATION IS IMPORTANT TO US.

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**{The following summary section is optional, though suggested by HHS for a “layered notice” at 67 Fed. Reg. 53243**

**(Aug. 14, 2002) and 78 Fed. Reg. 5625 (Jan. 25, 2013).}**

### Summary of Our Privacy Practices

We may use and disclose your protected health information (“medical information”), without your permission, for treatment, payment, and health care operations activities. We may use and disclose your medical information, without your permission, when required or authorized by law for public health activities, law enforcement, judicial and administrative proceedings, research, and certain other public benefit functions.

We may disclose your medical information to your family members, friends, and others you involve in your care or payment for your health care. We may disclose your medical information to appropriate public and private agencies in disaster relief situations.

We may disclose to your employer whether you are enrolled or disenrolled in the health plans it sponsors. We may disclose summary health information to your employer for certain limited purposes. We may disclose your medical information to your employer to administer your group health plan if your employer explains the limitations on its use and disclosure of your medical information in the plan document for your group health plan.

Except for certain legally-approved uses and disclosures, we will not otherwise use or disclose your medical information without your written authorization.

You have the right to examine and receive a copy of your medical information. You have the right to receive an accounting of certain disclosures we may make of your medical information. You have the right to request that we amend, further restrict use and disclosure of, or communicate in confidence with you about your medical information.

You have the right to receive notice of breaches of your unsecured medical information.

Please review this entire notice for details about the uses and disclosures we may make of your medical information, about your rights and how to exercise them, and about complaints regarding or additional information about our privacy practices.

For more information about our privacy practices, to discuss questions or concerns, or to get additional copies of this notice contact:

Office: Benefits Division

Telephone: (650) 363-1919

E-mail: [benefits@smcgov.org](mailto:benefits@smcgov.org)

Address: 455 County Center 5<sup>th</sup> Floor Redwood City, CA 94063

## **NON DISCRIMINATORY TESTING FOR CAFETERIA PLANS GOVERNED UNDER CODE SECTION 125**

IRS requires each plan governed under “Code Section 125 cafeteria plans” to go through non-discriminatory testing each plan year to see if our plan passes. These plans offer a favorable pre-tax benefit and the IRS requires plans to conduct special non-discriminatory testing on all plans that offer a favorable pre-tax benefit each year.

The codes nondiscrimination rules exist to prevent plans from being designed in such a way that it discriminates in favor of individuals who are either highly compensated employees or are otherwise key employees in the organization.

The plans will not pass the tests if the highly compensated employees or key employees elect more benefits under the plan than employees who are not highly compensated. This is called a “Concentration Test”. If plans fail the concentrations testing, adjustments may be required to the yearly election amounts. Adjustments will not be made if the plan passes.

# MODEL COBRA CONTINUATION COVERAGE ELECTION NOTICE

(FOR USE BY SINGLE-EMPLOYER GROUP HEALTH PLANS)

## IMPORTANT INFORMATION: COBRA Continuation Coverage and other Health Coverage Alternatives

This notice has important information about your right to continue your health care coverage in the [enter name of group health plan] (the Plan), as well as other health coverage options that may be available to you, including coverage through the Health Insurance Marketplace at [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596. You may be able to get coverage through the Health Insurance Marketplace that costs less than COBRA continuation coverage. Please read the information in this notice very carefully before you make your decision. If you choose to elect COBRA continuation coverage, you should use the election form provided later in this notice.

## WHY AM I GETTING THIS NOTICE?

You're getting this notice because your coverage under the Plan will end on [enter date] due to [check appropriate box]:

- |  |   |
|--|---|
| <input type="checkbox"/> End of employment       | <input type="checkbox"/> Reduction in hours of employment |
| <input type="checkbox"/> Death of employee       | <input type="checkbox"/> Divorce or legal separation      |
| <input type="checkbox"/> Entitlement to Medicare | <input type="checkbox"/> Loss of dependent child status   |

Federal law requires that most group health plans (including this Plan) give employees and their families the opportunity to continue their health care coverage through COBRA continuation coverage when there's a "qualifying event" that would result in a loss of coverage under an employer's plan.

## WHAT'S COBRA CONTINUATION COVERAGE?

COBRA continuation coverage is the same coverage that the Plan gives to other participants or beneficiaries who aren't getting continuation coverage. Each "qualified beneficiary" (described below) who elects COBRA continuation coverage will have the same rights under the Plan as other participants or beneficiaries covered under the Plan.

## WHO ARE THE QUALIFIED BENEFICIARIES?

Each person ("qualified beneficiary") in the category(ies) checked below can elect COBRA continuation coverage:

- Employee or former employee
- Spouse or former spouse
- Dependent child(ren) covered under the Plan on the day before the event that caused the loss of coverage
- Child who is losing coverage under the Plan because he or she is no longer a dependent under the Plan

## ARE THERE OTHER COVERAGE OPTIONS BESIDES COBRA CONTINUATION COVERAGE?

Yes. Instead of enrolling in COBRA continuation coverage, there may be other more affordable coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage.

You should compare your other coverage options with COBRA continuation coverage and choose the coverage that is best for you. For example, if you move to other coverage you may pay more out of pocket than you would under COBRA because the new coverage may impose a new deductible.

When you lose job-based health coverage, it's important that you choose carefully between COBRA continuation coverage and other coverage options, because once you've made your choice, it can be difficult or impossible to switch to another coverage option.

IF I ELECT COBRA CONTINUATION COVERAGE, WHEN WILL MY COVERAGE BEGIN AND HOW LONG WILL THE COVERAGE LAST?



If elected, COBRA continuation coverage will begin on the first of the month following your separation from the County and can last for eighteen (18) months.

Continuation coverage may end before the date noted above in certain circumstances, like failure to pay premiums, fraud, or the individual becomes covered under another group health plan.

#### CAN I EXTEND THE LENGTH OF COBRA CONTINUATION COVERAGE?

If you elect continuation coverage, you may be able to extend the length of continuation coverage if a qualified beneficiary is disabled, or if a second qualifying event occurs. You must notify [enter name of party responsible for COBRA administration] of a disability or a second qualifying event within a certain time period to extend the period of continuation coverage. If you don't provide notice of a disability or second qualifying event within the required time period, it will affect your right to extend the period of continuation coverage.

For more information about extending the length of COBRA continuation coverage visit

<https://www.dol.gov/ebsa/publications/cobraemployee.html>.

#### HOW MUCH DOES COBRA CONTINUATION COVERAGE COST?

COBRA continuation coverage will cost: [enter amount each qualified beneficiary will be required to pay for each option per month of coverage and any other permitted coverage periods.]

Other coverage options may cost less. If you choose to elect continuation coverage, you don't have to send any payment with the Election Form. Additional information about payment will be provided to you after the election form is received by the Plan. Important information about paying your premium can be found at the end of this notice.

You may be able to get coverage through the Health Insurance Marketplace that costs less than COBRA continuation coverage. You can learn more about the Marketplace below.

#### WHAT IS THE HEALTH INSURANCE MARKETPLACE?

The Marketplace offers "one-stop shopping" to find and compare private health insurance options. In the Marketplace, you could be eligible for a new kind of tax credit that lowers your monthly premiums and cost-sharing reductions (amounts that lower your out-of-pocket costs for deductibles, coinsurance, and copayments) right away, and you can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll. Through the Marketplace you'll also learn if you qualify for free or low-cost coverage from [Medicaid](#) or the [Children's Health Insurance Program \(CHIP\)](#). You can access the Marketplace for your state at [www.HealthCare.gov](http://www.HealthCare.gov).

Coverage through the Health Insurance Marketplace may cost less than COBRA continuation coverage. Being offered COBRA continuation coverage won't limit your eligibility for coverage or for a tax credit through the Marketplace.

#### WHEN CAN I ENROLL IN MARKETPLACE COVERAGE?

You always have 60 days from the time you lose your job-based coverage to enroll in the Marketplace. That is because losing your job-based health coverage is a "special enrollment" event. After 60 days your special enrollment period will end and you may not be able to enroll, so you should take action right away. In addition, during what is called an "open enrollment" period, anyone can enroll in Marketplace coverage.

To find out more about enrolling in the Marketplace, such as when the next open enrollment period will be and what you need to know about qualifying events and special enrollment periods, visit [www.HealthCare.gov](http://www.HealthCare.gov).

#### IF I SIGN UP FOR COBRA CONTINUATION COVERAGE, CAN I SWITCH TO COVERAGE IN THE MARKETPLACE? WHAT ABOUT IF I CHOOSE MARKETPLACE COVERAGE AND WANT TO SWITCH BACK TO COBRA CONTINUATION COVERAGE?

If you sign up for COBRA continuation coverage, you can switch to a Marketplace plan during a Marketplace open enrollment period. You can also end your COBRA continuation coverage early and switch to a Marketplace plan if

you have another qualifying event such as marriage or birth of a child through something called a “special enrollment period.” But be careful though - if you terminate your COBRA continuation coverage early without another qualifying event, you’ll have to wait to enroll in Marketplace coverage until the next open enrollment period, and could end up without any health coverage in the interim.

Once you’ve exhausted your COBRA continuation coverage and the coverage expires, you’ll be eligible to enroll in Marketplace coverage through a special enrollment period, even if Marketplace open enrollment has ended. If you sign up for Marketplace coverage instead of COBRA continuation coverage, you cannot switch to COBRA continuation coverage under any circumstances.

#### CAN I ENROLL IN ANOTHER GROUP HEALTH PLAN?

You may be eligible to enroll in coverage under another group health plan (like a spouse’s plan), if you request enrollment within 30 days of the loss of coverage.

If you or your dependent chooses to elect COBRA continuation coverage instead of enrolling in another group health plan for which you’re eligible, you’ll have another opportunity to enroll in the other group health plan within 30 days of losing your COBRA continuation coverage.

#### WHAT FACTORS SHOULD I CONSIDER WHEN CHOOSING COVERAGE OPTIONS?

When considering your options for health coverage, you may want to think about:

- **Premiums:** Your previous plan can charge up to 102% of total plan premiums for COBRA coverage. Other options, like coverage on a spouse’s plan or through the Marketplace, may be less expensive.
- **Provider Networks:** If you’re currently getting care or treatment for a condition, a change in your health coverage may affect your access to a particular health care provider. You may want to check to see if your current health care providers participate in a network as you consider options for health coverage.
- **Drug Formularies:** If you’re currently taking medication, a change in your health coverage may affect your costs for medication – and in some cases, your medication may not be covered by another plan. You may want to check to see if your current medications are listed in drug formularies for other health coverage.
- **Severance payments:** If you lost your job and got a severance package from your former employer, your former employer may have offered to pay some or all of your COBRA payments for a period of time. In this scenario, you may want to contact the Department of Labor at 1-866-444-3272 to discuss your options.
- **Service Areas:** Some plans limit their benefits to specific service or coverage areas – so if you move to another area of the country, you may not be able to use your benefits. You may want to see if your plan has a service or coverage area, or other similar limitations.
- **Other Cost-Sharing:** In addition to premiums or contributions for health coverage, you probably pay copayments, deductibles, coinsurance, or other amounts as you use your benefits. You may want to check to see what the cost-sharing requirements are for other health coverage options. For example, one option may have much lower monthly premiums, but a much higher deductible and higher copayments.

#### FOR MORE INFORMATION

This notice doesn’t fully describe continuation coverage or other rights under the Plan. More information about continuation coverage and your rights under the Plan is available in your summary plan description or from the Plan Administrator.

If you have questions about the information in this notice, your rights to coverage, or if you want a copy of your summary plan description, contact [enter name of party responsible for COBRA administration for the Plan, with telephone number and address].

For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, visit the U.S. Department of Labor’s Employee Benefits Security Administration (EBSA) website at [www.dol.gov/ebsa](http://www.dol.gov/ebsa) or call their toll-free number at 1-866-444-3272. For more information about health insurance options available through the Health Insurance Marketplace, and to locate an assister in your area who you can talk to about the different options, visit [www.HealthCare.gov](http://www.HealthCare.gov).

#### KEEP YOUR PLAN INFORMED OF ADDRESS CHANGES

To protect your and your family's rights, keep the Plan Administrator informed of any changes in your address and the addresses of family members. You should also keep a copy of any notices you send to the Plan Administrator.

#### IMPORTANT INFORMATION ABOUT PAYMENT

##### FIRST PAYMENT FOR CONTINUATION COVERAGE

You must make your first payment for continuation coverage no later than 45 days after the date of your election (this is the date the Election Notice is postmarked). If you don't make your first payment in full no later than 45 days after the date of your election, you'll lose all continuation coverage rights under the Plan. You're responsible for making sure that the amount of your first payment is correct. You may contact [enter appropriate contact information, e.g., the Plan Administrator or other party responsible for COBRA administration under the Plan] to confirm the correct amount of your first payment.

##### PERIODIC PAYMENTS FOR CONTINUATION COVERAGE

After you make your first payment for continuation coverage, you'll have to make periodic payments for each coverage period that follows. The amount due for each coverage period for each qualified beneficiary is shown in this notice. The periodic payments can be made on a monthly basis. Under the Plan, each of these periodic payments for continuation coverage is due [enter due day for each monthly payment] for that coverage period. [If Plan offers other payment schedules, enter with appropriate dates: You may instead make payments for continuation coverage for the following coverage periods, due on the following dates:]. If you make a periodic payment on or before the first day of the coverage period to which it applies, your coverage under the Plan will continue for that coverage period without any break. The Plan [select one: will or will not] send periodic notices of payments due for these coverage periods.

##### GRACE PERIODS FOR PERIODIC PAYMENTS

Although periodic payments are due on the dates shown above, you'll be given a grace period of 30 days after the first day of the coverage period [or enter longer period permitted by Plan] to make each periodic payment. You'll get continuation coverage for each coverage period as long as payment for that coverage period is made before the end of the grace period.

If you don't make a periodic payment before the end of the grace period for that coverage period, you'll lose all rights to continuation coverage under the Plan. Your first payment and all periodic payments for continuation coverage should be sent to BCC.

# Premium Assistance under Medicaid and the Children’s Health Insurance Program (CHIP)

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

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

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2023. Contact your State for more information on eligibility—

<b>ALABAMA – Medicaid</b> Website: <a href="http://myalhipp.com/">http://myalhipp.com/</a>   Phone: 1-855-692-5447
<b>ALASKA – Medicaid</b> The AK Health Insurance Premium Payment Program   Website: <a href="http://myakhipp.com/">http://myakhipp.com/</a> Phone: 1-866-251-4861   Email: <a href="mailto:CustomerService@MyAKHIPP.com">CustomerService@MyAKHIPP.com</a> Medicaid Eligibility: <a href="http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx">http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx</a>
<b>ARKANSAS – Medicaid</b> Website: <a href="http://myarhipp.com/">http://myarhipp.com/</a>   Phone: 1-855-MyARHIPP (855-692-7447)
<b>CALIFORNIA – Medicaid</b> Website: Health Insurance Premium Payment (HIPP) Program <a href="http://dhcs.ca.gov/hipp">http://dhcs.ca.gov/hipp</a> Phone: 916-445-8322   Fax: 916-440-5676   Email: <a href="mailto:hipp@dhcs.ca.gov">hipp@dhcs.ca.gov</a>
<b>COLORADO – Health First Colorado (Colorado’s Medicaid Program) &amp; Child Health Plan Plus (CHP+)</b> Health First Colorado Website: <a href="https://www.healthfirstcolorado.com/">https://www.healthfirstcolorado.com/</a> Health First Colorado Member Contact Center: 1-800-221-3943   State Relay 711 CHP+: <a href="https://www.colorado.gov/pacific/hcpf/child-health-plan-plus">https://www.colorado.gov/pacific/hcpf/child-health-plan-plus</a> CHP+ Customer Service: 1-800-359-1991   State Relay 711 Health Insurance Buy-In Program (HIBI): <a href="https://www.colorado.gov/pacific/hcpf/health-insurance-buy-program">https://www.colorado.gov/pacific/hcpf/health-insurance-buy-program</a> HIBI Customer Service: 1-855-692-6442
<b>FLORIDA – Medicaid</b> Website: <a href="https://www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html">https://www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html</a> Phone: 1-877-357-3268

**GEORGIA – Medicaid**

GA HIPP Website: <https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp>

Phone: 678-564-1162, press 1

GA CHIPRA Website: <https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra> | Phone: 678-564-1162, press 2

**INDIANA – Medicaid**

Healthy Indiana Plan for low-income adults 19-64 Website: <http://www.in.gov/fssa/hip/> | Phone: 1-877-438-4479

All other Medicaid Website: <https://www.in.gov/medicaid/> | Phone 1-800-457-4584

**IOWA – Medicaid and CHIP (Hawki)**

Medicaid Website: <https://dhs.iowa.gov/ime/members> | Medicaid Phone: 1-800-338-8366

Hawki Website: <http://dhs.iowa.gov/Hawki> | Hawki Phone: 1-800-257-8563

HIPP Website: <https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp> | HIPP Phone: 1-888-346-9562

**KANSAS – Medicaid**

Website: <https://www.kancare.ks.gov/> | Phone: 1-800-792-4884

**KENTUCKY – Medicaid**

Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP)

Website: <https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx> | Phone: 1-855-459-6328

Email: [KIHIPPPROGRAM@ky.gov](mailto:KIHIPPPROGRAM@ky.gov) | KCHIP Website: <https://kidshealth.ky.gov/Pages/index.aspx>

Phone: 1-877-524-4718 | Kentucky Medicaid Website: <https://chfs.ky.gov>

**LOUISIANA – Medicaid**

Website: [www.medicicaid.la.gov](http://www.medicicaid.la.gov) or [www.ldh.la.gov/lahipp](http://www.ldh.la.gov/lahipp)

Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)

**MAINE – Medicaid**

Enrollment Website: <https://www.maine.gov/dhhs/ofl/applications-forms>

Phone: 1-800-442-6003 | TTY: Maine relay 711

Private Health Insurance Premium Webpage: <https://www.maine.gov/dhhs/ofl/applications-forms>

Phone: 800-977-6740 | TTY: Maine relay 711

**MASSACHUSETTS – Medicaid and CHIP**

Website: <https://www.mass.gov/masshealth/pa> | Phone: 1-800-862-4840 | TTY: 617-886-8102

**MINNESOTA – Medicaid**

Website: <https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp> | Phone: 1-800-657-3739

**MISSOURI – Medicaid**

Website: <http://www.dss.mo.gov/mhd/participants/pages/hipp.htm> | Phone: 573-751-2005

**MONTANA – Medicaid**

Website: <http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP>

Phone: 1-800-694-3084 | email: [HSHIPPProgram@mt.gov](mailto:HSHIPPProgram@mt.gov)

**NEBRASKA – Medicaid**

Website: <http://www.ACCESSNebraska.ne.gov>

Phone: 1-855-632-7633 | Lincoln: 402-473-7000 | Omaha: 402-595-1178

**NEVADA – Medicaid**

Medicaid Website: <http://dhcftp.nv.gov> | Medicaid Phone: 1-800-992-0900

**NEW HAMPSHIRE – Medicaid**

Website: <https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program>

Phone: 603-271-5218 | Toll free number for the HIPP program: 1-800-852-3345, ext. 5218

<b>NEW JERSEY – Medicaid and CHIP</b>
Medicaid Website: <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a>   Phone: 609-631-2392 CHIP Website: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a>   CHIP Phone: 1-800-701-0710
<b>NEW YORK – Medicaid</b>
Website: <a href="https://www.health.ny.gov/health_care/medicaid/">https://www.health.ny.gov/health_care/medicaid/</a>   Phone: 1-800-541-2831
<b>NORTH CAROLINA – Medicaid</b>
Website: <a href="https://medicaid.ncdhhs.gov/">https://medicaid.ncdhhs.gov/</a>   Phone: 919-855-4100
<b>NORTH DAKOTA – Medicaid</b>
Website: <a href="http://www.nd.gov/dhs/services/medicalserv/medicaid/">http://www.nd.gov/dhs/services/medicalserv/medicaid/</a>   Phone: 1-844-854-4825
<b>OKLAHOMA – Medicaid and CHIP</b>
Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a>   Phone: 1-888-365-3742
<b>OREGON – Medicaid</b>
Website: <a href="http://healthcare.oregon.gov/Pages/index.aspx">http://healthcare.oregon.gov/Pages/index.aspx</a> or <a href="http://www.oregonhealthcare.gov/index-es.html">http://www.oregonhealthcare.gov/index-es.html</a> Phone: 1-800-699-9075
<b>PENNSYLVANIA – Medicaid</b>
Website: <a href="https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx">https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx</a>   Phone: 1-800-692-7462
<b>RHODE ISLAND – Medicaid and CHIP</b>
Website: <a href="http://www.eohhs.ri.gov/">http://www.eohhs.ri.gov/</a>   Phone: 1-855-697-4347 or 401-462-0311 (Direct Rlte Share Line)
<b>SOUTH CAROLINA – Medicaid</b>
Website: <a href="https://www.scdhhs.gov">https://www.scdhhs.gov</a>   Phone: 1-888-549-0820
<b>SOUTH DAKOTA – Medicaid</b>
Website: <a href="http://dss.sd.gov">http://dss.sd.gov</a>   Phone: 1-888-828-0059
<b>TEXAS – Medicaid</b>
Website: <a href="http://gethipptexas.com/">http://gethipptexas.com/</a>   Phone: 1-800-440-0493
<b>UTAH – Medicaid and CHIP</b>
Medicaid Website: <a href="https://medicaid.utah.gov/">https://medicaid.utah.gov/</a>   CHIP Website: <a href="http://health.utah.gov/chip">http://health.utah.gov/chip</a> Phone: 1-877-543-7669
<b>VERMONT – Medicaid</b>
Website: <a href="http://www.greenmountaincare.org/">http://www.greenmountaincare.org/</a>   Phone: 1-800-250-8427
<b>VIRGINIA – Medicaid and CHIP</b>
Website: <a href="https://www.coverva.org/en/famis-select">https://www.coverva.org/en/famis-select</a> or <a href="https://www.coverva.org/en/hipp">https://www.coverva.org/en/hipp</a> Medicaid Phone: 1-800-432-5924   CHIP Phone: 1-800-432-5924
<b>WASHINGTON – Medicaid</b>
Website: <a href="https://www.hca.wa.gov/">https://www.hca.wa.gov/</a>   Phone: 1-800-562-3022
<b>WEST VIRGINIA – Medicaid and CHIP</b>
Website: <a href="https://dhhr.wv.gov/bms/">https://dhhr.wv.gov/bms/</a> or <a href="http://mywvhipp.com/">http://mywvhipp.com/</a> Medicaid Phone: 304-558-1700   CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
<b>WISCONSIN – Medicaid and CHIP</b>
Website: <a href="https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm">https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm</a>   Phone: 1-800-362-3002
<b>WYOMING – Medicaid</b>
Website: <a href="https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/">https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/</a>   Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2023, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, Menu Option 4, Ext. 61565

## **Paperwork Reduction Act Statement**

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email [ebsa.opr@dol.gov](mailto:ebsa.opr@dol.gov) and reference the OMB Control Number 1210-0137.





# New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved  
OMB No. 1210-0149  
(expires 9-30-2023)

## PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

### Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

### How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact

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The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

<sup>1</sup> An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

## PART B: Information About Health Coverage Offered By Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer Name <b>COUNTY OF SAN MATEO</b>		4. Employer Identification Number (EIN) <b>94-6000532</b>
5. Employer address <b>455 COUNTY CENTER</b>		6. Employer phone number <b>(650) 363-1919</b>
7. City <b>REDWOOD CITY</b>	8. State <b>CA</b>	9. ZIP Code <b>94063</b>
10. Who can we contact about employee health coverage at this job? <b>BENEFITS DIVISION</b>		
11. Phone number (if different from above) <b>(650) 363-1919</b>		12. Email address <a href="mailto:benefits@smcgov.org">benefits@smcgov.org</a>

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:

All employees. Eligible employees are:

Some employees. Eligible employees are:

- With respect to dependents:

We do offer coverage. Eligible dependents are:

We do not offer coverage.

- If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

\*\* Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.

The information below corresponds to the Marketplace Employer Coverage Tool. Completing this section is optional for employers, but will help ensure employees understand their coverage choices.

13. Is the employee currently eligible for coverage offered by this employer, or will the employee be eligible in the next 3 months?

Yes (Continue)

13a. If the employee is not eligible today, including as a result of a waiting or probationary period, when is the employee eligible for coverage? \_\_\_\_\_ (mm/dd/yyyy) (Continue)

No (STOP and return this form to employee)

14. Does the employer offer a health plan that meets the minimum value standard?

Yes (go to question 15)

No (STOP and return form to employee)

15. For the lowest-cost plan that meets minimum value standard offered only to the employee (don't include family plans):

If the employer has wellness programs, provide the premium that the employee would pay if he/she received the maximum discount for any tobacco cessation programs, and didn't receive any other discounts based on wellness programs.

a. How much would the employee have to pay in premiums for this plan? \$ \_\_\_\_\_

b. How often?  Weekly  Every 2 weeks  Twice a month  Monthly  Quarterly  Yearly

If the plan year will end soon and you know that the health plans offered will change, go to question 16. If you don't know, STOP and return form to employee.

16. What change will the employer make for the new plan year? \_\_\_\_\_

Employer won't offer health coverage

Employer will start offering health coverage to employees or change the premium for the lowest-cost plan available only to the employee that meets minimum value standard. (Premium should reflect the discount for wellness programs. See question 15.)

a. How much would the employee have to pay in premiums for this plan? \$ \_\_\_\_\_

b. How often?  Weekly  Every 2 weeks  Twice a month  Monthly  Quarterly  Yearly



Revised 9.27.23

