# 2027 ACTIVE EMPLOYEE BENEFITS






## Your Benefits, Your Choice

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**MEDICARE PART D NOTICE**

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please see the Important Plan Information section for more details.



# GETTING STARTED

## 2027 BENEFITS

January 1, 2027
through
December 31, 2027

**IMPORTANT NOTE:**
This guide is a summary overview and does not provide a complete description of all benefit provisions. For more detailed information, please refer to your plan documents available online at https://www.smcgov.org/hr/health-benefits.

Whether you're enrolling in benefits for the first time, nearing retirement, or somewhere in between, County of San Mateo supports you with benefit programs and resources to help you thrive today and prepare for tomorrow.

This guide provides an overview of your healthcare coverage, life, voluntary benefits, health and wellness resources, and more.

You'll find tips to help you understand your medical coverage, save time and money on healthcare, reduce taxes, and achieve a more balanced and healthier well-being. Review the coverage and tools available to you to make the most of your benefits package.

**Email:** benefits@smcgov.org | **Phone:** (650) 363-1919 | **Website:** www.smcgov.org/hr/employee-benefits
**Wellness Email:** wellness@smcgov.org | **Wellness SharePoint Site:** https://smcgov.sharepoint.com/sites/wellness

# WHO'S ELIGIBLE FOR BENEFITS?



**IMPORTANT REMINDER**

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.

## Employees

You are eligible to enroll in the County's health, dental, and vision programs if you are a regular or probationary employee working 20 or more hours per week.

## Eligible dependents

- Current spouse or domestic partner
- Natural, adopted or stepchildren, or children of a domestic partner up to age 26.
- Children over age 26 who are disabled and depend on you for support.
- Children named in a Qualified Medical Child Support Order (QMCSO).
- 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.

## Who is not eligible

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 not on County of San Mateo payroll, contract employees, or employees residing outside the United States.

## When you can enroll

You can enroll in benefits as a new hire or during the annual Open Enrollment period. New hire coverage begins on the first 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.

If you miss the enrollment deadline, you'll need to wait until the next open enrollment, the one time each year that you can make changes to your benefits for any reason. Open Enrollment is generally held in October every year for a January 1st effective date.

# CHANGING YOUR BENEFITS

*Click to play video*




## LIFE HAPPENS

A change in your life may allow you to update your benefit choices. Watch the video for a quick take on your options.

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

1. Any change you make must be consistent with the change in status. You may add or remove dependents to and/or from your existing plan consistent with IRS regulations.
2. You must make the change within 31 days of the date the event occurs.
3. All proper documentation is required to cover dependents (marriage certificates, birth certificates, etc.).

Outside of Open Enrollment, you may be able to enroll or make changes to your benefit elections if you have a big change in your life, including (but not limited to):

- Change in legal marital status
- Change in number of dependents or dependent eligibility status
- Change in employment status that affects eligibility for you, your spouse, or dependent child(ren)
- Change in your health coverage or your spouse's coverage due to your spouse's employment
- Court order including a Qualified Medical Child Support Order requiring coverage for your child
- "Special enrollment event" under the Health Insurance Portability and Accountability Act (HIPAA), including a new dependent by marriage, birth or adoption, or loss of coverage under another health insurance plan
- Event allowed under the Children's Health Insurance Program (CHIP) Reauthorization Act (you have 60 days to request enrollment due to events allowed under CHIP).

You must submit your change in Workday within 31 days after the event.

## 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, dependents who gain other coverage elsewhere, 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 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 forms 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 | • Person to whom you are legally married | • Marriage certificate |
| Domestic Partners (State-Registered) | • Domestic partnership is registered with the California Secretary of State | • Declaration of Partnership filed with the California Secretary of State |
| Domestic Partners | • Meets County domestic partner eligibility requirements<br>• Must be at least 6 months between any domestic partnerships<br>• Must be at least 18yrs | • County of San Mateo Affidavit of Domestic Partnership |
| Natural Child(ren) | • Minor or adult child(ren) of Employee who is under age 26yrs | • Birth certificate |
| Stepchild(ren) | • Minor or adult child(ren) of Employee's spouse who is under age 26yrs | • Birth certificate **AND**<br>• Marriage certificate showing spouse as parent |
| Children Legally Adopted/Wards | • Minor or adult child(ren) legally adopted by Employee who is unmarried or unmarried under age 26yrs | • Court documentation (must include presiding judge signature and court seal) |
| Children of Domestic Partners | • Minor or adult child(ren) of Employee's domestic partner who is under age 26yrs | • Declaration of Partnership filed with the California Secretary of State **OR**<br>• County of San Mateo Affidavit of Domestic Partnership<br>• **AND**<br>• Birth certificate |
| Disabled Children | • 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. | • Birth certificate **AND**<br>• Certification of disability from Social Security **OR**<br>• Document of disability from physician if not SSA certified |
| Other Qualifying Relatives | • Meets requirements of IRS Code Sec. 105(b)<br>• Under age 26yrs | • Birth certificate showing individual to be an eligible relative **AND**<br>• County of San Mateo Affidavit of Tax Qualifying Dependent |

# WHEN YOUR BENEFITS TERMINATE



**LEARN MORE**

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

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

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 your benefits during a family leave of absence in accordance with federal guidelines and the County's policy. After employment ends, benefits may continue for a limited time under federal and state COBRA provisions. Coverage for your Flexible Spending Accounts (FSA), Group Life/AD&D, Long-Term Disability (LTD), and Employee Assistance Program (EAP) will end on your termination date. Upon termination or 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.

## Benefits during family and medical leave and California family rights act

An employee eligible for leave under the family/medical leave act 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.

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.

# WHAT'S NEW IN 2027?



## What's new or changing

### Additional Life Insurance – Special Open Enrollment

During this special enrollment opportunity, County employees can enroll in Additional Life insurance or increase existing coverage up to the total shown below.

- Employees who currently have less than **$350,000** guaranteed issue Additional Life Insurance can take advantage of this special, one-time offer to increase up to $350,000 without medical review.
- Enroll in Spouse Additional Life coverage up to **$50,000** without medical review.
- Enroll in Dependent Additional Life Coverage up to **$10,000** without medical review.

**Important**:

- All employees who take advantage of any of the special enrollment options will be approved **except** to those employees or dependents who were previously declined (denied) coverage by The Standard.
- Proof of medical health is still required for any Additional Life increase over the guaranteed issue amount.
- Enroll during the Open Enrollment period for an effective date of coverage of January 1, 2027.

### Aetna & Kaiser HDHP Plans

**Changes to Deductible and Out-of-Pocket Limits**

If you are enrolled in either the Aetna OAMC PPO HDHP or Kaiser HDHP plans, the individual minimum deductible will increase from $1,700 to **$1,750** for 2027. For a family, or individual within a family, it will increase from $3,400 to **$3,500**.

# Your Benefits, More Than You Think

## Mental & Behavioral Health Resources

Your County benefits include a variety of resources to support your mental and emotional well-being.

The **Behavioral Health Resource Flyer** brings these resources together in one convenient place. It includes Countywide mental and behavioral health support, along with additional services available through your selected County health plan. Use the flyer to find resources that fit your needs and learn how to access each benefit.

**View the Behavioral Health Resource Flyer:**

**https://www.smcgov.org/media/125856 to view the flyer.**

## More From Your County Benefits

Your County benefits include valuable programs, tools, and services that you may not realize are already available through your coverage.

The **Value-Added Services Flyer** highlights these additional services by benefit carrier, making it easy to see what is available to you and how to access each resource.

**View the Value-Added Services Flyer:**

**https://www.smcgov.org/media/136771**

## Financial Wellness Benefits

Your County benefits include programs and resources designed to help support your financial well-being today and in the future.

The **Financial Wellness Benefits Flyer** brings together County benefits and resources that can help you build financial knowledge, plan for the future, manage everyday financial needs, and strengthen your overall financial wellness.

**View the Financial Wellness Benefits Flyer**

**https://www.smcgov.org/media/144486 to**





# MEDICAL

## All About Medical Plans

Medical plans can seem hard to understand, but once you understand the building blocks you will be able to choose the best plan for you and your dependents.

*Click to play video*



- **DEDUCTIBLE:** The amount of healthcare costs you have to pay for with your own money before your plan will start to pay anything.
- **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 eligible expenses for the rest of the plan year.
- **COINSURANCE:** After the deductible (if applicable), you and the plan share the cost. For example, if the plan pays 80%, your coinsurance share of the cost is 20%. You are billed for your coinsurance after your visit.
- **COPAY:** A set fee you pay instead of coinsurance for some healthcare services, for example, a doctor's office visit. You pay the copay at the time you receive care.
- **IN-NETWORK / OUT-OF-NETWORK:** In-network services will always be the lowest cost option. Out-of-network services will cost more or may not be covered. Check your plan's website to find doctors, hospitals, labs, and pharmacies that belong to the network.

# Understanding Plan Types

The following medical plan types are available so that you can pick the plan that best fits your budget and healthcare needs.

Some plans (like HMOs) restrict you to in-network doctors. Other plans (like PPOs) allow you to see any doctor, but you will pay a higher coinsurance percentage if the doctor is out-of-network.

| | **HMO**<br>Health Maintenance Organization | **PPO**<br>Preferred Provider Organization | **HDHP**<br>High-Deductible Health Plan |
|---|---|---|---|
| **Deductible** | No | ✓ | ✓ |
| **Out-of-Network Care Covered** | No (except in some emergencies) | ✓ | ✓*(Aetna HDHP)*<br>No *(Kaiser HDHP)* |
| **Referral Needed to see Specialist** | ✓ | No | ✓*(Kaiser HDHP)*<br>No *(Aetna HDHP)* |
| **Primary Care Physician Required** | ✓ | No | ✓*(Kaiser HDHP)*<br>No *(Aetna HDHP)* |
| **Eligible to Enroll in an HSA** | No | No | ✓ |
| **Eligible to Enroll in a Healthcare FSA** | ✓ | ✓ | No (Limited Purpose FSA only) |
| **Pros** | • More predictable costs | • You can go anywhere, whether in-network or out-of-network | • An HMO or PPO with a high deductible, but with the advantage of a tax-free Health Savings Account |
| **Cons** | • Less flexibility<br>• No out-of-network coverage<br>• May have to select Primary Care Physician | • You pay more for out-of-network providers | • More responsibility for out-of-pocket costs until the deductible is met |

# WHICH PLAN IS RIGHT FOR YOU?





Visit www.smcgov.org/hr/health-benefits and select Health Benefits to learn more about our health plans.

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.

## Consider an HMO (Health Maintenance Organization) if:

- You want lower, predictable out-of-pocket costs
- You like having one doctor to manage your care
- You are happy with the selection of network providers
- You don't see any doctors that are out-of-network

**Plans To Consider**

- Aetna Full HMO
- Aetna AVN HMO – Provider network available in California and Nevada only and is comprised of a preferred list of medical groups.
- Kaiser Permanente HMO

## Consider a PPO (Preferred Provider Organization) if:

- You want to be able to see any provider, even a specialist, without a referral
- You are willing to pay more to see out-of-network providers

**Plans To Consider**

- Aetna OAMC PPO – In-network services provided through the Aetna Managed Choice POS Open Access Network.

## Consider a HDHP (High-Deductible Health Plan) if:

- You want tax-free savings on your healthcare costs
- You want to build a savings account for future healthcare costs for you and your eligible family members
- You want an extra way to add to your retirement savings
- You want to be able to see any provider, even a specialist, without a referral*
- You are willing to pay more to see out-of-network providers*

See HSA page of this guide for more information.

**Plans To Consider**

- Aetna OAMC PPO HDHP – In-network services provided through the Aetna Managed Choice POS Open Access Network.
- Kaiser HDHP - You use the same Kaiser facilities that you would under the standard Kaiser plan

# WHICH PLAN IS RIGHT FOR YOU?



## Aetna Medical Plans

- **Health Maintenance Organization (HMO)** – 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 –** Is an HMO plan that offers the same benefits as the Aetna HMO. However, it uses a preferred list of medical groups, resulting in a narrower provider network. The AVN plan functions the same as the standard HMO but is limited to medical groups located in California and Nevada.
- **OAMC PPO** – a Preferred Provider (PPO) plan 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 plan 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, you do not pay out of pocket for any services for the remainder of the year.

See HSA page of this guide for more information.

Visit www.smcgov.org/hr/health-benefits and select Health Benefits to learn more about our health plans.

# BENEFIT COVERAGE FOR BUILDING AND CONSTRUCTION TRADES COUNCIL (BCTC) MEMBERS ONLY

## 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 the **Benefits Division** at 650-363-1919 or email benefits@smcgov.org.



# Medical – HMO Plans

You always pay the deductible and copayment ($). The coinsurance (%) shows what you pay.

| | Aetna Full HMO | Aetna AVN HMO | Kaiser Traditional HMO | Kaiser HDHP |
|---|---|---|---|---|
| | In-Network Only | In-Network Only | In-Network Only | In-Network Only |
| **Calendar Year Deductible**[1]<br>Individual<br>Individual within a Family<br>Family | $0<br><br>$0 | $0<br><br>$0 | $0<br><br>$0 | $1,750<br>$3,500<br>$3,500 |
| **Calendar Year Out-of-Pocket Maximum**[1,2]<br>Individual<br>Individual within a Family<br>Family | $1,000<br><br>$3,000 | $1,000<br><br>$3,000 | $1,500<br><br>$3,000 | $3,500<br>$3,500<br>$7,000 |
| **Office Visit**<br>Primary Care<br>Specialist | <br>$15 copay<br>$15 copay | <br>$15 copay<br>$15 copay | <br>$15 copay<br>$15 copay | <br>10% after deductible<br>10% after deductible |
| **Online Visit** | $15 copay | $15 copay | No charge | No charge |
| **Preventive Services** | No charge | No charge | No charge | No charge |
| **Chiropractic and Acupuncture Care** | $10 copay (up to 30 visits/year) | $10 copay (up to 30 visits/year) | $15 copay (up to 20 visits/year) | Not covered |
| **Lab and X-ray** | No charge | No charge | $5 copay | 10% after deductible |
| **Urgent Care** | $15 copay | $15 copay | $15 copay | 10% after deductible |
| **Emergency Room** (copay waived if admitted) | $100 copay | $100 copay | $100 copay | 10% after deductible |
| **Inpatient Hospitalization** | $100 per admission | $100 per admission | $100 copay | 10% after deductible |
| **Outpatient Surgery** | $50 copay | $50 copay | $50 copay | 10% after deductible |
| **Mental Health Services**<br>Inpatient Hospital<br>Outpatient | <br>$100 copay<br>$15 copay | <br>$100 copay<br>$15 copay | <br>$100 per admission<br>$15 copay; $7 group | <br>10% after deductible<br>10% after deductible |
| **Infertility & Family Planning**[3] | | | | |
| Diagnosis and Treatment | Included | Included | Included | Included |
| Cost Share | Based on service type and where it is performed | Based on service type and where it is performed | Based on service type and where it is performed | Based on service type and where it is performed |
| Assisted Reproductive Technology (ART) | Limited to 3 egg retrievals per lifetime | Limited to 3 egg retrievals per lifetime | Limited to 3 egg retrievals per lifetime | Limited to 3 egg retrievals per lifetime |
| Preservation | Cryopreservation and storage for iatrogenic infertility | Cryopreservation and storage for iatrogenic infertility | Cryopreservation and one-time storage up to 6 months | Cryopreservation and one-time storage up to 6 months |
| Vasectomy & Tubal Ligation | Covered at 100% | Covered at 100% | Covered at 100% | Covered at 100% |

[1]Deductibles and out-of-pocket maximums accumulate on a calendar year from January 1 through December 31.
[2]All covered expenses including your medical deductibles and prescription copays accumulate towards the out-of-pocket maximum.
[3]This comparison is a high-level overview of covered fertility benefits. In the event of any discrepancies, official plan documents will prevail.

# Medical – HMO Plans
## PRESCRIPTION DRUGS

| | Aetna Full HMO | Aetna AVN HMO | Kaiser Traditional HMO | Kaiser HDHP |
|---|---|---|---|---|
| | In-Network Only | In-Network Only | In-Network Only | In-Network Only |
| **PRESCRIPTION DRUGS** | | | | |
| **Calendar Year Deductible** | None | None | None | Combined with medical |
| **Out-of-Pocket Maximum** | Combined with medical | Combined with medical | Combined with medical | Combined with medical |
| **Retail- 30 Day Supply**<br>$0 Chronic Drug List<br>Preferred Generic<br>Preferred Brand<br>Non-Preferred Generic and Brand<br>Specialty[3] | No charge<br>$15 copay<br>$25 copay<br>$40 copay<br>20% up to $200 max | No charge<br>$15 copay<br>$25 copay<br>$40 copay<br>20% up to $200 max | No charge (100-day supply)<br>$10 copay (100-day supply)<br>$20 copay (100-day supply)<br>$20 copay (100-day supply)<br>$20 copay | No charge<br>$10 copay<br>$30 copay<br>$30 copay<br>$30 copay |
| **Mail Order- 90 Day Supply**<br>$0 Chronic Drug List<br>Preferred Generic<br>Preferred Brand<br>Non-Preferred Generic and Brand<br>Specialty[3] | No charge<br>$30 copay<br>$50 copay<br>$80 copay<br>20% up to $200 max | No charge<br>$30 copay<br>$50 copay<br>$80 copay<br>20% up to $200 max | No charge<br>$10 copay<br>$20 copay<br>$20 copay<br>$20 copay (30-day supply) | No charge<br>$20 copay<br>$60 copay<br>$60 copay<br>Not covered |

# Medical – PPO Plans

You always pay the deductible and copayment ($). The coinsurance (%) shows what you pay after the deductible.

| | Aetna OAMC PPO | | Aetna OAMC PPO HDHP | |
|---|---|---|---|---|
| | **In-Network** | **Out-of-Network** | **In-Network** | **Out-of-Network** |
| **Calendar Year Deductible**[1]<br>Individual<br>Individual Within a Family<br>Family | $300<br>$300<br>$900 | | $1,750<br>$3,500<br>$3,500 | $3,000<br>$3,500<br>$6,000 |
| **Calendar Year Out-of-Pocket Maximum**[1,3]<br>Individual<br>Individual Within a Family<br>Family | $2,000<br><br>$4,000 | $3,000<br><br>$6,000 | $3,500<br>$3,500<br>$7,000 | $6,000<br>$6,000<br>$12,000 |
| **Office Visit**<br>Primary Care<br>Specialist | 20%[2]<br>20%[2] | 40%[2]<br>40%[2] | 10%[2]<br>10%[2] | 40%[2]<br>40%[2] |
| **Online Visit** | 20%[2] | Not covered | 10% *(deductible waived)* | Not covered |
| **Preventive Services** | No charge | 40%[2] | No charge | Not covered |
| **Chiropractic**<br>(up to **20** visits/year) | 20%[2] | 40%[2] | 10%[2] | 50%[2] |
| **Acupuncture**<br>(up to 20 visits/year) | 20%[2] | 40%[2] | 10%[2] | 40%[2] |
| **Lab and X-ray** | 20%[2] | 40%[2] | 10%[2] | 40%[2] |
| **Urgent Care** | No charge | 40%[2] | 10%[2] | 40%[2] |
| **Emergency Room** (copay waived if admitted) | No charge | | 10%[2] | |
| **Inpatient Hospitalization** | No charge | 30%[2] | 10%[2] | 40%[2] |
| **Outpatient Surgery** | No charge | 30%[2] | 10%[2] | 40%[2] |
| **Mental Health Services**<br>Inpatient Hospital<br>Outpatient | No charge<br>20%[2] | 30%[2]<br>40%[2] | 10%[2]<br>10%[2] | 40%[2]<br>40%[2] |
| **Infertility & Family Planning**[4] | | | | |
| Diagnosis and Treatment | Included | Included | Included | Included |
| Cost Share | Based on service type and where it is performed | Based on service type and where it is performed | Based on service type and where it is performed | Based on service type and where it is performed |
| Assisted Reproductive Technology (ART) | Limited to 3 egg retrievals per lifetime | Limited to 3 egg retrievals per lifetime | Limited to 3 egg retrievals per lifetime | Limited to 3 egg retrievals per lifetime |
| Preservation | Cryopreservation and storage for iatrogenic infertility | Cryopreservation and storage for iatrogenic infertility | Cryopreservation and one-time storage up to 6 months | Cryopreservation and one-time storage up to 6 months |
| Vasectomy<br>Tubal Ligation | Covered at 100%<br>Covered at 100% | 40%[2]<br>40%[2] | Covered at 100%[2]<br>Covered at 100% | 40%[2]<br>40%[2] |

[1]Deductibles and out-of-pocket maximums accumulate on a calendar year from January 1 through December 31.
**[2]After deductible.**
[3]All covered expenses including your medical deductibles and prescription copays accumulate towards the out-of-pocket maximum.
[4]This comparison is a high-level overview of covered fertility benefits. In the event of any discrepancies, official plan documents will prevail.

# Medical – PPO Plans
## PRESCRIPTION DRUGS

| | Aetna OAMC PPO | | Aetna OAMC PPO HDHP | |
|---|---|---|---|---|
| | **In-Network** | **Out-of-Network** | **In-Network** | **Out-of-Network** |
| **PRESCRIPTION DRUGS** | | | | |
| **Calendar Year Deductible** | None | None | Combined with medical | Combined with medical |
| **Out-of-Pocket Maximum** | Combined with medical | Combined with medical | Combined with medical | Combined with medical |
| **Retail - 30 Day Supply** | | | | |
| $0 Chronic Drug List | No charge | 25% up to $250 max | No charge | 25% up to $250 max |
| Preferred Generic | $10 copay | 25% up to $250 max | $10 copay | 25% up to $250 max |
| Preferred Brand | $20 copay | 25% up to $250 max | $25 copay | 25% up to $250 max |
| Non-Preferred Generic and Brand | $35 copay | 25% up to $250 max | $40 copay | 25% up to $250 max |
| Specialty[3] | 30% up to $150 max | Not covered | 30% up to $200 max | Not covered |
| **Mail Order- 90 Day Supply** | | | | |
| $0 Chronic Drug List | No charge | Not covered | No charge | Not covered |
| Preferred Generic | $20 copay | Not covered | $20 copay | Not covered |
| Preferred Brand | $40 copay | Not covered | $50 copay | Not covered |
| Non-Preferred Generic and Brand | $70 copay | Not covered | $80 copay | Not covered |
| Specialty (30-day supply)[3] | 30% up to $150 max | Not covered | 30% up to $100 max | Not covered |

# YOUR SEMI-MONTHLY BENEFIT COSTS

## COUNTY AFSCME, SEIU, MANAGEMENT, ATTORNEYS, CONFIDENTIAL, OSL, PDA, UAPD, SMCCE, AND CNA EMPLOYEES

| | Full-Time Employees | | ¾ Time Employees | | ½ Time Employees | | Monthly Premium |
|---|---|---|---|---|---|---|---|
| **Aetna Full HMO** | Employee Cost | County Cost | Employee Cost | County Cost | Employee Cost | County Cost | Total |
| Employee Only | $104.48 | $940.34 | $339.56 | $705.26 | $574.65 | $470.17 | $2,089.64 |
| Employee + 1 | $208.96 | $1,880.69 | $679.13 | $1,410.52 | $1,149.30 | $940.35 | $4,179.30 |
| Employee + Family | $295.68 | $2661.16 | $960.97 | $1995.87 | $1626.26 | $1330.58 | $5,913.68 |
| **Aetna AVN HMO** | | | | | | | |
| Employee Only | $80.94 | $728.42 | $263.04 | $546.32 | $445.15 | $364.21 | $1,618.72 |
| Employee + 1 | $161.87 | $1,456.80 | $526.07 | $1,092.60 | $890.27 | $728.40 | $3,237.34 |
| Employee + Family | $229.04 | $2061.39 | $744.39 | $1,546.04 | $1,259.73 | $1,030.70 | $4,580.86 |
| **Aetna OAMC PPO** | | | | | | | |
| Employee Only | $305.74 | $917.24 | $535.05 | $687.93 | $764.36 | $458.62 | $2,445.96 |
| Employee + 1 | $611.49 | $1,834.46 | $1,070.10 | $1,375.85 | $1,528.72 | $917.23 | $4,891.90 |
| Employee + Family | $865.25 | $2,595.74 | $1,514.18 | $1,946.81 | $2,163.12 | $1,297.87 | $6,921.98 |
| **Aetna HDHP** | | | | | | | |
| Employee Only | $129.59 | $734.35 | $313.18 | $550.76 | $496.76 | $367.18 | $1,727.88 |
| Employee + 1 | $259.18 | $1,468.69 | $626.35 | $1,101.52 | $993.52 | $734.35 | $3,455.74 |
| Employee + Family | $366.74 | $2,078.21 | $886.29 | $1,558.66 | $1,405.84 | $1,039.11 | $4,889.90 |
| **Kaiser HMO** | | | | | | | |
| Employee Only | $86.18 | $489.33 | $86.18 | $489.33 | $330.34 | $245.17 | $1,151.02 |
| Employee + 1 | $172.35 | $977.67 | $416.52 | $733.50 | $660.69 | $489.33 | $2,300.04 |
| Employee + Family | $243.88 | $1,382.99 | $589.38 | $1,037.49 | $934.88 | $691.99 | $3,253.74 |
| **Kaiser HDHP** | | | | | | | |
| Employee Only | $68.59 | $389.68 | $68.59 | $389.68 | $262.93 | $195.34 | $916.54 |
| Employee + 1 | $137.18 | $778.36 | $331.52 | $584.02 | $525.86 | $389.68 | $1,831.08 |
| Employee + Family | $194.11 | $1,100.97 | $469.10 | $825.98 | $744.10 | $550.98 | $2,590.16 |

# YOUR SEMI-MONTHLY BENEFIT COSTS

## COUNTY BCTC, DSA, LEU, OSS EMPLOYEES

| | Full-Time Employees | | ¾ Time Employees | | ½ Time Employees | | Monthly Premium |
|---|---|---|---|---|---|---|---|
| **Aetna Full HMO** | Employee Cost | County Cost | Employee Cost | County Cost | Employee Cost | County Cost | Total |
| Employee Only | $156.72 | $888.10 | $378.74 | $666.08 | $600.77 | $444.05 | $2,089.64 |
| Employee + 1 | $313.45 | $1,776.20 | $757.50 | $1,332.15 | $1,201.55 | $888.10 | $4,179.30 |
| Employee + Family | $443.53 | $2,513.31 | $1,071.86 | $1,884.98 | $1,700.18 | $1,256.66 | $5,913.68 |
| **Aetna AVN HMO** | | | | | | | |
| Employee Only | $121.40 | $687.96 | $293.39 | $515.97 | $465.38 | $343.98 | $1,618.72 |
| Employee + 1 | $242.80 | $1,375.87 | $586.77 | $1,031.90 | $930.73 | $687.94 | $3,237.34 |
| Employee + Family | $343.56 | $1,946.87 | $830.28 | $1,460.15 | $1,316.99 | $973.44 | $4,580.86 |
| **Aetna OAMC PPO** | | | | | | | |
| Employee Only | $305.74 | $917.24 | $535.05 | $687.93 | $764.36 | $458.62 | $2,445.96 |
| Employee + 1 | $611.49 | $1,834.46 | $1,070.10 | $1,375.85 | $1,528.72 | $917.23 | $4,891.90 |
| Employee + Family | $865.25 | $2,595.74 | $1,514.18 | $1,946.81 | $2,163.12 | $1,297.87 | $6,921.98 |
| **Aetna HDHP** | | | | | | | |
| Employee Only | $129.59 | $734.35 | $313.18 | $550.76 | $496.76 | $367.18 | $1,727.88 |
| Employee + 1 | $259.18 | $1,468.69 | $626.35 | $1,101.52 | $993.52 | $734.35 | $3,455.74 |
| Employee + Family | $366.74 | $2,078.21 | $886.29 | $1,558.66 | $1,405.84 | $1,039.11 | $4,889.90 |
| **Kaiser HMO** | | | | | | | |
| Employee Only | $86.18 | $489.33 | $86.18 | $489.33 | $330.34 | $245.17 | $1,151.02 |
| Employee + 1 | $172.35 | $977.67 | $416.52 | $733.50 | $660.69 | $489.33 | $2,300.04 |
| Employee + Family | $243.88 | $1,382.99 | $589.38 | $1,037.49 | $934.88 | $691.99 | $3,253.74 |
| **Kaiser HDHP** | | | | | | | |
| Employee Only | $68.59 | $389.68 | $68.59 | $389.68 | $262.93 | $195.34 | $916.54 |
| Employee + 1 | $137.18 | $778.36 | $331.52 | $584.02 | $525.86 | $389.68 | $1,831.08 |
| Employee + Family | $194.11 | $1,100.97 | $469.10 | $825.98 | $744.10 | $550.98 | $2,590.16 |

# YOUR SEMI-MONTHLY BENEFIT COSTS

## BCTC Union Members Only-OPERATING ENGINEERS

| | Full Time Employees | | ¾ Time Employees | | ½ Time Employees | | Monthly Premium |
|---|---|---|---|---|---|---|---|
| | Employee Cost | County Cost | Employee Cost | County Cost | Employee Cost | County Cost | Total |
| **Operating Engineers PPO, Dental & Vision** | | | | | | | |
| Employee Only | $70.90 | $638.10 | $230.42 | $478.58 | $389.95 | $319.05 | $1,418.00 |
| Employee + 1 | $141.75 | $1,192.50 | $460.69 | $956.81 | $779.62 | $637.88 | $2,835.00 |
| Employee + Family | $191.35 | $1,722.15 | $621.89 | $1,291.61 | $1,052.42 | $861.08 | $3,827.00 |
| **Operating Engineers Kaiser, Dental & Vision** | | | | | | | |
| Employee Only | $63.20 | $568.80 | $205.40 | $426.60 | $347.60 | $284.40 | $1,264.00 |
| Employee + 1 | $126.45 | $1,138.05 | $410.96 | $853.54 | $695.47 | $569.03 | $2,529.00 |
| Employee + Family | $164.90 | $1,484.10 | $535.92 | $1,113.08 | $906.95 | $742.05 | $3,298.00 |

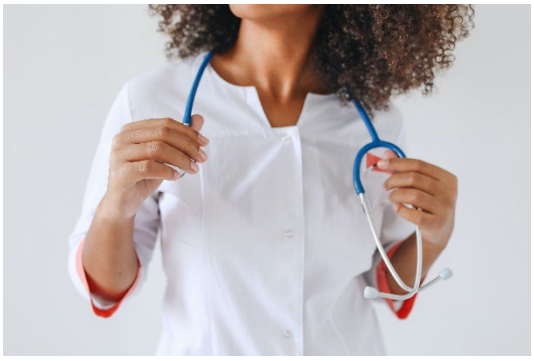
*Please note that unless your domestic partner is your tax dependent as defined by the IRS, contributions for domestic partner coverage must be made after-tax. Similarly, the company contribution toward coverage for your domestic partner and his/her dependents will be reported as taxable income on your W-2. Contact your tax advisor for more details on how this tax treatment applies to you. Notify County of San Mateo if your domestic partner is your tax dependent.*

# YOUR SEMI-MONTHLY BENEFIT COSTS

## COURTS EMPLOYEES

| | Full-Time Employees | | ¾ Time Employees | | ½ Time Employees | | Monthly Premium |
|---|---|---|---|---|---|---|---|
| **Aetna Full HMO** | Employee Cost | County Cost | Employee Cost | County Cost | Employee Cost | County Cost | Total |
| Employee Only | $0.00 | $1,044.82 | $0.00 | $1,044.82 | $0.00 | $1,044.82 | $2,089.64 |
| Employee + 1 | $0.00 | $2,089.65 | $0.00 | $2,089.65 | $0.00 | $2,089.65 | $4,179.30 |
| Employee + Family | $0.00 | $2,956.84 | $0.00 | $2,956.84 | $0.00 | $2,956.84 | $5,913.68 |
| **Aetna AVN HMO** | | | | | | | |
| Employee Only | $0.00 | $809.36 | $0.00 | $809.36 | $0.00 | $809.36 | $1,618.72 |
| Employee + 1 | $0.00 | $1,618.67 | $0.00 | $1,618.67 | $0.00 | $1,618.67 | $3,237.34 |
| Employee + Family | $0.00 | $2,290.43 | $0.00 | $2,290.43 | $0.00 | $2,290.43 | $4,580.86 |
| **Aetna OAMC PPO** | | | | | | | |
| Employee Only | $122.30 | $1,100.68 | $397.47 | $825.51 | $672.64 | $550.34 | $2,445.96 |
| Employee + 1 | $244.59 | $2,201.36 | $794.93 | $1,651.02 | $1,345.27 | $1,100.68 | $4,891.90 |
| Employee + Family | $346.10 | $3,114.89 | $1,124.82 | $2,336.17 | $1,903.54 | $1,557.45 | $6,921.98 |
| **Aetna HDHP** | | | | | | | |
| Employee Only | $0.00 | $863.94 | $0.00 | $863.94 | $0.00 | $863.94 | $1,727.88 |
| Employee + 1 | $0.00 | $1,727.87 | $0.00 | $1,727.87 | $0.00 | $1,727.87 | $3,455.74 |
| Employee + Family | $0.00 | $2,444.95 | $0.00 | $2,444.95 | $0.00 | $2,444.95 | $4,889.90 |
| **Kaiser HMO** | | | | | | | |
| Employee Only | $0.00 | $575.51 | $0.00 | $575.51 | $0.00 | $575.51 | $1,151.02 |
| Employee + 1 | $0.00 | $1,150.02 | $0.00 | $1,150.02 | $0.00 | $1,150.02 | $2,300.04 |
| Employee + Family | $0.00 | $1,626.87 | $0.00 | $1,626.87 | $0.00 | $1,626.87 | $3,253.74 |
| **Kaiser HDHP** | | | | | | | |
| Employee Only | $0.00 | $458.27 | $0.00 | $458.27 | $0.00 | $458.27 | $916.54 |
| Employee + 1 | $0.00 | $915.54 | $0.00 | $915.54 | $0.00 | $915.54 | $1,831.08 |
| Employee + Family | $0.00 | $1,295.08 | $0.00 | $1,295.08 | $0.00 | $1,295.08 | $2,590.16 |

# PREVENTIVE CARE SCREENING BENEFITS



**TYPICAL SCREENINGS FOR ADULTS**

- Blood pressure
- Cholesterol
- Diabetes
- Colorectal cancer screening
- Depression
- Mammograms
- OB/GYN screenings
- Prostate cancer screening
- Testicular exam

## Take Pro-active Steps to Maintain Good Health

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, sex, and medical history.

Visit www.healthcare.gov/coverage/preventive-care-benefits 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 generally not 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.

# AETNA RESOURCES





### AETNA WEBSITE

You can also use the Aetna website or download the mobile app to view more helpful resources and educational tools.

## CVS Virtual Care

From therapy appointments to quick care, you'll have access to 24/7 on-demand care and mental health services by appointment. CVS Health Virtual Care™ is in addition to your traditional network of providers. Access is included in your medical plan, made available through Aetna®.

**What's Covered:**

- Access 24/7 care with licensed providers for common illnesses, infections, and one-time medication refill.
- Mental health services: Take charge of your mental well-being. Appointments available 7 days a week including evenings. Counseling with a therapist for anxiety, stress, grief and psychiatry services for prescriptions and medication management.
- Additional benefits: Access your health information, lab results and personalized tips from anywhere with your health dashboard.

## Teladoc

Teladoc's U.S. board-certified doctors are available 24/7/365 to resolve many non-emergency medical issues through phone or video consults. Contact Teladoc online at teladoc.com/aetna or download the Teladoc app.

## Healthy Chapters

Aetna Enhanced Maternity has evolved to Healthy Chapters. Healthy Chapters goes beyond traditional maternity benefits, empowering employees and spouses with continuous care that evolves with them with all their reproductive needs throughout their lifetime. In addition to Maternity management support, the program has expanded to include the following coverage:

- **Men's health support**, addressing physical and mental well-being, routine screenings, and health risks affecting men's fertility
- **Expanded virtual care network** for both men and women
- **24-hour dedicated women's nurse line**
- **Fertility and maternity navigators** who deliver personalized guidance throughout the care journey
- **Expanded targeted outreach**, including call pods and two-way texting, as well as addressing PCOS and Fibroids
- **Guided Genetic Counseling** and screening services

*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.

# AETNA RESOURCES





## 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 to learn how to improve your health and well-being and access personalized health and wellness programs.

## Healthy Lifestyle Coaching Programs

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.

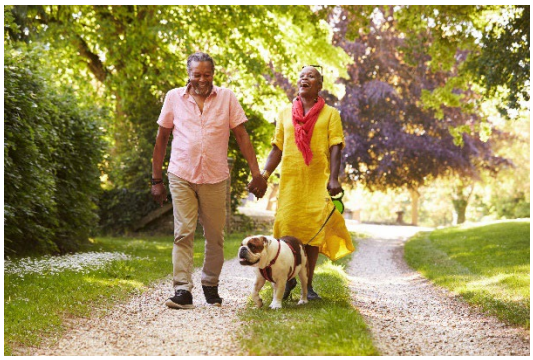
## Health & Wellness Discounts

Aetna members can save on a variety of expenses:

- At home products such as blood pressure monitors, activity trackers, electrotherapy TENS units, EKG devices, and more
- Natural products and services such as acupuncture, chiropractic, massage and nutrition, along with a variety of wellness products
- Fitness
- Lasik
- Vision care
- Dental health
- Hearing
- Weight management
- Senior wellness

To access these and more, log into your Aetna health member website.

# KAISER RESOURCES



### FINDING A KAISER PROVIDER

To find a Kaiser Permanente provider near you, please visit www.kp.org or call (800) 464-4000.

### MY HEALTH MANAGER

Stay engaged with your health and simplify your busy life by using the Kaiser Website or download the Kaiser Permanente app from the App Store℠ or Google Play®.

## 24/7 Care Advice

Get medical advice and care guidance in the moment from a Kaiser Permanente provider at (833) 574-2273.

## One Pass Select Affinity™ from Optum

Choose a fitness plan that fits your lifestyle and get unlimited access to all locations available within that plan, plus extensive digital resources:

- 5 membership tiers with different monthly fees
- 19,000 gym locations and boutique studios
- 23,000+ on-demand and livestreamed classes
- Digital tools to track progress and an AI workout builder
- No contracts — change tiers monthly or cancel within 30 days
- Groceries and household essentials delivered with Walmart+ and Shipt
- Access to Optum's affinity musculoskeletal program.
- Get 20% off chiropractors, acupuncturists, and massage therapists when you visit a participating provider.

For more information, visit kp.org/exercise.

## 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. Lean more at kp.org/healthylifestyles or kp.org/vidasana (en español).

## Health Classes

Sign up for health classes and support groups at many of our facilities. See what's available near you at kp.org/classes or kp.org/classes (en español) – some may require a fee.

## Personal Wellness Coaching

Get help reaching your health goals. Work one on one with a wellness coach by phone at no cost. Find out more at kp.org/wellnesscoach or kp.org/wellnesscoach (en español).



# DENTAL

## OUR PLANS

1. **Cigna Dental HMO**
2. **Cigna Dental PPO** Core *(less than 1 year of Service) - Represented*
3. **Cigna Dental PPO** Core - *Represented*
4. **Cigna Dental PPO** Core plus Buy Up *Option 1 - Represented*
5. **Cigna Dental PPO** Core plus Buy Up *Option 2 - Represented*
6. **Cigna Dental PPO** Core plus Buy Up *Option 3 - Represented*
7. **Cigna Dental PPO** Core - *Management*
8. **Cigna Dental PPO** Core plus Buy Up *– Management*

**CIGNA DHMO:** Choose a participating Cigna Dental Care Access Plus dentist and pay the scheduled charge for each service. There are no annual deductibles or plan maximums. Orthodontia is available for children and adults at the scheduled charge for up to 24 months of active treatment.

**CIGNA DPPO:** Services are provided through Cigna's PPO network, but you may choose any dentist. Your coverage and cost depend on your length of County service, represented group, and whether you use an in-network or out-of-network dentist. For out-of-network care, you may owe the difference between Cigna's allowable amount and the dentist's charge. Pre-authorization is recommended for treatment costing $250 or more.

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

## FIND A PROVIDER

The Cigna DHMO and DPPO plans have different networks. Visit www.cigna.com to check if your provider is in-network.

- DHMO Network: Cigna Dental Care Access Plus
- DPPO Network: Total Cigna DPPO

# DENTAL

## Represented Active Employees With Less Than 1 Year of Service

You always pay the deductible and copayment ($). The coinsurance (%) shows what the plan pays after the deductible.

| | Cigna DHMO | Cigna DPPO | |
|---|---|---|---|
| | **In-Network Only** | **PPO** | **Out-of-Network[1]** |
| **Calendar Year Deductible** | None | Individual: $100<br>Family: Unlimited | Individual: $100<br>Family: Unlimited |
| **Calendar Year Plan Maximum** | None | $2,500 | $2,500 |
| **Diagnostic & Preventive**<br>Oral Exams<br>Routine Cleanings<br>Full Mouth X-rays<br>Bitewing X-rays<br>Panoramic X-rays<br>Fluoride Application | No charge | Plan pays 60% | Plan pays 60% |
| **Basic Services**<br>Amalgam/Composite Fillings<br>Periodontics (Gum disease)<br>Endodontics (Root Canal)<br>Extractions & Other Oral Surgery | No charge | Plan pays 60%[2] | Plan pays 60%[2] |
| **Major Services**<br>Crown Repair<br>Restorative - Inlays and Crowns<br>Prosthodontics<br>Complex Oral Surgery | No charge | Plan pays 60%[2] | Plan pays 60%[2] |
| **Implants** | None | Plan pays 60%[2] up to $1,000 max | Plan pays 60%[2] |
| **Ortho Lifetime Max (Adult and child up to age 19)** | None, $0 copay* | Not covered | Not covered |

[1]Out-of-Network reimbursement is based on Cigna's Maximum Allowable Charge. Members may be responsible for charges exceeding the allowable amount.
[2]After deductible
*Covers up to 24 months of active orthodontic treatment. Treatment beyond 24 months may require additional member payment.

## What you need to know about this plan



**Features:** With the HMO, you must choose a primary dentist within your network. With the PPO, you can see any provider, but you'll pay more for out of network services

**Can I use my HSA or FSA?** If you participate in a healthcare FSA or HSA, you can use your account to pay for dental expenses.

**Where can I get more details?** Visit the Cigna website or download the Cigna mobile app.

# CIGNA DENTAL

## Represented Active Employee With More Than 1 Year of Service

You always pay the deductible and copayment ($). The coinsurance (%) shows what the plan pays after the deductible.

| | DHMO | DPPO | | | |
|---|---|---|---|---|---|
| | | Core | Buy-Up Option 1 | Buy-Up Option 2 | Buy-Up Option 3 |
| | In-Network Only | PPO In-Network/Out-of-Network[1] | | | |
| **Calendar Year Deductible** | None | None | None | None | None |
| **Calendar Year Plan Maximum** | Not applicable | $2,500 | $4,000 | $2,500 | $4,000 |
| **Diagnostic & Preventive**<br>Oral Exams<br>Routine Cleanings<br>Full Mouth X-rays<br>Bitewing X-rays<br>Panoramic X-rays<br>Fluoride Application | No charge | Plan pays 85% | Plan pays 85% | Plan pays 85% | Plan pays 85% |
| **Basic Services**<br>Amalgam/Composite Fillings<br>Periodontics (Gum disease)<br>Endodontics (Root Canal)<br>Extractions & Other Oral Surgery | No charge | Plan pays 85% | Plan pays 85% | Plan pays 85% | Plan pays 85% |
| **Major Services**<br>Crown Repair<br>Restorative - Inlays and Crowns<br>Prosthodontics<br>Complex Oral Surgery | No charge | Plan pays 85% | Plan pays 85% | Plan pays 85% | Plan pays 85% |
| **Implants** (up to $1,000 implant max) | None | Plan pays 85% | Plan pays 85% | Plan pays 85% | Plan pays 85% |
| **Ortho Lifetime Max (Adult and child up to age 19)** | None, $0 copay* | Not covered | Not covered | $4,000 | $4,000 |

[1]Out-of-Network reimbursement is based on Cigna's Maximum Allowable Charge. Members may be responsible for charges exceeding the allowable amount.

*Covers up to 24 months of active orthodontic treatment. Treatment beyond 24 months may require additional member payment.

# DENTAL

## Management, Confidential, Attorney, Sheriff Sergeant, Lieutenants

You always pay the deductible and copayment ($). The coinsurance (%) shows what the plan pays after the deductible.

| | Cigna DHMO | Cigna DPPO | | Cigna DPPO - Management Core Plus Buy Up Option | |
|---|---|---|---|---|---|
| | In-Network Only | In-Network | Out-of-Network[1] | In-Network | Out-of-Network[1] |
| **Calendar Year Deductible** | None | None | None | None | None |
| **Calendar Year Plan Maximum** | None | None | None | Unlimited | Unlimited |
| **Diagnostic & Preventive** Oral Exams Routine Cleanings Full Mouth X-rays Bitewing X-rays Panoramic X-rays Fluoride Application | No charge | Plan pays 100% | Plan pays 100% | Plan pays 100% | Plan pays 100% |
| **Basic Services** Amalgam/Composite Fillings Periodontics (Gum disease) Endodontics (Root Canal) Extractions & Other Oral Surgery | No charge | Plan pays 100% | Plan pays 100% | Plan pays 100% | Plan pays 100% |
| **Major Services** Crown Repair Restorative - Inlays and Crowns Prosthodontics Complex Oral Surgery | No charge | Plan pays 100% | Plan pays 100% | Plan pays 100% | Plan pays 100% |
| **Implants Calendar Year Maximum** | None | None | None | None | None |
| **Ortho Lifetime Max (Adult and child up to age 19)** | None | Not covered | Not covered | $4,000 | $4,000 |

[1]Out-of-Network reimbursement is based on Cigna's Maximum Allowable Charge. Members may be responsible for charges exceeding the allowable amount.



# VISION




*Click to play video*

## Vision Coverage

Vision coverage helps with the cost of eyeglasses or contacts. But even if you don't need vision correction, an annual eye exam checks the health of your eyes and can even detect more serious health issues such as diabetes, high blood pressure, high cholesterol, and thyroid disease.

All regular employees working full-time or part-time (over 20 hours per week) must enroll in the County's vision insurance plan.

The VSP Core Plan is fully paid for by the County.

You have the option to buy-up your vision benefits.

Visit the SMC Website and click "Vision Care Plan" for more information.

# VSP VISION

| | VSP Core Plan | | VSP Buy-Up Plan[1] (with LightCare) | |
|---|---|---|---|---|
| | **In-Network** | **Out-of-Network** | **In-Network** | **Out-of-Network** |
| **Exams** | | | | |
| Benefit | $10 copay | Up to $50 | $10 copay | Up to $50 |
| Contact Eval. | 15% off; $60 max | | 15% off; $60 max | |
| Frequency | Every calendar year | Every calendar year | Every calendar year | Every calendar year |
| **Eyeglass Lenses** | | | | |
| Single Vision Lens | No charge after copay | Plan pays up to $50 | No charge after copay | Plan pays up to $50 |
| Bifocal Lens | No charge after copay | Plan pays up to $75 | No charge after copay | Plan pays up to $75 |
| Trifocal Lens | No charge after copay | Plan pays up to $100 | No charge after copay | Plan pays up to $100 |
| Frequency | Every calendar year | Every calendar year | Every calendar year | Every calendar year |
| **Frames** | | | | |
| Benefit | $170 allowance + 20% off remaining balance<br><br>$95 allowance for Costco/Walmart/Sam's Club | Plan pays up to $70 | $250 allowance + 20% off remaining balance<br><br>$135 allowance for Costco/Walmart/Sam's Club | Plan pays up to $70 |
| Frequency | Every other calendar year | Every other calendar year | Every calendar year | Every calendar year |
| **Contacts (Elective)** | | | | |
| Conventional | $170 allowance; in lieu of glasses | Plan pays up to $105 | $250 allowance; in lieu of glasses | Plan pays up to $105 |
| Frequency | Every calendar year | Every calendar year | Every calendar year | Every calendar year |

[1]KidsCare: Two WellVision exams for children under 18 years old; additional lenses for children are fully covered when needed.

## What you need to know about this plan

| | |
|---|---|
| **Features:** | See any provider, but you'll pay more out of network |
| **What other services are covered?** | If you enroll in the VSP Buy-Up Plan, VSP LightCare and additional lens enhancements are available. |
| **Eyeglasses are expensive. Will I still be able to afford them, even with insurance?** | Look for moderately priced frames and remember that your benefit is higher in-network. If you participate in a healthcare FSA or HSA, you can use your account to pay for vision care and eyewear with tax-free dollars. |
| **Looking for the perfect pair?** | Visit VSP's online store, Eyeconic, to apply your benefits directly to your purchase. |

# YOUR SEMI-MONTHLY BENEFIT COSTS

| | Management, Confidential, Attorney, Sheriff Sergeant, Lieutenant | |
|---|---|---|
| **Cigna Management DPPO Core Dental Plan** | Employee Cost | County Cost |
| Employee Only | $6.43 | $57.83 |
| Employee + 1 | $6.43 | $57.83 |
| Employee + Family | $6.43 | $57.83 |
| **Cigna Management DPPO Plus $4000 Orthodontic Buy-Up** | | |
| Employee Only | $22.71 | $57.83 |
| Employee + 1 | $39.85 | $57.83 |
| Employee + Family | $52.32 | $57.83 |

| | All Represented Employee Groups | |
|---|---|---|
| **Cigna DPPO Core Dental Plan** | Employee Cost | County Cost |
| Employee Only | $5.19 | $46.67 |
| Employee + 1 | $5.19 | $46.67 |
| Employee + Family | $5.19 | $46.67 |
| **Cigna DPPO Year 2+ – Core Plus $4000 yearly maximum** | | |
| Employee Only | $11.98 | $46.67 |
| Employee + 1 | $18.86 | $46.67 |
| Employee + Family | $23.87 | $46.67 |
| **Cigna DPPO Year 2+ – Core Plus $4000 Orthodontic Lifetime** | | |
| Employee Only | $17.18 | $46.67 |
| Employee + 1 | $29.77 | $46.67 |
| Employee + Family | $38.93 | $46.67 |
| **Cigna DPPO Year 2+ Actives – Core Plus $4000 Yearly Max and $4000 Orthodontic Lifetime** | | |
| Employee Only | $23.42 | $46.67 |
| Employee + 1 | $42.88 | $46.67 |
| Employee + Family | $57.03 | $46.67 |

# YOUR SEMI-MONTHLY BENEFIT COSTS

| | All Employee Groups | |
|---|---|---|
| **Cigna DHMO Plan** | Employee Cost | County Cost |
| Employee Only | $2.15 | $19.34 |
| Employee + 1 | $2.15 | $19.34 |
| Employee + Family | $2.15 | $19.34 |

| | VSP Vision Care | |
|---|---|---|
| **VSP Base Plan** | Employee Cost | County Cost |
| Employee Only | $0 | $8.01 |
| Employee + 1 | $0 | $8.01 |
| Employee + Family | $0 | $8.01 |
| **VSP Buy-Up Plan** | | |
| Employee Only | $2.79 | $8.01 |
| Employee + 1 | $5.85 | $8.01 |
| Employee + Family | $8.36 | $8.01 |



# LIFE & DISABILITY

### YOUR BENEFICIARY = WHO GETS PAID

If the worst happens, your beneficiary—the person (or people) on record with the life insurance carrier—receives the benefit. Make sure that you name at least one beneficiary for your life insurance benefit, and change your beneficiary as needed if your situation changes.

## Is your family protected?

Life, AD&D, and disability insurance can fill a number of financial gaps due to a temporary or permanent reduction of income. Consider what your family would need to cover day-to-day living expenses and medical bills during a pregnancy or illness-related disability leave, or how you would manage large expenses (rent or mortgage, children's education, student loans, consumer debt, etc.) after the death of a spouse or partner.

We provide short-term disability benefits and a base amount of life and AD&D insurance to help you recover from financial loss.

**Email:** benefits@smcgov.org | **Phone:** (650) 363-1919 | **Website:** www.smcgov.org/hr/employee-benefits
**Wellness Email:** wellness@smcgov.org | **Wellness SharePoint Site:** https://smcgov.sharepoint.com/sites/wellness

# LIFE AND AD&D INSURANCE



**LEARN MORE**
Visit the SMC Website for more information on life insurance benefits.

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

Basic Life and AD&D benefits are paid for by the County in an amount specified in employee's Memorandum of Understanding (MOU) or, for non-represented employees, Board Resolutions. These benefits are administered by Standard Life Insurance (The Standard).

Employees also have the option to buy additional Life Insurance coverage for themselves and a spouse/domestic partner. Employees pay the premiums for additional life insurance through semi-monthly post-tax payroll deductions.

## Basic Life and AD&D

| | |
|---|---|
| **Employee** | $12,000-$50,000 based on terms of MOU/Resolution |
| **Spouse** | $2,000 |
| **Child(ren)** | $2,000 |

## Supplemental Life*

| | |
|---|---|
| **Employee** | Up to $1,000,000 |
| **Spouse** | Up to $250,000 |
| **Child(ren)** | $10,000 |

*Please refer to rate sheet for cost information.

## Additional 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.

# SUPPLEMENTAL LIFE INSURANCE COSTS

Employees pay the premiums for additional life insurance through semi-monthly post-tax payroll deductions.

## VOLUNTARY LIFE INSURANCE – MONTHLY RATE PER $1,000 OF COVERAGE

| AGE | EMPLOYEE | SPOUSE |
|---|---|---|
| **<25** | $0.027 | $0.027 |
| **25-29** | $0.027 | $0.027 |
| **30-34** | $0.036 | $0.036 |
| **35-39** | $0.045 | $0.045 |
| **40-44** | $0.045 | $0.045 |
| **45-49** | $0.072 | $0.072 |
| **50-54** | $0.117 | $0.117 |
| **55-59** | $0.216 | $0.216 |
| **60-64** | $0.342 | $0.342 |
| **65-69** | $0.684 | $0.684 |
| **70+** | $1.080 | $1.080 |

### CALCULATE YOUR LIFE INSURANCE COST

1. Desired coverage ($1,000 Increments)

| | |
|---|---|
| You: | Spouse: |

2. Write your age-based rate

| | |
|---|---|
| You: | Spouse: |

3. Multiply line 1 by line 2 for your monthly premium

| | |
|---|---|
| You: | Spouse: |

## CHILD LIFE INSURANCE

| COVERAGE AMOUNT | COST |
|---|---|
| $10,000 | $0.88 per $1,000 |

**Premium includes all eligible children.** Eligible children include dependent children under age 24 as long as you apply for and are approved for coverage for yourself.

# SHORT-TERM DISABILITY INSURANCE (STD)

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

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 (The Standard), 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.



## EXPECT THE UNEXPECTED

Most people underestimate the likelihood of being disabled at some point in their life. Disability insurance replaces a small part of your pay while you are unable to work.

| | |
|---|---|
| **Eligibility** | Employees who are not enrolled in CA SDI |
| **Weekly Benefit Amount** | $100 (not to exceed 70% of pre-disability earnings) reduced by deductible income |
| **Benefit Cost** | $0.93 semi-monthly |
| **Benefit Duration** | 18 weeks |
| **Benefit Waiting Period (sickness or accident)** | 14 days |

# TRAVEL ASSISTANCE

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.

You and your spouse are covered with Travel Assistance — and so are kids through age 25 — with your life insurance from The Standard.

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
- 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



## CONTACT INFORMATION

**Call**

**800-872-1414 –** USA, Canada, Virgin Islands, and Bermuda

**609-986-1234 –** Everywhere else

**Text**

**609-334-0807**

**Email**

medservices@assistamerica.com

### ASSIST AMERICA MOBILE APP

Access a wide range of global emergency assistance services, such as pre-trip information, travel alerts, Embassy & US Pharmacy locator, and more. Download the app on the Google Play or App Store, enter reference number **01-AA-STD-5201** and your name to get started.

For more details about this benefit, visit https://www.smcgov.org/hr/travel-assistance-benefit.



# VOLUNTARY PLANS

## VOLUNTARY PLANS
through AlliantChoice+

Accident Insurance

Hospital Indemnity Insurance

Critical Illness Insurance

Identity Theft Protection

Legal Program

Pet Insurance

Home and Auto Insurance

Employee Loan Program

Life Balance

## MANAGEMENT/ATTORNEY* VOLUNTARY PLAN
through Colonial

Voluntary Short-Term Disability Insurance

**Not all management/attorney groups offer this benefit.*

**Contact Benefits Division** at 650-363-1919 for more information

## You're unique—and so are your benefit needs

Voluntary benefits are optional coverages that help you customize your benefits package to your individual needs.

There are plans to help:

- replace income if you're injured or ill
- bridge the gap for special healthcare needs
- secure your identity, and help you manage legal issues
- save money on protection for your pets, home and auto.

You pay the entire cost for these plans, but rates may be more affordable than individual coverage. And you get the added convenience of paying through payroll deduction.

Voluntary benefits are just that: voluntary. You have the freedom and flexibility to choose the benefits that make sense for you and your family.

For Alliant Choice+ Voluntary Plans, visit Workday to enroll.

**CONTACT ALLIANT CHOICE+**

**Email**: choiceplus@alliant.com| **Phone**: Call 833-634-7132
**Website**: Voluntary Benefits | County of San Mateo, CA

**Colonial Enrollment Call Center**: 800-696-1484
**Colonial Policyholder Customer Service**: 800-325-4368

# VOLUNTARY HEALTH-RELATED PLANS





### THINGS TO CONSIDER

Your medical plan helps cover the cost of illness, but a serious or long-lasting medical crisis often involves additional expenses and may affect your ability to bring home a full paycheck. These plans provide you with resources to help you get by while there are additional strains on your finances.

## Accident Insurance

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.

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 imagining testing - $100
- TOTAL EXAMPLE BENEFIT - $925

## Hospital Indemnity Insurance

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 confinement benefit - $100
- Hospital intensive care 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.

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).

# VOLUNTARY HEALTH-RELATED PLANS, CONTINUED





## Critical Illness Insurance

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.

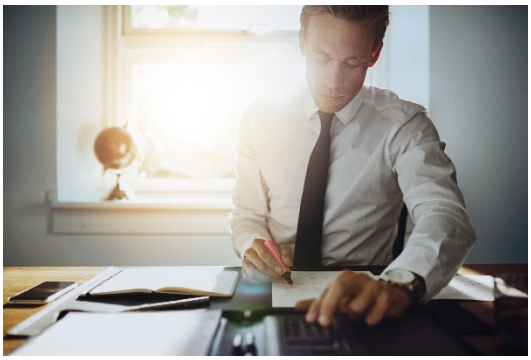
Employees can choose their level of coverage – either $10,000, $20,000 or $30,000. Spouses/Domestic Partners are eligible for 50% of the employee's amount and dependent children are eligible for up to 50% of the employee's amount.

Examples of coverage payment options are listed below:

| Covered Critical Illness | Benefit |
|---|---|
| **Cancer** | 100% of policy amount |
| **Heart attack** | 100% of policy amount |
| **Limited benefit major organ transplant** | 100% of policy amount |
| **Kidney failure (end-stage renal failure)** | 100% of policy amount |
| **Stroke** | 100% of policy amount |
| **Bone marrow transplant (stem cell transplant)** | 100% of policy amount |
| **Sudden cardiac arrest** | 100% of policy amount |
| **Non-invasive cancer** | 25% of policy amount |
| **Coronary artery bypass surgery** | 25% of policy amount |
| **Skin cancer** | $250/calendar year |
| **Wellness benefit*** | $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.

# PLANS TO KEEP YOU AND YOUR FAMILY SECURE





## 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.

## Legal Program

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.

# PLANS TO KEEP YOU AND YOUR FAMILY SECURE, CONTINUED



**RATES?**

1. Log into Workday
2. Click " Benefits & Pay Hub Overview"
3. Click "Voluntary Benefits – AlliantChoice+" under Suggested Links

## Home and Auto Insurance

Your home, its contents, and your car would be expensive, perhaps even unaffordable, to replace. County of San Mateo has partnered with InsureOne to provide you with access to special group rates on home and auto insurance. 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.

## 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 offer:

- 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 '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.

## MetLife Pet Insurance

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. Pet Insurance can help reimburse you for covered vet visits, accidents, illness and more!

Why choose MetLife Pet Insurance?

- Flexible coverage
- 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
- MetLife Pet mobile app to manage pet's health and wellness, submit & track claims and find nearby pet services

# NEVER GET SO BUSY MAKING A LIVING THAT YOU NEVER MAKE A LIFE!



**QUESTIONS ON ANY OF THE AC+ VOLUNTARY PLANS?**
Contact AlliantChoice +
(888) 754-5433

info@LifeBalanceProgram.com

**TO LEARN MORE AND ENROLL IN VOLUNTARY PLANS:**

1. Log into Workday
2. Click " Benefits & Pay Hub Overview"
3. Click "Voluntary Benefits – AlliantChoice+" under Suggested Links

## Get discounts at thousands of businesses focused on your well-being

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:

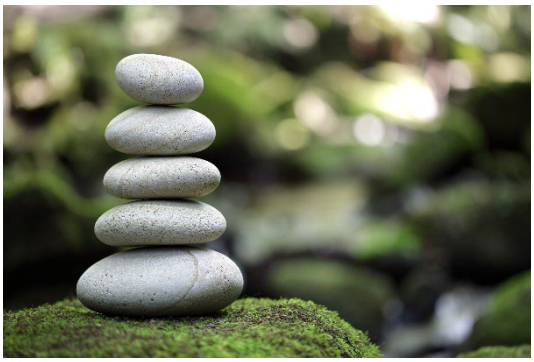
- Arts & Culture
- Eating Well
- Exercise
- Personal Growth
- Snow Activities
- Sports
- Games & Amusement
- Home & Relaxation
- Outdoor& Adventure
- Tourist Attractions
- Travel
- Water Activities

### For household members too!

This benefit is also available to family members in your household, so encourage them to create their free accounts.

# VOLUNTARY SHORT-TERM DISABILITY INSURANCE (STD)

## For Eligible Management and Attorney Groups



This non-integrating plan is offered in addition to the State Disability Insurance (SDI) program and is designed to help you safeguard your income during a covered medical leave. Voluntary benefits like this provide an extra layer of financial protection on top of any eligible SDI payments, helping you cover your regular expenses during a covered medical leave.

### With Colonial Life's STD coverage:

- You pick the amount of coverage you wish to enroll in (up to **$4000** per month guaranteed issue with monthly benefit coverage ranges from $500-$4000).
- Premiums for coverage will be paid through payroll deduction 2X per month.
- For covered disabilities, Colonial pays your elected monthly benefit (in addition to what SDI pays as there is no integration with SDI).
- A **partial disability benefit** allows you to work part-time and still receive 50% of your total disability benefit.
- Benefits are payable **directly to you** (unless you specify otherwise), and you can use them however you wish.
- Benefits are payable up to 6 months for a covered leave after a 14-day waiting period.

You will be eligible to enroll as a new employee hired in one of the covered Management or Attorney groups or during Open Enrollment.

### Enrollment Options

Contact Colonial Life's enrollment Call Center **800-696-1484.**

# VOLUNTARY BENEFIT COSTS

The employee portion of the premiums is automatically deducted from your paycheck on a semi-monthly basis. This page lists each benefit plan's semi-monthly premium cost for the employee.

Please access AlliantCHOICE Plus through the Workday link to see the rates that would apply for you and your family members. Below is a sample of some of the Voluntary Rates:

| LifeLock Identity Theft Protection Rates | |
|---|---|
| Employee | Employee + Family |
| $4.99 | $9.49 |

| MetLife Legal Plan Rate |
|---|
| Employee & Household + Parents |
| $8.98 |

| Accident Insurance Rates | | | |
|---|---|---|---|
| Employee | Employee + Spouse/DP | Employee + Dependent Child(ren) | Employee + Family |
| $2.66 | $4.31 | $5.28 | $6.93 |

| Hospital Indemnity Rates | | | |
|---|---|---|---|
| Employee | Employee + Spouse/DP | Employee + Dependent Child(ren) | Employee + Family |
| $5.25 | $10.53 | $8.48 | $13.76 |



# FINANCIAL ACCOUNTS

## PLANS TO HELP YOU SAVE

Health Savings Account (HSA)

Flexible Spending Account (FSA)

Dependent Care FSA

457 Deferred Compensation Plan

## Is it time for a "financial wellness" checkup?

Are you worried about money—making your paycheck last? Paying down debt? Making a big purchase like a car or home? And can you even think about preparing for retirement?

Ignoring your financial health can take a toll on your quality of life today and block opportunities for the future. And worrying about money matters can make you stressed, even to the point of physical illness.

We offer benefits and resources to help you make the most of your money now and in the future.

**Email:** benefits@smcgov.org | **Phone:** (650) 363-1919 | **Website:** www.smcgov.org/hr/employee-benefits
**Wellness Email:** wellness@smcgov.org | **Wellness SharePoint Site:** https://smcgov.sharepoint.com/sites/wellness

# HEALTH SAVINGS ACCOUNT (HSA)

*Click to play video*







## ARE YOU ELIGIBLE?

The HSA is not for everyone. You're eligible only if you are:

1. Enrolled in the Aetna OAMC PPO HDHP or Kaiser HDHP.
2. Not enrolled in other non-HDHP medical coverage, including , Medicaid, or Tricare.
3. Not a tax dependent.
4. Not enrolled in a healthcare Flexible Spending Account (FSA), unless it's a "limited purpose" FSA for dental and vision expenses.

## FIND OUT MORE

- Eligible Expenses
- Ineligible Expenses

## A Personal Savings Account for Healthcare

A Health Savings Account (HSA**)** is a convenient way to pay for healthcare expenses now and save for future medical needs. The HSA is administered by Benefit Coordinators Corporation **(BCC)**.

### How the Health Savings Account works

You can contribute up to the **2027 IRS limits**:

**Individual:** $4,500 per year

**Family:** $9,000 per year

**Age 55 or older?** You can contribute an additional **$1,000** per year.

- Use your **HSA debit card** to pay for eligible expenses like doctor visits, lab tests, prescriptions, dental and vision care, and certain over-the-counter items.
- Access your account anytime through the My SmartCare Website.
- Once you enroll in **Medicare**, you can no longer contribute to your HSA. However, any unused funds remain yours—you can use them for any purpose after age 65. (Withdrawals for non-medical expenses will be taxed as regular income but not penalized.)

**Important Note:**
BCC uses **Avidia Bank** to hold HSA funds. You may receive an email from Avidia Bank requesting documents to verify and open your account—please respond promptly to avoid delays.

## Reasons to Love an HSA

- **County contribution:** If you enroll in a Kaiser or Aetna High Deductible Health Plan (HDHP), the County will contribute **50% of your deductible** for 2027.
- **Tax-free.** No federal or (in most states) state taxes on contributions or withdrawals for eligible healthcare expenses.
- **No "use it or lose it."** Your balance rolls over each year—you keep the money even if you change plans or leave the County.
- **Retirement-friendly:** After retirement, you can continue using your HSA for healthcare expenses tax-free or for other purposes (subject to regular income tax, but no penalties)..

## Fees

The County covers the **monthly account fee**, so there's no cost to you. You may see two optional fees:

1. **A monthly investment fee** if you invest your HSA funds and your cash balance is below $3,000 (this fee is waived when your balance averages $3,000 or more).
2. A quarterly paper statement fee, which you can avoid by signing up for electronic statements.

# HEALTHCARE FLEXIBLE SPENDING ACCOUNT (FSA)

*Click to play video*




## ARE YOU ELIGIBLE?

You don't have to enroll in one of our medical plans to participate in the healthcare FSA.

**Find out more**

- My SmartCare Website
- Eligible Expenses – now include more over-the-counter items!
- Ineligible Expenses

**FSA TAX SAVINGS EXAMPLE (SINGLE FILERS)**

**$60,000 Annual Pay, with $1,500 FSA Contribution**

| | | |
|---|---|---|
| **$330**<br>22% Federal income tax | **$115**<br>7.65% FICA tax | **$445**<br>Annual FSA tax savings |

**$120,000 Annual Pay, with $2,850 FSA Contribution**

| | | |
|---|---|---|
| **$684**<br>24% Federal income tax | **$219**<br>7.65% FICA tax | **$903**<br>Annual FSA tax savings |

*Your tax savings may vary depending on tax filing status and other variables*

## Set Aside Healthcare Dollars for the Year

A Healthcare Flexible Spending Account (FSA) lets you set aside tax-free money to pay for healthcare expenses you expect during the year. The program is administered by Benefit Coordinators Corporation (BCC).

### How the Healthcare FSA Works

- Estimate your family's out-of-pocket healthcare costs for the year. This includes things like doctor visits, surgery, dental and vision care, prescriptions, and eligible over-the-counter items.
- You can contribute up to $3,400 in 2027.
- Contributions come out of your paycheck before taxes, saving you money.
- Use your FSA debit card to pay for eligible expenses during the year—your withdrawals are also tax-free.
- Eligible expenses must occur between 1/1/2027 and 12/31/2027, and you must submit claims by 3/31/2028.
- You can roll over up to $550 into the next year. Any remaining balance beyond that will be forfeited.
- You can't change your election during the year unless you have a qualifying life event (such as marriage, birth, or loss of coverage).
- You must re-enroll each year to continue participating.

### Limited Purpose FSA

If you or your spouse are enrolled in a High-Deductible Health Plan (HDHP)—such as the Aetna or Kaiser HDHP—you can only participate in a Limited Purpose FSA.

This account can only be used for dental and vision expenses. All other rules listed above apply.

# PAYING FOR DAYCARE? MAKE IT TAX-FREE!



## EVERY OPPORTUNITY TO SAVE

The biggest deduction from your paycheck is likely federal income tax. Why not take a bite out of taxes while paying for necessary expenses with tax-free dollars?

## Dependent Care FSA—up to $7,500 per year tax-free

A dependent care Flexible Spending Account (FSA) can help families save potentially hundreds of dollars per year on day care. This program is administered by Benefit Coordinators Corporation.

## Here's how the Dependent Care FSA works

You set aside money from your paycheck, before taxes, to pay for work-related day care expenses. Eligible expenses include not only childcare, but also before and after school care programs, preschool, and summer day camp for children under age 13. The account can also be used for day care for a spouse or other adult dependent who lives with you and is physically or mentally incapable of self-care.

You can set aside up to $7,500 per household per year. If you are married but filing separately, federal regulations limit the use of Dependent Care FSA to $3,750 each year. You can pay your dependent care provider directly from your FSA account, or you can submit claims to get reimbursed for eligible dependent care expenses you pay out of pocket.

**Reminder:** The Dependent Care FSA is subject to annual nondiscrimination testing required by the IRS. Depending on the test results, some employees' annual elections may need to be reduced during the plan year.

## Estimate carefully!

You can't change your FSA election amount mid-year unless you experience a qualifying event. Money contributed to a dependent care FSA must be used for expenses incurred through March 15 of the following year. Unspent funds will be forfeited.



# HSA AND FSA – BCC My SmartCare

FOR HEALTH SAVINGS AND FLEXIBLE SPENDING ACCOUNT MEMBERS

Aside from using your BCC debit card, you may manually submit claims for reimbursement through My SmartCare. Either through the online portal or through the mobile app, you can freely and securely access your BCC Reimbursement Accounts 24/7. Participants use the same username and password to log into both the online portal and mobile app.

### 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







### SAVE YOUR RECEIPTS

We recommend saving itemized receipts and EOBs for tax purposes. At the end of the year, Benefits Coordination Corporation will provide you with the tax forms required to file your taxes. You are responsible for reporting your HSA contributions and distributions at tax time.

### FOR ASSISTANCE:

Contact BCC's Customer Call Center at 800-685-6100 or email 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 PLAN



## WANT MORE INFORMATION?

Visit empower.com/sanmateocounty.

### Register Your Account

Please register to access your deferred compensation account. Once registered, you can monitor your account balance, view statements, update beneficiary and personal information, and take advantage of helpful financial tools and resources.

### Add Your Beneficiaries and Keep Their Information Up to Date

Adding your beneficiary and updating their information ensures your deferred compensation account is distributed according to your wishes. Review your beneficiary information regularly and update it when life changes occur.

### 457 Plan

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.**

#### Traditional 457 Plan

With 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.

#### Roth 457 Plan

The Roth 457 Plan 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

### Pre-Retirement Catch-Up

Employees taking advantage of the special pre-retirement catch-up may be eligible to contribute up to double the normal limit, if you are within three years of normal retirement age (62 years old for non-safety members and 50 years old for qualified safety employees).

To elect the additional pre-retirement catch-up, please schedule an in-person or virtual appointment with an Empower Representative.

Please note that you may not contribute to the additional Age 50+ catch-up and pre-retirement catch-up simultaneously.

Employees may enroll at any time during the year.



# WELLBEING & BALANCE

### THE KEY TO KEEPING YOUR BALANCE IS KNOWING WHEN YOU'VE LOST IT

The challenges of daily life can be hard to balance. Whether it's work, school or family obligations, it's no wonder that many of us sometimes have trouble managing the ups and downs of our day-to-day lives.

## A Happier, Healthier You

Creating a healthy balance between work and play is a major factor in leading a happy and productive lifestyle, but it's not always easy.

We offer programs to help you:

- Manage stress, chemical dependency, mental health and family issues
- Take time to spend with family and friends, take care of personal business, or just have a little extra "me time".

Taking care of yourself will help you be more effective in all areas of your life. Be sure to take advantage of these programs to stay at your best.

**Email:** benefits@smcgov.org | **Phone:** (650) 363-1919 | **Website:** www.smcgov.org/hr/employee-benefits
**Wellness Email:** wellness@smcgov.org | **Wellness SharePoint Site:** https://smcgov.sharepoint.com/sites/wellness

# EMPLOYEE ASSISTANCE PROGRAM (EAP)



## CONTACT CLAREMONT EAP

**Phone**
800-834-3773

**Website**
Claremonteap.com

**Organization Name**
County of San Mateo

## Help for you and your household members

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

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:

## No cost EAP resources

The EAP is available around the clock to ensure you get access to the resources you need:

- Unlimited phone access 24/7
- In-person or video counseling for short-term issues; **up to 8 visits per issue, per calendar year**
- First Responders are eligible for **up to 10 sessions**
- Unlimited web access to helpful articles, resources, and self-assessment tools

### COUNSELING BENEFITS

- In-person or video counseling for short-term issues; up to 8 visits per issue, per rolling 12 months
- Marital/relationship issues
- Parenting/family issues
- Work concerns
- Depression
- Anxiety

### WORK/LIFE REFERRALS

- Child care
- Elder care
- Pet care
- Adoption assistance
- School/college assistance
- Health and wellness
- Convenience referrals
- Stress
- Substance abuse
- Other issues impacting your quality of life

### LEGAL CONSULTATION

- In-person or phone consultations for up to 30 minutes per issue
- Ongoing services offered at 25% discount
- Divorce
- Child custody
- Real estate
- Personal injury
- Criminal law
- Free simple will kits

### FINANCIAL CONSULTATION

- Up to 30 minutes of telephonic coaching per issue
- Budgeting
- Debt management
- Tax planning
- Retirement planning
- Home buying strategies
- College planning
- Credit report coaching

# EMPLOYEE ASSISTANCE PROGRAM (EAP)

| | Self-Referral | Supervisor Referral |
|---|---|---|
| **Service Overview** | Free, confidential, 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 problems |
| **Referral Source** | Available for immediate family members including:<br>▪ Your spouse/domestic partner<br>▪ Your children<br>▪ Your spouse/domestic partner's children<br>▪ Young adult dependents up to age 26 years old<br><br>Also available for your household members | ▪ Initiated by supervisor, manager, or human resources department<br>▪ NOT a mandatory referral<br>▪ Offered as part of a performance improvement plan |
| **Available Sessions** | Up to 8 face-to-face, phone, and/or video counseling sessions | Up to 10 face-to-face, phone, and/or video counseling sessions |
| **How to Get Started** | Call 800-834-3773<br>Group/Employer: County of San Mateo<br><br>Representatives are available 24 hours a day, 7 days a week | Manager/Supervisor/HR calls 800- 834-3773 for a clinical consultation.<br><br>Supervisor Referral Form is completed, shared with Claremont and with the employee the employee calls 800-834-3773<br><br>Representatives are available 24 hours a day, 7 days a week |
| **Eligibility** | All San Mateo County & Court employees are eligible. | |

# WELLNESS PROGRAM



## GET STARTED TODAY

For more information and printable resources, visit the Employee Wellness SharePoint website at https://smcgov.sharepoint.com/sites/wellness.

These printable guides can support your wellbeing at your workstation and be shared with family and friends.

## Enhance your well-being

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 throughout the year. Most are offered at no cost to you, and you can attend activities on County time with supervisor approval per the County Wellness Policy. The County uses a Whole Person Wellbeing model and organizes offerings into 3 areas of wellness: Physical, Emotional, and Social.

### PHYSICAL WELLNESS

- Flu and COVID clinics
- Wellness screenings
- Online health assessment
- Smoking cessation program
- Weight management challenges
- Nutrition counseling
- Health coaching
- Gym discounts
- Physical activity challenges

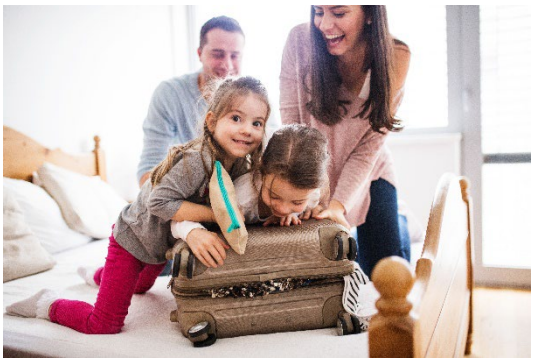
### EMOTIONAL WELLNESS

- Stress management classes
- Mindfulness classes
- Massage therapy program
- Emotional wellbeing videos
- Take-A-Hike program
- Art workshops
- Moving through Grief workshops
- EAP workshops
- Mental health apps from Aetna and Kaiser

### SOCIAL & FAMILY WELLNESS

- Employee Recreation Events
- Perinatal Services Suite
- Childcare Tuition Assistance
- Perimenopause Services Suite
- College Coach Workshops
- In-person or phone consultations for up to 30 minutes per issue
- Ongoing services offered at 25% discount
- Divorce
- Child custody
- Real estate
- Personal injury
- Criminal law
- Free simple will kits
- Bereavement Leave

# ADDITIONAL 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 working day, work week or schedule blocks of time off. For more information, please visit https://www.smcgov.org/hr/voluntary-time-vto.

## 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, please visit https://www.smcgov.org/hr/leave-catastrophic-illness-injury-or-condition.

## 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 at https://www.smcgov.org/hr/workers-compensation.

## Telework

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://www.smcgov.org/hr/telework-guide-and-resources.

## Bereavement Leave-Unpaid

Bereavement leave-unpaid is unpaid leave that an employee may take upon the death of a family member. Any employee who has been employed by the County for at least 30 days is eligible for unpaid bereavement leave upon the death of a family member. The leave must be taken within 3 months of the family member's death. For more information, go to: https://www.smcgov.org/hr/bereavement-leave-unpaid-0

# ADDITIONAL BENEFITS





## College Coach

College Coach delivers unbiased, impartial expertise from former college admissions officers and college financial aid officers. Our goals are to reduce your stress, improve your well-being, provide correct guidance, and help you and your children get a better outcome from the college process.

The College Coach consists of live events, online support, and personalized, one-on-one assistance. It is available at no cost to San Mateo County employees and family members.

- **Live Online Webinar Presentations and Recordings**: 60-minute presentations highlight important college admissions and college finance topics for parents.
- **Learning Center**: An online learning environment where employees can access interactive videos as well as a broad range of resources, FAQs, and other information. Access to the Learning Center is free and available 24/7 through the College Coach portal.
- **Personalized Assistance**: College Coach experts provide personalized assistance that is customized to the needs and grade of your child. It can include but is not limited to phone counseling, college essay critique, customized college list development, and use of "Quick Questions."

Visit the College Coach portal at https://passport.brighthorizons.com to learn more and register for the program.

- **Employer:** County of San Mateo
- **Employer Password:** Benefits4You
- **Call**: (866)-468-3129
- **Email**: smcgov@getintocollege.com

## 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 HR Department will use the following criteria to determine which classifications are hard-to-fill:

1. Over 10% vacancy rate for 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 of the ERP, please visit the SMC Website.

# ADDITIONAL BENEFITS



## Employee Commuter Benefits

County of San Mateo offers incentives and services to employees who are able to, or are interested in, commuting to work in a way other than driving alone. Eligible employees receive a free Clipper BayPass with unlimited rides on Bay Area public transit, including BART, Caltrain, SamTrans, and Muni. Additional benefits include Commute Cash for days you walk, bike, carpool, or take transit, a subsidy for leasing an e-bike or scooter, and vanpool subsidies. Eligibility varies by benefit and employee type.

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. Employee Commuter Benefits 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 website at Employee Commute Benefits - Sustainability Department - San Mateo County or contact commute@smcgov.org.

## Tuition Assistance Program (TAP)

The County's Tuition Assistance Program provides financial assistance for job-related education in the areas of degree or certificate programs and skill enhancement workshops or programs for continuing education units. It is available to Regular, Term and Provisional employees. The current level of reimbursement is up to $300 for college courses under 3 units (or workshops less than 30 hours) and up to $600 for courses of 3 units or more (or workshops more than 30 hours). **Funds do not cover registration fees, examination fees, certificate fees, annual fees, parking passes, etc.** Up to $100 per course for books will be reimbursed for community college, undergraduate level, and graduate level courses. Taxes and shipping/handling for books are not reimbursed. Please visit the Tuition Reimbursement Program website for more information.



# IMPORTANT PLAN INFORMATION

In this section, you'll find important plan information, including:

- Contact information for our benefit carriers and vendors
- A summary of the health plan notices you are entitled to receive annually, and where to find them
- A Benefits Glossary to help you understand important insurance terms.

**Email:** benefits@smcgov.org | **Phone:** (650) 363-1919 | **Website:** www.smcgov.org/hr/employee-benefits
**Wellness Email:** wellness@smcgov.org | **Wellness SharePoint Site:** https://smcgov.sharepoint.com/sites/wellness

# PLAN CONTACTS

If you need to reach our plan providers, here is their contact information:

| Plan Type | Provider | Phone Number | Website | Policy No. |
|---|---|---|---|---|
| **Medical** | Kaiser Permanente | 800-464-4000 | KP.org | Group #7056 |
| **Medical** | Aetna | 833-576-2494 | aetnaresource.com/p/cosm | Group #187677 |
| **Dental** | Cigna | 800-244-6224 | Cigna.com | Group #3340005 |
| **Vision** | VSP | 800-877-7195 | Vsp.com | Group #00256000 |
| **Life** | The Standard | 800-628-8600 | Standard.com | Group #649107 |
| **Disability** | The Standard | 800-368-2859 | Standard.com | Group #645866 |
| **Voluntary Short-Term Disability for Management and Attorneys** | Colonial | Customer Service: 800-325-4368<br>Enrollment: 800-696-1484 | www.coloniallife.com | Account #: E6323588 |
| **Voluntary Benefits** | AlliantChoice+ | 833-634-7132 | Choiceplus@alliant.com | |
| **Travel Assistance** | Assist America | 800-872-1414 (US, Canada, PR, US VI, & Bermuda)<br>609-986-1234 (Everywhere else) | medservices@assistamerica.com | 01-AA-STD-5201 |
| **EAP** | Claremont | 800-834-3773 | Claremonteap.com | County of San Mateo |
| **Deferred Compensation Plan** | Empower Retirement | 800-743-5274 | Retiresmart.com | Count of San Mateo |
| **FSA, HSA, and COBRA** | Benefit Coordinators Corporation | 800-685-6100 | Benefitcc.wealthcareportal.com | CSM |
| **Retirement** | SamCERA | 650-599-1234 | Samcera.org | County of San Mateo |

**Email:** benefits@smcgov.org | **Phone:** (650) 363-1919 | **Website:** www.smcgov.org/hr/employee-benefits
**Wellness Email:** wellness@smcgov.org | **Wellness SharePoint Site:** https://smcgov.sharepoint.com/sites/wellness

# 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 underage 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

## HEALTH PLAN NOTICES

These notices must be provided to plan participants on an annual basis and are available in the Annual Notices document, located on the SMC Website:

- **Medicare Part D Notice:** Describes options to access prescription drug coverage for Medicare eligible individuals
- **Women's Health and Cancer Rights Act:** Describes benefits available to those that will or have undergone a mastectomy
- **Newborns' and Mothers' Health Protection Act:** Describes the rights of mother and newborn to stay in the hospital 48-96 hours after delivery
- **HIPAA Notice of Special Enrollment Rights:** Describes when you can enroll yourself and/or dependents in health coverage outside of open enrollment
- **Availability of Privacy Practices Notice:**
- **Notice of Choice of Providers:** Notifies you that your plan requires you to name a Primary Care Physician (PCP) or provides for you to select one
- **Michelle's Law:** Describes right to extend dependent medical coverage during student leaves
- **Notice of Availability of Alternative Standard for Wellness Plans:** Describes right to alternatives ways of participating in employer's wellness program
- **ACA Disclaimer**
- **Notice Regarding Wellness Program:** Describes voluntary nature of wellness program that includes biometrics and/or a Health Risk Assessment (HRA)
- **Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP):** Describes availability of premium assistance for Medicaid eligible dependents.
- **HIPAA Notice of Privacy Practices:** Describes how health information about you may be used and disclosed
- **HIPAA Privacy Notice**
- **Non-Discriminatory Testing For Cafeteria Plans Governed Under Code Section 125**
- **Model Cobra Continuation Coverage Election Notice**
- **New Health Insurance Marketplace Coverage Options and Your Health Coverage**
- **PART B: Information About Health Coverage Offered By Your Employer**

## COBRA CONTINUATION COVERAGE

You and/or your dependents may have the right to continue coverage after you lose eligibility under the terms of our health plan. Upon enrollment, you and your dependents receive a COBRA Initial Notice that outlines the circumstances under which continued coverage is available and your obligations to notify the plan when you or your dependents experience a qualifying event. Please review this notice carefully to make sure you understand your rights and obligations.

# 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.
2. County of San Mateo has determined that the prescription drug coverage offered by the Kaiser and Aetna plans is, 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.

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## 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 Kaiser and Aetna plans is 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. 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
- 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, 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, 2027 |
| Name of Entity/Sender: | County of San Mateo |
| Contact-Position/Office: | Human Resources – Benefits Division |
| Address: | 455 County Center, 5th Floor Redwood City, CA 94063 |
| Phone Number: | 650-363-1919 |

# 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, the following deductibles and coinsurance apply: deductibles and copays within the Kaiser and Aetna plans. 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.

# HIPAA Notice of Special Enrollment Rights

If you decline enrollment in 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 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 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 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 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.

# Notice of Choice of Providers

The County of San Mateo's HMO plans generally 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, the 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 plan administrator.

For children, you may designate a pediatrician as the primary care provider.

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 plan administrator.

# Michelle's Law

The County of San Mateo plans may extend medical coverage for dependent children if they lose eligibility for coverage because of a medically necessary leave of absence from school. Coverage may continue for up to a year, unless your child's eligibility would end earlier for another reason.

Extended coverage is available if a child's leave of absence from school — or change in school enrollment status (for example, switching from full-time to part-time status) — starts while the child has a serious illness or injury, is medically necessary and otherwise causes eligibility for student coverage under the plan to end. Written certification from the child's physician stating that the child suffers from a serious illness or injury and the leave of absence is medically necessary may be required.

If your child will lose eligibility for coverage because of a medically necessary leave of absence from school and you want his or her coverage to be extended, notify the Benefits Division as soon as the need for the leave is recognized. In addition, contact your child's health plan to see if any state laws requiring extended coverage may apply to his or her benefits.

# 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 wellness@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.

# 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 10.22% in 2027 of your modified adjusted household income.

# Notice Regarding Wellness Program

County of San Mateo's 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 "My Plan", and one follow-up survey through PreventionCloud. Although you are not required to complete an HRA or participate in any biometric screenings, only employees who do so will receive $600.

Wellness 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.

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 County of San Mateo may use aggregate information it collects to design a program based on identified health risks in the workplace, County of San Mateo's 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.

# 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/.
- 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 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 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, 2026. Contact your State for more information on eligibility.

### Alabama – Medicaid

Website: myalhipp.com
Phone: (855) 692-5447

### Alaska – Medicaid

The AK Health Insurance Premium Payment Program
Website: myakhipp.com
Phone: (866) 251-4861
Email: CustomerService@MyAKHIPP.com
Medicaid eligibility:
health.alaska.gov/dpa/Pages/default.aspx

### Arkansas – Medicaid

Website: myarhipp.com
Phone: (855) MyARHIPP (692-7447)

### California – Medicaid

Health Insurance Premium Payment (HIPP) Program
Website: dhcs.ca.gov/services/health-insurance-premium-payment-program-cost-avoidance
Phone: (916) 445-8322 | Fax: (916) 440-5676
Email: hipp@dhcs.ca.gov

### Colorado – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)

Health First Colorado website: healthfirstcolorado.com
Health First Colorado Member Contact Center: (800) 221-3943 (TTY: 711)
CHP+: hcpf.colorado.gov/child-health-plan-plus
CHP+ Customer Service: (800) 359-1991 (TTY: 711)
Health Insurance Buy-In Program (HIBI): mycohibi.com
HIBI Customer Service: (855) 692-6442

### Florida – Medicaid

Website:
flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp
Phone: (877) 357-3268

### Georgia – Medicaid

GA HIPP Website: medicaid.georgia.gov/health-insurance-premium-payment-program-hipp
Phone: (678) 564-1162, press 1
GA CHIPRA Website: medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra
Phone: (678) 564-1162, press 2

### Illinois – Medicaid

Illinois Medicaid Premium Assistance Information
Medicaid application website: abe.illinois.gov
HIPP Hotline Number: (217) 524-8268
HIPP Email: mhfs.boc.hipp@illinois.gov

### Indiana – Medicaid

Health Insurance Premium Payment Program
All other Medicaid
Website: in.gov/medicaid
Website: in.gov/fssa/dfr
Family and Social Services Administration
Phone: (800) 403-0864
Member Services phone: (800) 457-4584

### Iowa – Medicaid and CHIP (Hawki)

Medicaid website: hhs.iowa.gov/programs/welcome-iowa-medicaid
Medicaid phone: (800) 338-8366
Hawki website: hhs.iowa.gov/programs/welcome-iowa-medicaid/iowa-health-link/hawki
Hawki Phone: (800) 257-8563
HIPP website: hhs.iowa.gov/programs/welcome-iowa-medicaid/fee-service/hipp
HIPP Phone: (888) 346-9562

### Kansas – Medicaid

Website: kancare.ks.gov
Phone: (800) 792-4884
HIPP Phone: (800) 967-4660

### Kentucky – Medicaid

Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) website: chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx
Phone: (855) 459-6328
Email: KIHIPP.PROGRAM@ky.gov
KCHIP website: kynect.ky.gov
Phone: (877) 524-4718
Medicaid website: chfs.ky.gov/agencies/dms

### Louisiana – Medicaid

Louisiana Medicaid website: ldh.la.gov/healthy-louisiana
Medicaid Customer Service Line: (888) 342-6207
Louisiana Medicaid email: healthy@la.gov
Louisiana Health Insurance Premium Program (LaHIPP)
Website: ldh.la.gov/lahipp
LaHIPP phone: (877) 697-6703
LaHIPP email: La.HIPP@la.gov
LaHIPP fax: (888) 716-9787
LaHIPP mailing address: 100 Crescent Centre Parkway, Suite 1000, Tucker, GA 30084

### Maine – Medicaid

Enrollment website: mymaineconnection.gov/benefits
Phone: (800) 442-6003 (TTY: 711)
Private Health Insurance Premium webpage: maine.gov/dhhs/ofi/applications-forms
Phone: (800) 977-6740 (TTY: 711)

### Massachusetts – Medicaid and CHIP

Website: mass.gov/masshealth/pa
Phone: (800) 862-4840 (TTY: 711)
Email: masspremassistance@accenture.com

### Minnesota – Medicaid

Website: mn.gov/dhs/health-care-coverage/
Phone: (800) 657-3672

### Missouri – Medicaid

Website: mydss.mo.gov/mhd/healthcare
Phone: (573) 751-2005

### Montana – Medicaid

Website: dphhs.mt.gov/MontanaHealthcarePrograms/HIPP
Phone: (800) 694-3084
Email: HHSHIPPProgram@mt.gov

### Nebraska – Medicaid

Website: accessnebraska.ne.gov
Phone: (855) 632-7633
Lincoln: (402) 473-7000
Omaha: (402) 595-1178

### Nevada – Medicaid

Medicaid website: dhcfp.nv.gov
Medicaid phone: (800) 992-0900

### New Hampshire – Medicaid

Website: dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program
Phone: (603) 271-5218
Toll free number for the HIPP program: (800) 852-3345, ext. 15218
Email: DHHS.ThirdPartyLiabi@dhhs.nh.gov

### New Jersey – Medicaid and CHIP

Website: nj.gov/humanservices/dmahs/individuals-families/familycare
Phone: (800) 356-1561
CHIP Premium Assistance Phone: (609) 631-2392
CHIP phone: (800) 701-0710 (TTY: 711

### New York – Medicaid
Website: health.ny.gov/health_care/medicaid
Phone: (800) 541-2831

### North Carolina – Medicaid
Website: medicaid.ncdhhs.gov
Phone: (919) 855-4100

### North Dakota – Medicaid
Website: hhs.nd.gov/healthcare
Phone: (866) 614-6005

### Oklahoma – Medicaid and CHIP
Website: insureoklahoma.org
Phone: (888) 365-3742

### Oregon – Medicaid
Website: healthcare.oregon.gov
Phone: (800) 699-9075

### Pennsylvania – Medicaid and CHIP
Website: pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html
Phone: (800) 692-7462
CHIP website: dhs.pa.gov/CHIP/Pages/CHIP.aspx
CHIP phone: (800) 986-KIDS (5437)

### Rhode Island – Medicaid and CHIP
Website: eohhs.ri.gov
Phone: (855) 697-4347 or (401) 462-0311 (Direct RIte Share Line)

### South Carolina – Medicaid
Website: scdhhs.gov
Phone: (888) 549-0820

### South Dakota – Medicaid
Website: dss.sd.gov
Phone: (888) 828-0059

### Texas – Medicaid
Website: hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program
Phone: (800) 440-0493

### Utah – Medicaid and CHIP
Utah's Premium Partnership for Health Insurance (UPP) website: medicaid.utah.gov/upp
Phone: (888) 222-2542
Email: upp@utah.gov
Adult Expansion website: medicaid.utah.gov/expansion
Utah Medicaid Buyout Program website: medicaid.utah.gov/buyout-program
CHIP website: chip.utah.gov

### Vermont – Medicaid
Website: dvha.vermont.gov/members/medicaid/hipp-program
Phone: (800) 250-8427

### Virginia – Medicaid and CHIP
Website: coverva.dmas.virginia.gov/learn/premium-assistance/famis-select
Website: coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs
Medicaid/CHIP phone: (800) 432-5924

### Washington – Medicaid
Website: hca.wa.gov
Phone: (800) 562-3022

### West Virginia – Medicaid and CHIP
Website: bms.wv.gov
Website: mywvhipp.com
Medicaid phone: (304) 558-1700
CHIP toll-free phone: (855) MyWVHIPP (699-8447)

### Wisconsin – Medicaid and CHIP
Website: dhs.wisconsin.gov/badgercareplus/p-10095.htm
Phone: (800) 362-3002

### Wyoming – Medicaid
Website: health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/
Phone: (800) 251-1269

To see if any other states have added a premium assistance program since July 31, 2026, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
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
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 and reference the OMB Control Number 1210-0137.

# HIPAA PRIVACY NOTICE

**COUNTY OF SAN MATEO PRIVACY PRACTICES NOTICE**

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.

**{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
Address: 455 County Center 5th 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 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]:

☐ End of employment
☐ Death of employee
☐ Entitlement to Medicare
☐ Reduction in hours of employment
☐ Divorce or legal separation
☐ 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.

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.

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 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.

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.

# 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.[1]

**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

_____

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

[1] 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 | | 4. Employer Identification Number (EIN) |
|---|---|---|
| **COUNTY OF SAN MATEO** | | **94-6000532** |
| 5. Employer address | | 6. Employer phone number |
| **455 COUNTY CENTER** | | **(650) 363-1919** |
| 7. City | 8. State | 9. ZIP Code |
| **REDWOOD CITY** | **CA** | **94063** |
| 10. Who can we contact about employee health coverage at this job? | | |
| **BENEFITS DIVISION** | | |
| 11. Phone number (if different from above) | 12. Email address | |
| **(650) 363-1919** | **benefits@smcgov.org** | |

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** will guide you through the process. Here's the employer information you'll enter when you visit **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


COUNTY OF SAN MATEO
CALIFORNIA