Welcome to SFHSS Dental, Vision, FSA and Deferred Comp Virtual Health Fair

Overview

Today is about you and your health!

- You will be on mute for the entire presentation
- If you have questions:
 - Type them into Q&A box in your menu bar at any time by clicking
 - Scroll through your screen to find the menu bar either at the top or bottom of the screen depending on whether you're using a computer or mobile device
 - Answer as many as time allows during Q&A session
 - All questions will be answered online at sfhss.org/oe2021/faq

	S Most ree	
Moderator 11:36 AM Here's where you talk to us		
ı talk to	us	

Agenda



- What's New Mitchell Griggs
- Well-Being Programs Carrie Beshears
- Delta Dental Sharen Stanek-Lowe
- UnitedHealthcare DHMO Iris Schaeffer
- Flexible Spending Accounts with P&A Group Rick Neward
- SFERS Deferred Compensation Matthew Smith
- Vision Service Plan Jennifer Carlson
- SFHSS Service Hours

Q&A

SFHSS Open Enrollment Updates

Mitchell Griggs, Chief Operating Officer

Member Services



- Member Services Support
 - SFHSS.org is great 1st stop
 - Eligibility and enrollment telephone questions
 - Navigating your benefits
 - Accessing your benefits
- Member Services Hours
 - Monday, Tuesday, Wednesday, Friday
 9am-12pm and 1pm-5pm
 - Thursdays
 10am-12pm and 1pm-5pm

Open Enrollment Resources

- New Open Enrollment Website
- Step-by-Step instructions in your Booklets
- Complete Digital Benefit Guide online
- Using *eBenefits* to enroll
 - Register for account
 - Password reset
- Paper Enrollment Forms

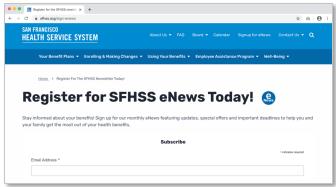


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Staying Informed



- Sign-up for eNews
- What's New for 2021 plan year
- Enhanced Voluntary Benefits
- Voluntary Benefits webinars with WORKTERRA
 - October 21
 5:30pm-6:30pm



- 7 ___

SFHSS Well-Being

Carrie Beshears, Well-Being Manager



SFHSS.ORG

Emotional and Mental Well-Being

24/7 EAP

Offers individual and couples tele-counseling (video), phone and text services. In person services will resume once Shelter in Place is lifted

(628) 652-4600 or (800) 795-2351

Additional EAP Services

- Management Consultations
- Workshops and Training
- Critical Incident Response and Debriefings
- Mediation
- De-escalation Training

Online Resources

- We're Here for You <u>https://sfhss.org/were-here-for-you</u>
- COVID-19 Well-Being Resources https://sfhss.org/covid-19-well-being-resources
- CredibleMind Coming Soon!

Better Every Day. Health Service System

Well-Being Offerings

Free Offerings: Virtual

- Health education webinars
- Group exercise classes
- Diabetes Prevention Program (DPP)
- Healthy Weight Program

https://sfhss.org/events

Flu Clinics

Worksite locations

https://sfhss.org/well-being/flu-prevention

Online Resources

Financial Well-Being

https://sfhss.org/financial-well-being

- Smart Money Coaching
- Set Up and Go <u>http://sfhss.org/setupandgo</u>



Better Every Day. SAN FRANCISCO HEALTH SERVICE SYSTEM

Work of Art – 4 Week Challenge



Practice mindfulness, optimism, gratitude and connection.

Join the Work of Art 4-week challenge and practice activities that elevate emotional fitness, including skills to enhance resilience and boost happiness. Challenge Dates: November 9 – December 6

Registration Starts: October 26 https://sfhss.org/well-being

For more information visit: sfhss.org/well-being

Better Every Day. SAN FRANCISCO HEALTH SERVICE SYSTEM

sfhss.org/well-being

Delta Dental

Sharen Stanek-Lowe, National Account Manager

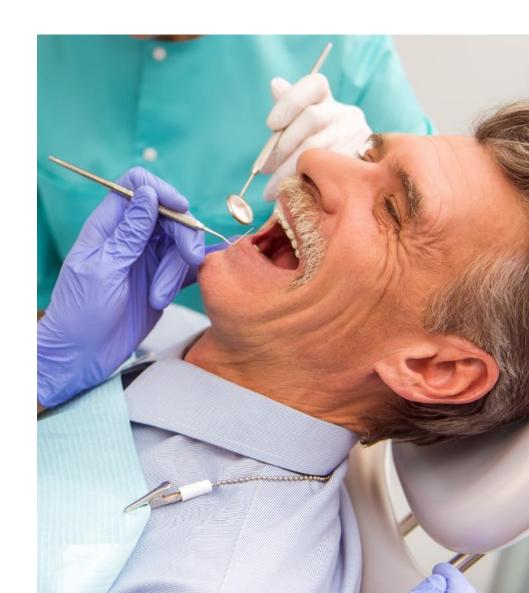


YOUR HEALTHY SMILE

A Presentation for San Francisco Health Service System Employees

WHY GET A DENTAL EXAM?

- Identify any dental problems early
- Get screened for oral cancer
- Catch symptoms of other diseases



HEALTHY MOUTH, HEALTHY BODY

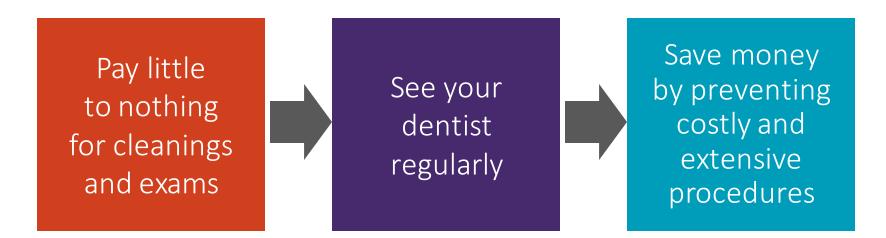
The far-reaching impact of oral health

Take care of your teeth and gums to improve your overall wellness

Poor Oral Health may Worsen: Diabetes Rheumatoid arthritis Heart disease and Stroke Dementia



INVEST IN PREVENTIVE CARE Regular dental visits can help you save





YOUR COVERAGE: CLEANINGS

	Delta Dental PPO ^{sм}	DeltaCare [®] USA (Dental HMO)
How many?	Two cleanings in a Benefit Year	1 per 6 month period
How much?**	100% Coverage for PPO& Premier dentists80% Coverage for Non- Delta Dental dentists	No Copayment

**Reimbursement based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.



THE TRUE COST OF A CAVITY

DECAYED TOOTH: You pay: \$3,343 Replacement Dental Filling Extraction Crown **Root Canal** Implant Filling \$36 \$33 \$52 \$344 \$308 \$2,570

HEALTHY TOOTH: You pay: \$0



Stop decay before it starts



YOUR COVERAGE: ORAL EXAMS

Delta Dental PPO Dentist: 100% coverage for 2 oral

exams in a Benefit Year

Non-Delta Dental Dentist:

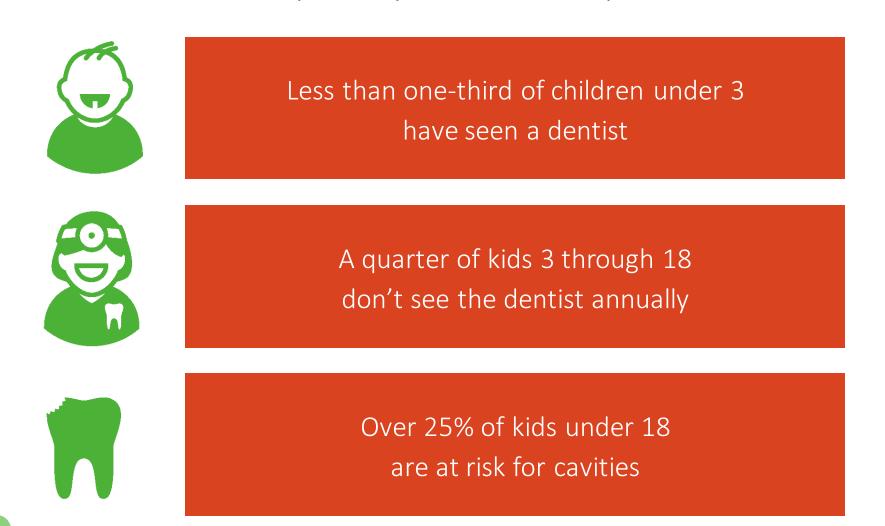
80% coverage for 2 oral exams in a Benefit Year

DeltaCare USA: No copayment





KIDS AT RISK FOR DECAY Delta Dental Study: Many children lack preventive care





ORTHODONTIC COVERAGE

PPO:

 ✓ 50% coverage
 ✓ Lifetime Maximum (LTM): \$2,500 PPO \$2,000 Premier \$1,500 Non-Delta Dental Dentist

DeltaCare USA:

 \$1,600 copayment for comprehensive treatment
 No copayment for retainers



BOOST YOUR BENEFITS

Enjoy added coverage if you've been diagnosed with:

• Heart disease • Stroke • Rheumatoid arthritis • Diabetes • HIV/AIDS

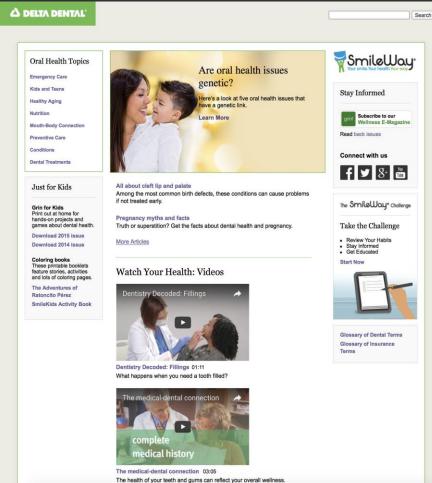
Delta Dental PPO

Requires online or telephone 888-335-8227 opt-in to SmileWay[®] Wellness Benefits

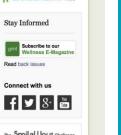
- **100%** coverage for **1 scaling and root planing** procedure per quadrant per year
- Four of the following per year (any combination):
 - Cleaning, covered at 100%
 - Gum maintenance, covered at 100%



SMILEWAY[®] WELLNESS SITE Increase your dental knowledge



iduals & Enrollees Dentists Employers Administrators





100+ articles on everything from acid reflux to x-rays

Dozens of short videos

Tooth-friendly recipes

Risk assessment tool and quizzes



Website: mysmileway.com



CONTACT US

Get more information about your plan

Call Toll-free: PPO Plan: 888-335-8227 DeltaCare DHMO Plan: 800-422-4234

Visit the Website: deltadentalins.com/ccsf

Check your Benefit Highlights and Plan Summary



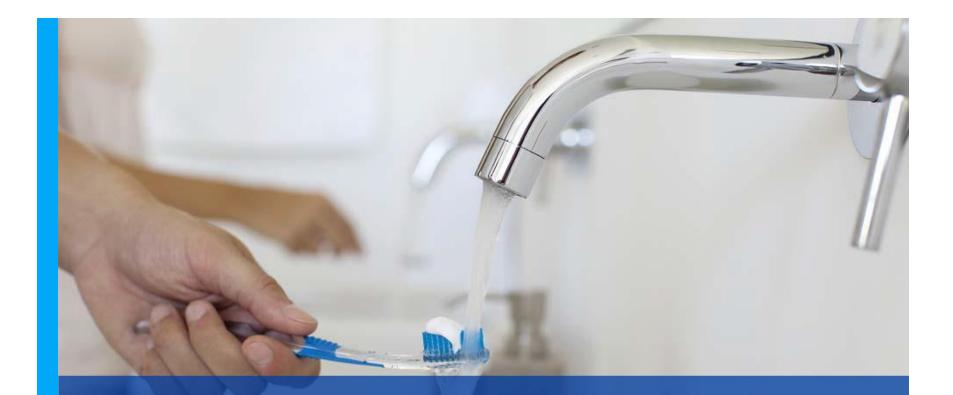


THANK YOU FOR YOUR TIME



UnitedHealthcare DHMO

Iris Schaeffer, Field Account Manager



Dental Select Managed Care Plan



9126721 7/20 19-12448

Brushing, flossing and visiting the dentist regularly play a key role in your overall well-being. Gum disease is a painless disease that causes bacteria and toxins to enter your blood, which may also be connected to:¹



¹ American Dental Association. Mouth Healthy Gum Disease.© 2017 American Dental Association, Web.

Dental coverage that's worth smiling about. UnitedHealthcare



Regional network



Each family member can select his or her own dental Provider Group from our directory

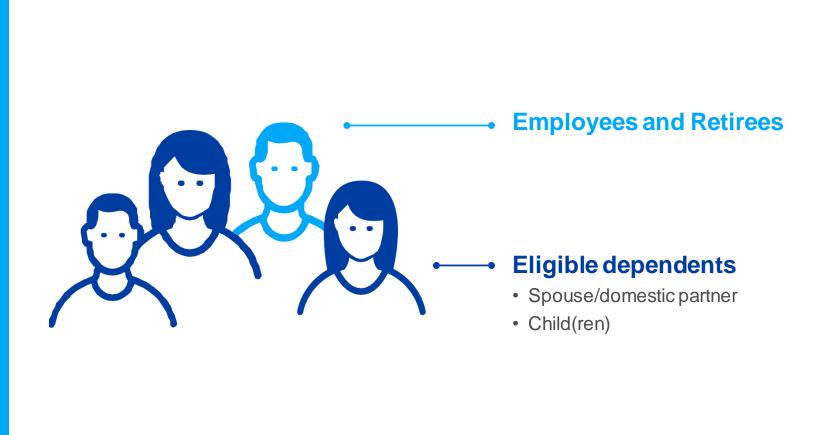


No bills and no claim form for covered services



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Who's eligible?



California Select Managed Care¹ dental plan

Designed for simplicity and low cost.

- See any network general dentist and save. The plan has a state-wide network of dentists.
- ✓ You'll need a referral from your dentist to see a network specialist.
- Preventive care is covered at 100 percent in the network.
- Get coverage on hundreds of services. This includes crowns, braces, silver fillings and more.
- No deductibles and annual limits. You'll pay a low, fixed copay amount for services and treatments.
- Extra care during pregnancy. We cover extra dental visits during pregnancy and the first 3 months after birth.

UnitedHealthcare

Search for local dentists.

Before you enroll, you can learn more about this plan and see if your dentist is in the network.

Visit welcometouhc.com/cadental.

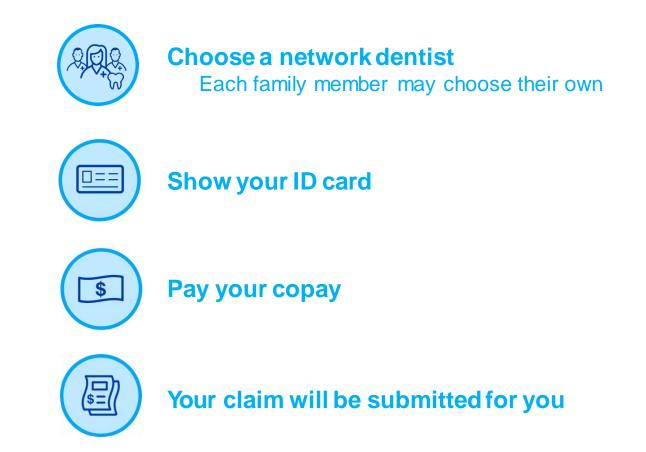
Select the CA Select Managed Care/Direct Compensation network.

¹ Benefits for the UnitedHealthcare Dental DHMO/Direct Compensation plans are offered by Dental Benefit Providers of California, Inc. UnitedHealthcare Dental is affiliated with UnitedHealthcare.

FOR MORE INFORMATION, see your official benefit plan documents or visit welcometouhc.com/cadental.

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Your choice...



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myuhc.com[®].

UnitedHealthcare



Dentist locator.

• Find general dentists and specialists.

Plan information.

- View benefit summary.
- Order ID card.
- View explanation of benefits (EOB).
- Get answers to common dental questions.

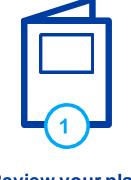
Claims information.

- · Review claim status and history.
- Download claim forms.



UnitedHealthcare

Open enrollment



Review your plan materials.



Go online: welcometouhc.com/sfhss.

You must enroll during your initial eligibility or annual enrollment period.

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P&A Group

Rick Neward, National Broker Coordinator

Welcome to FSA Open Enrollment







How It Works

Choose Y	our Annua	Flection

Enroll During Open Enrollment

Start Using Your FSA

Decide how much to set aside into your Flex account.

Estimate your predictable expenses in the upcoming year and set aside that amount into your FSA. Enroll in an FSA during your employer's annual Open Enrollment period.

Your Open Enrollment period is: **10/1/2020-10/30/2020** Your annual contribution amount is divided by the number of your paychecks in a year, deducted pre-tax and put into your FSA.

Tip

Use <u>P&A's FSA calculator</u> to calculate anticipated expenses!



Payroll Deduction Example

Sample FSA	payroll	deduction
------------	---------	-----------

Estimated Annual Expenses	\$780
Bi-weekly Payroll	25 paychecks
Amount Deducted from Every Paycheck	\$31.20 put into your FSA every pay period



Accounts Available

Enroll in the following account types and **save money on eligible** expenses!

→ Health FSA

Covers the cost of medical, dental and vision expenses for you and your eligible dependents.

→ Dependent Care FSA

Covers the amount you pay to daycare centers, babysitters, after school programs, day camp programs and elder care facilities.



Health FSA Rules

- Full annual election amount is available day 1 of your plan year!
- Only permitted to change election amount if you have a change in status (i.e., marriage, birth of a child)
- Rollover- unused funds between \$10 and \$550 will rollover into the next plan year.

Contribution Limits

Maximum annual contribution amount: \$2,750 Minimum annual contribution amount: \$0 Review plan rules before you enroll!



Sample Health FSA Eligible Expenses

- ➤ Co-pays
- Deductibles
- Prescriptions
- Dental work (fillings, orthodontia)
- Eyeglasses (including prescription sunglasses)



OTC medicines – now eligible without a Rx or Letter of Medical Necessity Form!

Feminine Care Products

For a more extensive list, click here.



FSA store[®]

Shop for your FSA-eligible health needs through <u>FSA Store</u>, P&A's vendor partner and the largest selection of guaranteed FSA-eligible products.

★ Free shipping on orders over \$50

★ Everything 100% guaranteed eligible

Dependent Care FSA Rules



- "Pay-as-you-go" account
- Can change election only if you have a change in status or change in dependent care expenses
- Use or Lose Rule unused funds do not rollover!

Contribution Limits

 \$5,000 household annual maximum contribution amount per calendar year; \$2,500 if married and filing a separate return



Sample Dependent Care FSA Eligible Expenses

- > After-school programs
- > Caregivers for disabled spouse or elderly dependent
- Daycare centers
- > Day camps (overnight camps are not allowed)
- ➤ Eldercare
- > Nursery schools





- Automatically activated upon first use
- Valid for three years from the date of issue
- Order additional cards for your dependents at no cost by <u>logging into</u> your account

Use the card just like any other debit card to pay for eligible medical expenses. When you swipe the card, the data is captured electronically and automatically debited from your account. The Benefits Card recognizes Merchant Category Codes (MCCs) and the Inventory Information Approval System (IIAS) so only eligible expenses are charged at pre-approved stores. Download P&A's mobile app in the <u>App</u> <u>Store</u> or <u>Google Play</u> to manage your account from your phone.

- Register for account alerts
- Submit claims
- Check your account balance
- Upload debit card documentation

P&A GROUP

• Use <u>EZ Scan</u> to determine if an expense is eligible

And more!

Need Help? Contact Us!

Hours

Monday - Friday 8:30 a.m. - 10:00 p.m.



Online Web Chat

Visit <u>www.padmin.com</u> and click <u>Online Chat</u> in the upper right corner.



Phone

Toll-free (800) 688-2611

Questions?

www.padmin.com



Deferred Compensation

Matthew Smith, Voya Retirement Counselor

Help achieve your financial retirement goals with the SFDCP

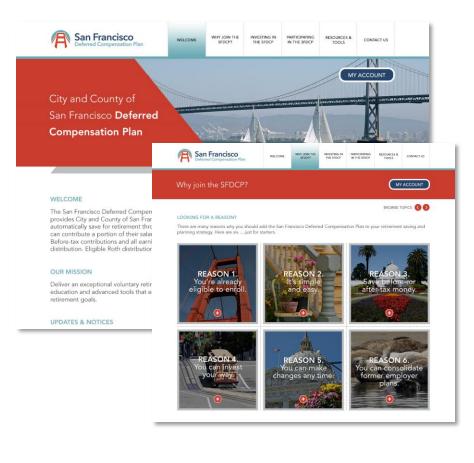


Participating in the SFDCP

- The San Francisco Deferred Compensation Plan (SFDCP) is a 457(b) plan that provides CCSF employees with a convenient way to automatically save for retirement
- Contributions are made through before-tax and/or after-tax (Roth) payroll deductions
- You can choose to increase, decrease or stop contributions at any time
- Investment options include a variety of asset classes, diversified custom portfolios, a self-directed brokerage account option, and professional advice services
- The San Francisco Deferred Compensation Plan provides department dedicated SFDCP Counselors and onsite staff as an added benefit



SFDCP.org



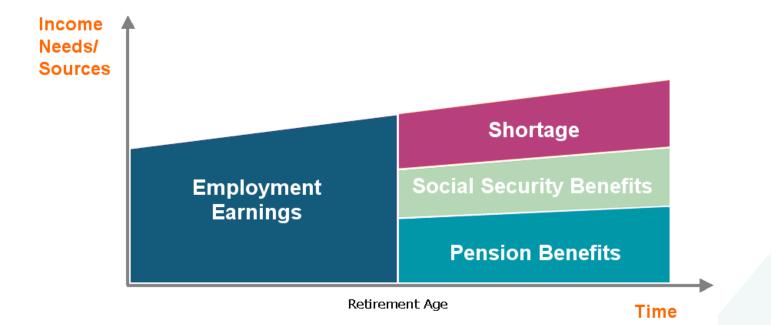
- Enroll in the SFDCP
- Access your account
- Plan features
- Investments overview
- Resources & Tools

Go mobile!

Search keyword: Voya Retire for the Voya Retire mobile app



Will you have enough to fund your retirement?



IMPORTANT: The illustrations or other information generated regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results.



How much can you save?

- You can make pre-tax and Roth contributions
- Maximum combined contribution limits for 2020:

Under age 50 \$19,500 *If age 50 or older** \$26,000

*Special Catch-Up*** \$39,000

*Age 50 and older before year-end.

**This special election catch-up applies to employees participating in an eligible governmental 457(b) deferred compensation that have elected the special catch-up available in the three years prior to the year of normal retirement age. If you are eligible for both the Age 50+ catch-up and the special election catch-up under your 457(b) plan, IRS rules do not allow you to use both in the same calendar year. IRS rules permit you to use the catch-up that lets you contribute the greater amount.



Automatic rate escalator

The new online **Rate Escalator** tool makes it easy to schedule automatic increases to your contribution rate, at an amount and frequency you determine.

	Accumulated value after:			
	5 Years	10 years	20 years	30 years
If you contribute 3% each year :	\$5,211	\$12,186	\$34,008	\$73,008
If you increase your 3% contribution by 1% each year , up to 12%:	\$8,484	\$28,522	\$99,821	\$227,506
Potential benefit of annual contribution rate increases:	\$3,273	\$16,336	\$65,813	\$154,498

* The illustration above assumes an annual salary of \$30,000, contributions made each month, earning 6% interest, compounded monthly with deposits at the beginning of each month. The illustration does not reflect the performance of a specific investment. All returns are hypothetical, not guaranteed and do not reflect the past or future performance of a specific investment option. Payment of income taxes is not reflected. Systematic investing does not ensure a profit or protect against loss. You should consider your ability to invest consistently in up and down markets. Taxes will be due at the time of withdrawal from a tax-deferred investment.



A plan that gives you a tax choice

Traditional 457(b) Option

- contributions go in pre-tax
- earnings are tax deferred
- taxes are due upon withdrawal

Roth 457(b) Option

- money goes in after-tax
- earnings are tax free
- tax-free withdrawals as long as certain qualifying conditions are met*

Combination of both options

*Distributions of Roth 457 (b) contributions will be tax-free for federal income tax purposes if they are 'qualified distributions' which means the funds are held for 5 years and the distribution is due to attainment of age 59½, death, or disability.



Diversify your investment "mix" based on asset classes



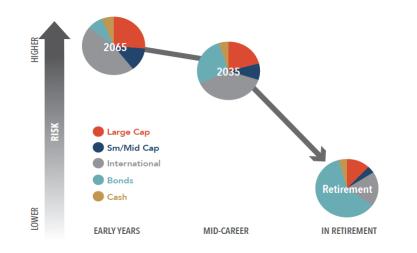
Using diversification as part of an investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets.



Get help with SFDCP Target Date Funds

Each SFDCP Target Date Fund is a complete, actively managed, diversified mix that is appropriate for the time period from today, out to the year in the fund's name, and is designated as the SFDCP Default Investment Alternative.

A Target Date Fund automatically gets more conservative in its investment mix (meaning fewer stocks and more bonds) as you get closer to your retirement year.



By investing in a SFDCP Target Date Fund, you have access to investment types that aren't available through the core lineup such as REIT, commodities, and inflation protection securities. These funds are actively managed by investment professionals, which allows for investments to be responsive to active market conditions.



Buyback opportunities (if eligible)

- May increase your lifetime monthly pension benefit
- You may purchase eligible service or pay a shortage at any time prior to your retirement date; however, the purchase of service or payment of shortage must be completed prior to your retirement.



For more information, visit <u>MySFERS.org</u>



Join the plan – and turn time into money!

 Upon separation or retirement, you are eligible to cash out or convert 100% of your vacation balance to your SFDCP account*

*Up to the IRS Annual Limits

- The extra money can grow along with your other SFDCP investments
- Call 888-SFDCP-4U (733-2748)



Talk to us!

- Call 888-SFDCP-4U (733-2748) Monday through Friday between 5 a.m. – 5 p.m., except stock market holidays.
- Visit SFDCP.org and click Contact Us to see the list of SFDCP Counselors by Department
- Email or call your SFDCP Counselor directly, or visit their online appointment page to schedule a personal 1-on-1 meeting at a date and time that's convenient for you.



SFDCP Counselors are close by

Want to meet or speak with someone near you? For help with your personal retirement planning and savings strategy, visit the Contact Us page of **SFDCP.org** to find you department dedicated Counselor.



Information from registered SFDCP counselors is for educational purposes only and is not legal, tax or investment advice. Local Plan Service Representatives are registered representatives of Voya Financial Advisors, Inc., member SIPC.



Thank you!

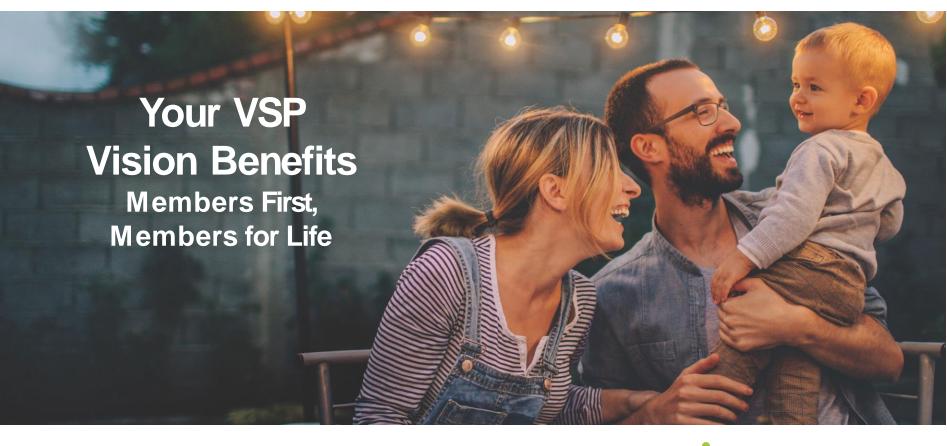
Plan administrative services are provided by Voya Institutional Plan Services, LLC (VIPS). VIPS is a member of the Voya[®] family of companies.





Jennifer Carlson, Market Director

SFHSS.ORG



San Francisco Health Service System



SAN FRANCISCO HEALTH SERVICE SYSTEM

VSP PLANS AT A GLANCE

	BASIC PLAN	PREMERPLAN
Exams	Exam covered every calendar year with \$10 copay	Exam covered every calendar year with \$10 copay
Frame	\$150 allowance everyother calendaryear	\$300 allowance everycalendaryear
Lenses	 Covered single vision, lined bifocal or lined trifocal and polycarbonate lenses for children everyother calendar year Interim Benefit: Lenses every 12 months with Rxchange of .50 diopter and change in axis of 15 degrees or more 	Covered single vision, lined bifocal or lined trifocal and polycarbonate lenses for children everycalendaryear
Lens Enhancements	 Scratch resistant lenses covered in full Standard progressive lenses covered in full 20%-25% savings on other lens enhancements 	 Scratch resistant lenses covered in full Standard progressive lenses covered in full Premiumand custom progressive lenses with \$25 copay Anti-reflective lenses with \$25 copay 20%-25% savings on other lens enhancements
Contact Lenses (in lieu of glasses)	\$150 allowance for contacts and copay up to \$60 for contacts lens exam (fitting and evaluation) everyother calendar year	\$250 allowance for contacts and copay up to \$60 forcontacts lens exam (fitting and evaluation) everycalendaryear
Primary Eyecare	Treatment and monitoring of common eye conditions like pink eye and more serious conditions like sudden vision loss, glaucoma and diabetic eye disease every calendar year \$5 copay	Treatment and monitoring of common eye conditions like pink eye and more serious conditions like sudden vision loss, glaucoma and diabetic eye disease every calendar year \$5 copay

SAMPLE MEMBER OUT-OF-POCKET

	U&C	Premier Plan	
Exam	\$185	\$10	
Frame	\$300	\$0	
Bifocal Lens	\$151	\$0	
Progressive Lens - Custom	\$258	\$25	
Anti-Glare Coating - Custom	\$146	\$25	
Scratch Coating - Premium	\$45	\$0	\$851.16 Savings!
Member Premium – Member Only	N/A	\$173.40	
Member Out-of-Pocket Total	\$1,085.00	\$233.40	

THE RIGHT NETWORK

INDEPENDENT DOCTORS	PREMIER PROGRAM	ONLINE RETAIL	
VSP Vision Care	PROGRAM BY VSP GLOBAL*	eyeconic	
	CUSTOMIZED RETAIL OPTIONS, INCLUDING		
	Costco optical	T Visionworks	
96K In-Network Choices			

Eyeconic is the only place where VSP members can shop online for contacts and eyewear using their VSP insurance.

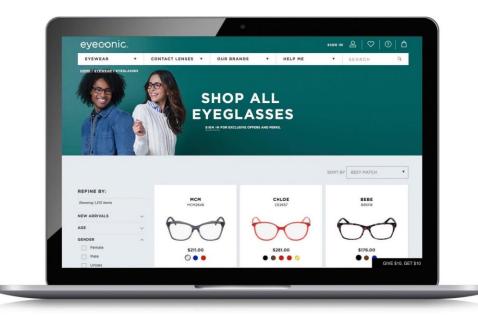
Personalized: As a VSP-owned company, Eyeconic seamlessly connects VSP vision benefits to your account.

Simple: Save time and money on quality eyewear with a few easy clicks.

- 1. Connect your vision insurance.
- 2. Select your product.
- 3. Upload your prescription or provide your doctors contact information and we'll take care of the rest.

Choice: Eyeconic offers a variety of well-known brands and contact lenses. Choose from over 35 eyewear brands and over 1600 styles.

EYECONIC.COM



EXCLUSIVE MEMBER EXTRAS

More Saving with VSP Vision Care.

With Exclusive Member Extras, savings never looked so good. VSP puts members first by providing you with exclusive special offers from leading industry brands, totaling more than **\$3,000 in savings**. Discover great deals on glasses, sunglasses, contact lenses, and more.



Extra \$20 on Featured Frame Brands

eyeconic

Save up to \$20 on non-prescription sunglasses

TruHearing

Save up to 60% on Digital Hearing Aids





USING YOUR BENEFIT IS EASY

Once you're enrolled...

- Create an account at **vsp.com** and review your benefit information
- Find a VSP in-network doctor by visiting **vsp.com** or calling **800.877.7195**
- No ID card is needed. However, starting January 1st, SFHSS members have the option to use a VSPassigned member ID. You will receive a welcome letter in early January 2021 with member ID card. You can also access the VSP website to obtain your member ID and print an ID card.



Member: AAAAA EEEEEE

Member ID222222222Coverage TypeMember OnlyDoctor NetworkVSP ChoiceCopayExam: \$10.00 Materials: \$25.00

To find a VSP network doctor near you, or to view your benefit information before your visit, go to vsp.com or call 800.877.7195.

MEMBER ID CARD

ENROLLMENT

• Please note: If you enroll in the Premier Plan you must also enroll any dependents you wish to be covered.



ENROLL TODAY!

Open Enrollment October 1 – October 31

Enjoy the complete coverage and quality care you deserve.

To learn more contact us at 800.877.7195 or vsp.com.

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SFHSS Member Services

1145 Market Street, 3rd Floor San Francisco, CA 94103

Main: (628) 652-4700 Toll-free: (800) 541-2266 Fax: (628) 652-4701

Operating Hours: Monday, Tuesday, Wednesday, Friday 9am-12pm and 1pm-5pm Thursday 10am-12pm and 1pm-5pm

Thank you!