

A photograph of the Golden Gate Bridge in San Francisco, taken from a high vantage point on the hillside. The bridge's iconic orange-red towers and suspension cables are prominent against a sky with soft orange and blue hues from the setting or rising sun. The water of the bay is visible below the bridge, and the city skyline can be seen in the distance.

SAN FRANCISCO HEALTH SERVICE SYSTEM

Voluntary Benefits Open Enrollment

October 1 – October 30

Enrollments in:

- ▶ Group Term Life Insurance
- ▶ Supplemental Short-Term Disability Insurance
- ▶ MetLife Accident Insurance – New enhanced plan!
- ▶ MetLife Critical Illness Insurance – New enhanced plan!
- ▶ Allstate Identity Protection
- ▶ LegalShield Legal Plan
- ▶ Pets Best Pet Insurance

2021 Voluntary Benefits

- ▶ **New Benefit Enhancements**
- ▶ **Discounted Group Premium Rates**
- ▶ **Plans are reviewed and approved by SFHSS**
- ▶ **Most Plans are Guarantee Issue**
- ▶ **Optional enrollment paid by post-tax payroll deductions**

City & County of San Francisco Employees



2021 Voluntary Benefits – Information & Enrollment

▶ <https://sfhss.org/oe2021-voluntary-benefits>

▶ 866-528-5360

▶ [CCSFvboe.com](https://ccsfvboe.com)

▶ www.workterra.net

Employee's Username is the 6-digit DSW number (add a "0" in front 5-digit numbers).

The password is the first four letters of your last name (the system will also accept last names with 3 letters or less) AND the first four of your Social Security number.

The company name is CCSF

City & County of San Francisco Employees



Group Term Life – The Hartford

- ▶ Death benefit paid directly to your beneficiary
- ▶ Payable in a lump sum
- ▶ Evidence of insurability required
- ▶ Premiums based on age
- ▶ For information and rates go to: <https://sfhss.org/oe2021-voluntary-benefits>

City & County of San Francisco Employees



The background of the slide features a large, semi-transparent seal of the City and County of San Francisco. The seal is circular and contains a central shield with a sunburst, flanked by two figures. The words "THE CITY AND COUNTY OF SAN FRANCISCO" are inscribed around the perimeter of the seal. The entire slide has a light gray background with several white, bubble-like shapes scattered around the seal.

Short Term Disability Insurance

MADE AVAILABLE TO THE EMPLOYEES OF:

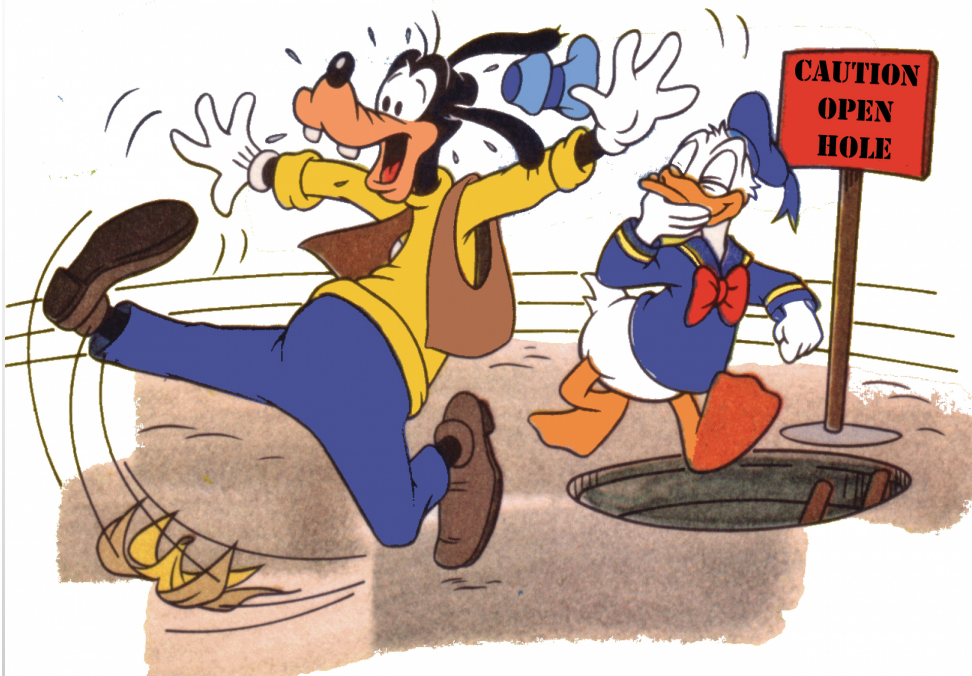
**THE CITY AND COUNTY
OF SAN FRANCISCO**



KANSAS CITY LIFE INSURANCE COMPANY

- **A** rated by A.M. Best Company
- Dedicated to the present and financial future of its customers since 1895

Why Disability?



- More than half of all personal bankruptcies and mortgage foreclosures are a consequence of disability. *Facts from LIMRA, 2016 Disability Insurance Awareness Month*
- Workers' Compensation only covers time away from work if the disabling illness or injury was directly work-related. In 2016, only 1% of American workers missed work because of an occupational illness or injury. *Bureau of Labor Statistics, Employer-Reported Workplace Injuries and Illnesses 2016*
- 90.5% of all preventable medically consulted injuries in 2017 were not work related. *National Safety Council – Injury Facts 2019*

Definition of Disability

- “More than 1 in 4 of today's 20-year-olds can expect to be out of work for at least a year due to a disabling condition before retirement age.” *Social Security Administration, Disability and Death Probability Tables*
- “At least 51 million working adults in the United States are without disability insurance other than the basic coverage available through Social Security.” *American Council of Life Insurers study released in September 2017 as Assessing Americans' Financial and Retirement Security*



Total Disability and **Totally Disabled** mean, due to physical disease or injury, you are unable to perform, with reasonable continuity, the substantial and material acts necessary to pursue your usual occupation, in the usual or customary way.

Plan Design

- Two plan options:
 - **Municipal Executive Association:** 0/14/13 week coverage
 - **All Others:** 7/7/26 week coverage
- Choose the benefit amount you need - up to 30% of your gross income*
- Benefits are non-taxable and paid Weekly, directly to you
- 12/12 Pre-Existing Condition Limitation
- Pre-Existing Condition Benefit of \$25/week for up to 4 weeks
- Issue Age rating means you don't pay higher premiums just because you cross into a higher age band
- Non-Occupational coverage - off the job only
- Pregnancy covered the same as any illness

*Not to exceed 100% of your pre-disability earnings

Telephonic Claims

How it works....

The claimant calls a dedicated toll free number to initiate their claim: (866) 590-7448. The claimant has immediate access to one of our knowledgeable Ability Analysts. Our Ability Analysts are trained to put the claimant at ease from the start by explaining what is necessary to adjudicate the claim as quickly as possible and what the claimant can expect as next steps.

Within one business day our Ability Analyst reaches out to the employer and attending physician to obtain the necessary information to make a claim decision. Our Ability Analysts are diligent and adhere to strict performance guarantees. Most importantly, our Ability Analysts ensure the claimant is regularly informed of the status of their claim.



How we're doing...

- ✓ 90% of our claim decisions are made within 5 business days from receipt of complete information.
- ✓ 90% of employers were extremely satisfied with our claim services.
- ✓ Our claimant satisfaction rating has exceeded 90% for six years running.

Price / Cost Comparison

For about 1 hour a week, you can have the salary protection you need.

Municipal Executive Association

ABACUS SERIES
BENEFITS YOU CAN COUNT ON
Traditional Plan

Short Term Disability

**City and County of San Francisco
- Municipal Executive Association -**

ELIMINATION PERIODS: 0 Days Injury / 14 Days Sickness
BENEFIT PERIOD: 13 weeks
BENEFIT AMOUNTS: Employees can choose from \$50 to \$1,400 per week.
Not to exceed 30% of weekly earnings.
Pays in addition to state disability amount in CA, HI, NJ, NY & RI.

Monthly Premiums

Weekly Benefits	\$100	\$125	\$150	\$175	\$200	\$225	\$250	\$275	\$300	\$325	\$350	\$375	\$400
< 40	5.03	6.29	7.55	8.80	10.06	11.32	12.58	13.83	15.09	16.35	17.61	18.86	20.12
40-49	6.47	8.09	9.71	11.32	12.94	14.56	16.18	17.79	19.41	21.03	22.65	24.26	25.88
50-59	7.62	9.53	11.43	13.34	15.24	17.15	19.05	20.96	22.86	24.77	26.67	28.58	30.48
60+	8.90	11.13	13.35	15.58	17.80	20.03	22.25	24.48	26.70	28.93	31.15	33.38	35.60

Age	\$425	\$450	\$475	\$500	\$525	\$550	\$575	\$600	\$625	\$650	\$675	\$700	
< 40	21.38	22.04	22.89	25.15	26.41	27.67	28.92	30.18	31.44	32.70	33.95	35.21	5.03
40-49	27.50	29.12	30.73	32.35	33.97	35.59	37.20	38.82	40.44	42.06	43.67	45.29	6.47
50-59	32.39	34.29	36.20	38.10	40.01	41.91	43.82	45.72	47.63	49.53	51.44	53.34	7.62
60+	37.83	40.05	42.28	44.50	46.73	48.95	51.18	53.40	55.63	57.85	60.08	62.30	8.90

Monthly rate per \$100 of weekly benefit

Plan Highlights

Participation Requirement - 5 Enrolled (Insured) Lives.
Guaranteed Issue up to \$700/week - at group's initial or annual enrollment or as a newly hired employee.
Replacement Coverage - available up to policy limits if replacing existing coverage.
Issue Age Rate Structure - for initial policy and benefit amount increases.
Non-Occupational Coverage - off the job only.
Pre-existing Condition Limitation - 12/12 waiting period.
Pre-existing Condition Benefit - pays up to 25% of benefit for up to 4 weeks.
Waiver of Premium - while receiving Short-Term Disability benefits.
Claim Payment - paid on a weekly basis on all eligible claims.
Claim Amounts - pays in addition to Sick Pay for the first 10 days, then pays benefits up to a maximum of 100% of gross income.
Pregnancy Claims - covered the same as any other illness.

Issued through
KANSAS CITY LIFE INSURANCE COMPANY
"A" RATING BY A.M. BEST

The information provided here is only a summary of the Short Term Disability plan. Refer to your certificate/policy for complete details and limitations of coverage.
0114-13WV-44444-D-TRAD-CA-MO-NOCC-NFDH-25PREX-ISAG-SP 4/17/2019

All Others

ABACUS SERIES
BENEFITS YOU CAN COUNT ON
Traditional Plan

Short Term Disability

**City and County of San Francisco
- All Others -**

ELIMINATION PERIODS: 7 Days Injury / 7 Days Sickness
BENEFIT PERIOD: 26 weeks
BENEFIT AMOUNTS: Employees can choose from \$50 to \$1,400 per week.
Not to exceed 30% of weekly earnings.
Pays in addition to state disability amount in CA, HI, NJ, NY & RI.

Monthly Premiums

Weekly Benefits	\$100	\$125	\$150	\$175	\$200	\$225	\$250	\$275	\$300	\$325	\$350	\$375	\$400
< 40	10.45	13.06	15.68	18.29	20.90	23.51	26.13	28.74	31.35	33.96	36.58	39.19	41.80
40-49	13.15	16.44	19.73	23.01	26.30	29.59	32.88	36.16	39.45	42.74	46.03	49.31	52.60
50-59	14.94	18.68	22.41	26.15	29.88	33.62	37.35	41.09	44.82	48.56	52.29	56.03	59.76
60+	17.82	22.28	26.73	31.19	35.64	40.10	44.55	49.01	53.46	57.92	62.37	66.83	71.28

Age	\$425	\$450	\$475	\$500	\$525	\$550	\$575	\$600	\$625	\$650	\$675	\$700	
< 40	44.41	47.03	49.64	52.25	54.86	57.48	60.09	62.70	65.31	67.93	70.54	73.15	10.45
40-49	55.89	59.18	62.46	65.75	69.04	72.33	75.61	78.90	82.19	85.48	88.76	92.05	13.15
50-59	63.50	67.23	70.97	74.70	78.44	82.17	85.91	89.64	93.38	97.11	100.85	104.58	14.94
60+	75.74	80.19	84.65	89.10	93.56	98.01	102.47	106.92	111.38	115.83	120.29	124.74	17.82

Monthly rate per \$100 of weekly benefit

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777-56WV-44444-D-TRAD-CA-MO-NOCC-NFDH-25PREX-ISAG-SP 4/17/2019

Log into WORKTERRA to see your rate options and to download a brochure.

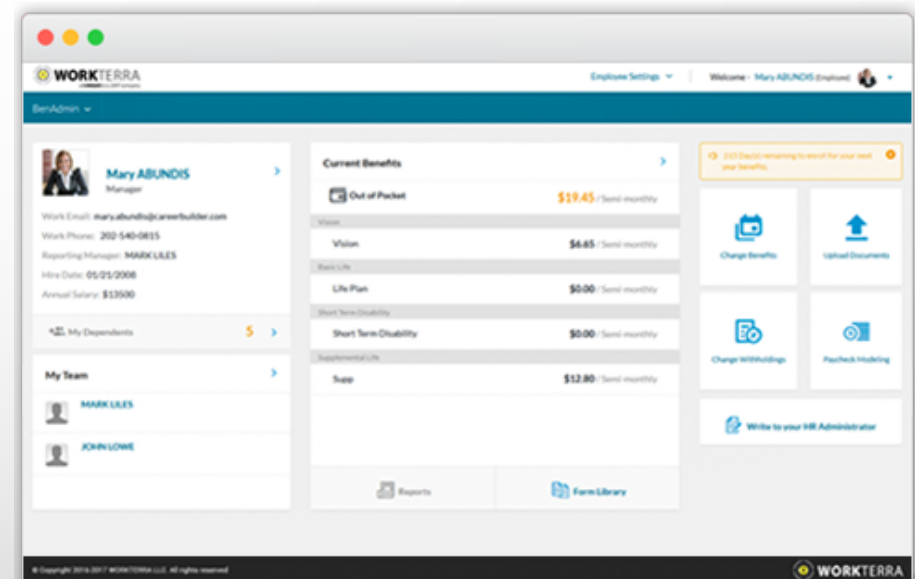
How Do I Enroll?

- Talk to a Benefit Expert

866-528-5360

- Online

<https://sfhss.org/oe2021-voluntary-benefits>





MetLife Voluntary Benefits City and County of San Francisco

New Enhanced Benefits Effective January 1, 2021



Critical Illness & Accident Key Features

New enhanced plans for 2021!



Guaranteed issue coverage with no pre-existing condition exclusions



Payments are made directly to you to spend as you choose



Claims are paid fast



Take coverage with you if you change jobs or retire



Critical Illness overview

Lump sum payment for over 40 covered conditions

- **Cancer¹**
- **Heart attack²**
- **Stroke³**
- **Major Organ Transplant⁴**
- **Coronary artery bypass graft**
- **Coma**
- **Paralysis**
- **Alzheimer's**
- **Loss of: Ability to Speak; Hearing; or Sight**
- **Benign Brain Tumor**
- **Kidney failure**
- **Severe Burn**
- **Skin Cancer (10%)**
- 7 Childhood Diseases (*e.g. cerebral palsy*)
- 11 Infectious Diseases (*e.g. COVID19, malaria*)
- 11 Progressive Diseases (*e.g. Parkinson's*)



Diagnoses in bold pay 100% of benefit amount for employees, spouses, and children (up to \$50,000)

**Lump sum
paid directly
to the employee
upon verified
diagnosis**

¹ Please review the Certificate for specific information about cancer benefits. Not all types of cancer are covered.

² The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest.

³ In certain states, the Covered Condition is Severe.

⁴ Stroke In most states, we will not pay a Major Organ Transplant benefit if a covered person is placed on the organ transplant list prior to coverage taking effect and subsequently undergoes a transplant procedure for the same organ while coverage is in effect. Refer to the Certificate for which organs are covered. In some states, the condition is Major Organ Failure.

⁵ Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for information on which Covered Conditions may be eligible for a Recurrence Benefit. There may be a Benefit Suspension Period between recurrences of the same Covered Condition, as well as occurrences of different Covered Conditions. There may be a limitation on the number of Recurrence Benefits payable per Covered Condition. We will not pay a benefit for a Covered Condition that is subject to a Benefit Suspension Period. If a Recurrence Benefit is payable for a Cancer Covered Condition, we will not pay such benefit unless the Covered Person has not had symptoms of or been treated for the same cancer for which we paid a benefit during the Treatment Free Period.



Critical Illness Enhancements for 2021

What's New for 2021?

MetLife coverage enhancements include:

- **Up to \$50K benefit options** for Employee, Spouse, and Children
- **\$100 Health Screening Benefit** per participant *(for example, a family of 4 could receive \$400/year!)*
- **No benefit reductions with age**
- **Up to 500% benefit amount**
- 50+ eligible health screening tests, **including COVID-19 test** (more than double current plan)
- **\$200 Mammogram benefit**

*MetLife includes benefits for illnesses not covered today such as:

- Alzheimer's
- Parkinson's
- **COVID-19 (new!)**
- Diabetes (Type I)
- Cystic Fibrosis
- Multiple Sclerosis
- Muscular Dystrophy
- Rabies
- Benign Brain Tumor
- Severe Burn
- Sickle Cell Anemia
- Cleft Lip
- ALS
- Malaria
- Tetanus

Over 40 covered conditions, including COVID-19 at 25% coverage!



*100% coverage for Alzheimer's and Benign Brain Tumor. 25% coverage for rest.



Health screening benefit

Critical Illness includes \$100 benefit *per participant*

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ways to get the annual Health Screening Benefit¹, including:

- Routine wellness exam
- Blood test to determine total cholesterol
- Colonoscopy
- Electrocardiogram (EKG)
- Fasting blood glucose test
- Dental, Vision, & Hearing Exam
- Lipid panel
- Mammogram
- Pap smears or thin prep pap test
- Prostate-specific antigen (PSA) test
- Serum cholesterol test to determine LDL and HDL levels
- COVID-19 test (NEW!)

**A simple call submits a claim —
no claim forms necessary!**



**Plus, spouses and
children can use
the Health Screening
Benefit too**

**NEW! Tests for COVID-19, regardless of result, eligible for HSB claim payment
PLUS, \$200 Annual Mammogram Benefit!**

¹ The Health Screening Benefit is not available in all states, but is available in CA. There is a separate mammogram benefit for MT residents.



Critical Illness Plan Breakdown

You have a **choice** of a \$10,000, \$20,000, \$30,000, \$40,000 or \$50,000 Initial Benefit Amount

Your Total Benefit Amount will be **5 times** the Initial Benefit Amount you selected

You can receive **Initial and Recurrence Benefit**¹³ payments until your Total Benefit Amount is reached

Example of Initial & Recurrence Benefit Payments¹⁴

The example below illustrates an employee who elected an Initial Benefit of \$30,000 and has a Total Benefit Amount of 5 times (or 500%) of the Initial Benefit Amount or \$150,000.

Illness – Covered Condition	Payment	Total Benefit Remaining
Heart Attack – first diagnosis	Initial Benefit payment of \$30,000 or 100%	\$120,000
Heart Attack – second diagnosis, two years later	Recurrence Benefit payment of \$30,000 or 100%	\$90,000
Cancer – first diagnosis, one year later	Initial Benefit payment of \$30,000 or 100%	\$60,000
Total Payment	\$90,000	



Accident insurance – Over 150 covered events



Injuries

- Fractures/dislocations
- Concussion
- Coma
- Ruptured disc
- Torn cartilage in knee
- Cuts/lacerations
- Torn/ruptured/severed tendon/ligament
- Broken tooth
- And more



Medical Services & Treatments

- Air/ground ambulance
- Emergency/non-emergency care
- Physician follow-up
- Transportation
- Therapy services
- Pain management
- Blood/plasma/platelets
- Inpatient surgery
- Outpatient ambulatory Surgery
- And more



Hospital – Accident

- Admission
- Confinement
- Admission – ICU
- Confinement – ICU
- Inpatient Rehab Unit



Additional Benefits

- Lodging⁴



Accidental Death

- Accidental Death
- Common Carrier⁵



Dismemberment, Loss & Paralysis

- Dismemberment & Loss
- Catastrophic Dismemberment & Loss
- Paralysis

What's New for 2021?

- Increased benefit amounts
 - AD&D Benefit (\$10K - \$20K)
 - Added benefits for puncture wound
 - Benefits for appliances (crutches, wheelchairs)
- ...and lower rates!**



Accident insurance – Plan breakdown



Covered conditions	MetLife Accident Insurance pays you
Injuries – <i>12 covered injury types</i>	Ranging from \$25 – \$15,000 per injury
Medical services & treatment – <i>15 covered medical services & treatments</i>	Ranging from \$50 – \$2,000 per medical service/treatment
Hospital coverage⁶ (due to an Accident)	\$1,200 (non-ICU) – \$1,200 (ICU) admission benefit per accident \$300 a day for non-ICU confinement up to 365 days \$300 a day for ICU confinement up to 365 days
Accidental death	\$10,000 \$20,000 if passenger on common carrier ⁵
Dismemberment, loss & paralysis	\$10,000 – \$100,000 per injury
Additional benefits – Lodging⁴	\$150 per night, up to 15 nights



Accident claims example

Bill

- Experiences an accident at a baseball game and is injured.
- He has a broken femur and concussion.
- He is taken to hospital in ambulance and requires physical therapy.



Accident Insurance Benefit = \$10,850

- Ambulance (\$300)
- ER Emergency Care (\$250)
- Medical Testing – MRI (\$150)
- Concussion (\$250)
- Broken Femur – Open (\$8,000)
- Medical Appliance – Crutches (\$75)
- Hospital Admission (\$1,200)
- Hospital Confinement (\$300)
- Physician Follow-Up Visit (\$75)
- Physical Therapy, (5 sessions @ \$50)

Total Benefit Payment: \$10,850



Enroll today!



Enroll by
October 30, 2020



Visit CCSFvboe.com to schedule a counselor appointment and www.workterra.net to enroll!



Call (866) 528-5360

