

## Municipal Executives

## 2022 Medical Premium Contribution Rates (Biweekly)

| EMPLOYEE ONLY   | HEALTH NET<br>CANOPYCARE HMO |            | BLUE SHIELD OF CA<br>TRIO HMO |            | BLUE SHIELD OF CA<br>ACCESS+ HMO |            | KAISER PERMANENTE<br>HMO |            | BLUE SHIELD OF CA<br>PPO-ACCOLADE |            |
|---|------------------------------|------------|-------------------------------|------------|----------------------------------|------------|--------------------------|------------|-----------------------------------|------------|
| CITY & COUNTY OF SF   | Employer<br>Pays             | You<br>Pay | Employer<br>Pays              | You<br>Pay | Employer<br>Pays                 | You<br>Pay | Employer<br>Pays         | You<br>Pay | Employer<br>Pays                  | You<br>Pay |
| MEA Misc.<br>Unrep. Managers<br>Unrep. Employees<br>Elected Officials<br>MEA – Fire<br>MEA – Police | \$349.53                     | \$46.94    | \$349.53                      | \$27.50    | \$349.53                         | \$80.36    | \$330.45                 | \$0        | \$349.53                          | \$267.63   |
| MTA   | Employer<br>Pays             | You<br>Pay | Employer<br>Pays              | You<br>Pay | Employer<br>Pays                 | You<br>Pay | Employer<br>Pays         | You<br>Pay | Employer<br>Pays                  | You<br>Pay |
| MEA MTA<br>Unrep. Managers  | \$349.53                     | \$46.94    | \$349.53                      | \$27.50    | \$349.53                         | \$80.36    | \$330.45                 | \$0        | \$349.53                          | \$267.63   |
| SUPERIOR COURT  | Employer<br>Pays             | You<br>Pay | Employer<br>Pays              | You<br>Pay | Employer<br>Pays                 | You<br>Pay | Employer<br>Pays         | You<br>Pay | Employer<br>Pays                  | You<br>Pay |
| MEA<br>Unrep. Managers<br>Court Duty Officer<br>Courts Comm. Assoc.                                 | \$0                          | \$396.47   | \$0                           | \$377.03   | \$0                              | \$429.89   | \$0                      | \$330.45   | \$0                               | \$617.16   |
| EMPLOYEE +1   | HEALTH NET<br>CANOPYCARE HMO |            | BLUE SHIELD OF CA<br>TRIO HMO |            | BLUE SHIELD OF CA<br>ACCESS+ HMO |            | KAISER PERMANENTE<br>HMO |            | BLUE SHIELD OF CA<br>PPO-ACCOLADE |            |
| CITY & COUNTY OF SF   | Employer<br>Pays             | You<br>Pay | Employer<br>Pays              | You<br>Pay | Employer<br>Pays                 | You<br>Pay | Employer<br>Pays         | You<br>Pay | Employer<br>Pays                  | You<br>Pay |
| MEA Misc.<br>Unrep. Managers<br>Unrep. Employees<br>Elected Officials<br>MEA – Fire<br>MEA – Police | \$349.53                     | \$442.04   | \$349.53                      | \$403.15   | \$349.53                         | \$508.89   | \$330.45                 | \$329.07   | \$349.53                          | \$844.22   |
| MEA   | Employer<br>Pays             | You<br>Pay | Employer<br>Pays              | You<br>Pay | Employer<br>Pays                 | You<br>Pay | Employer<br>Pays         | You<br>Pay | Employer<br>Pays                  | You<br>Pay |
| MEA MTA<br>Unrep. Managers  | \$349.53                     | \$442.04   | \$349.53                      | \$403.15   | \$349.53                         | \$508.89   | \$330.45                 | \$329.07   | \$349.53                          | \$844.22   |
| SUPERIOR COURT  | Employer<br>Pays             | You<br>Pay | Employer<br>Pays              | You<br>Pay | Employer<br>Pays                 | You<br>Pay | Employer<br>Pays         | You<br>Pay | Employer<br>Pays                  | You<br>Pay |
| MEA<br>Unrep. Managers<br>Court Duty Officer<br>Courts Comm. Assoc.                                 | \$0                          | \$791.57   | \$0                           | \$752.68   | \$0                              | \$858.42   | \$0                      | \$659.52   | \$0                               | \$1,193.75 |
| EMPLOYEE +2<br>OR MORE  | HEALTH NET<br>CANOPYCARE HMO |            | BLUE SHIELD OF CA<br>TRIO HMO |            | BLUE SHIELD OF CA<br>ACCESS+ HMO |            | KAISER PERMANENTE<br>HMO |            | BLUE SHIELD OF CA<br>PPO-ACCOLADE |            |
| CITY & COUNTY OF SF   | Employer<br>Pays             | You<br>Pay | Employer<br>Pays              | You<br>Pay | Employer<br>Pays                 | You<br>Pay | Employer<br>Pays         | You<br>Pay | Employer<br>Pays                  | You<br>Pay |
| MEA Misc.<br>Unrep. Managers<br>Unrep. Employees<br>Elected Officials<br>MEA – Fire<br>MEA – Police | \$0                          | \$1,119.49 | \$0                           | \$1,064.47 | \$0                              | \$1,214.10 | \$0                      | \$932.64   | \$0                               | \$1,685.36 |
| MTA   | Employer<br>Pays             | You<br>Pay | Employer<br>Pays              | You<br>Pay | Employer<br>Pays                 | You<br>Pay | Employer<br>Pays         | You<br>Pay | Employer<br>Pays                  | You<br>Pay |
| MEA MTA<br>Unrep. Managers  | \$0                          | \$1,119.49 | \$0                           | \$1,064.47 | \$0                              | \$1,214.10 | \$0                      | \$932.64   | \$0                               | \$1,685.36 |
| SUPERIOR COURT  | Employer<br>Pays             | You<br>Pay | Employer<br>Pays              | You<br>Pay | Employer<br>Pays                 | You<br>Pay | Employer<br>Pays         | You<br>Pay | Employer<br>Pays                  | You<br>Pay |
| MEA<br>Unrep. Managers<br>Court Duty Officer<br>Courts Comm. Assoc.                                 | \$0                          | \$1,119.49 | \$0                           | \$1,064.47 | \$0                              | \$1,214.10 | \$0                      | \$932.64   | \$0                               | \$1,685.36 |



# Vision Plan Benefits-at-a-Glance

| Covered Services  | VSP Basic <sup>1</sup>   | VSP Premier  |
|---|--|--|
| <b>Well Vision Exam</b>   | \$10 co-pay every calendar year  | \$10 co-pay every calendar year  |
| <b>Single Vision Lenses</b>   | \$25 co-pay every other calendar year <sup>2</sup>   | \$0 every calendar year  |
| <b>Lined Bifocal Lenses</b>   | \$25 co-pay every other calendar year <sup>2</sup>   | \$0 every calendar year  |
| <b>Lined Trifocal Lenses</b>  | \$25 co-pay every other calendar year <sup>2</sup>   | \$0 every calendar year  |
| <b>Standard Progressive Lenses</b>  | 100% coverage every other calendar year  | 100% coverage every calendar year  |
| <b>Premium Progressive Lenses</b>   | \$95–\$105 co-pay every other calendar year  | \$25 co-pay every calendar year  |
| <b>Custom Progressive Lenses</b>  | \$150–\$175 co-pay every other calendar year   | \$25 co-pay every calendar year  |
| <b>Standard Anti-Reflective Coating</b>   | \$41 co-pay every other calendar year  | \$25 co-pay every calendar year  |
| <b>Premium Anti-Reflective Coating</b>  | \$58–\$69 co-pay every other calendar year   | \$25 co-pay every calendar year  |
| <b>Custom Anti-Reflective Coating</b>   | \$85 co-pay every other calendar year  | \$25 co-pay every calendar year  |
| <b>Scratch-Resistant Coating</b>  | Fully covered every other calendar year  | Fully Covered every calendar year  |
| <b>Frames</b>   | \$150 allowance for a wide selection of frames<br>\$170 allowance for featured frames<br>\$80 allowance use at Costco®<br>\$25 co-pay applies; 20% savings on amount over the allowance; every other calendar year | \$300 allowance for a wide selection of frames<br>\$320 allowance for featured frames<br>\$165 allowance at Costco®<br>No additional co-pay; 20% savings on the amount over your allowance every calendar year |
| <b>Contacts</b> ( <i>instead of glasses</i> )   | \$150 allowance every other calendar year <sup>2</sup>   | \$250 allowance every calendar year  |
| <b>Contact Lens Exam</b>  | Up to \$60 co-pay every other calendar year <sup>2</sup>   | Up to \$60 co-pay every calendar year  |
| <b>Primary Eye Care</b> ( <i>for the treatment of urgent or acute ocular conditions</i> ) | \$5 co-pay   | \$5 co-pay   |

| Vision Care Discounts          |  |  |
|--------------------------------|--|--|
| <b>Laser Vision Correction</b> | Average 15% off regular price or 5% off promotional price; discounts only available from contracted facilities | Average 15% off regular price or 5% off promotional price; discounts only available from contracted facilities |
| Vision Care Premium Rates      | VSP Basic Plan   | VSP Premier Contribution (Biweekly)  |
|                                | Included with your medical premium.  | <b>Employee Only \$4.85</b><br><b>Employee + 1 Dependent \$7.35</b><br><b>Employee + Family \$15.13</b>        |

| Your Coverage with Out-of-Network Providers   |            |                             |            |                              |            |                 |             |
|---|------------|-----------------------------|------------|------------------------------|------------|-----------------|-------------|
| Visit <a href="http://vsp.com">vsp.com</a> if you plan to see a provider other than a VSP network provider. |            |                             |            |                              |            |                 |             |
| <b>Exam</b>   | Up to \$50 | <b>Single Vision Lenses</b> | Up to \$45 | <b>Lined Trifocal Lenses</b> | Up to \$85 | <b>Contacts</b> | Up to \$105 |
| <b>Frame</b>  | Up to \$70 | <b>Lined Bifocal Lenses</b> | Up to \$65 | <b>Progressive Lenses</b>    | Up to \$85 |                 |             |

<sup>1</sup>VSP Basic Plan coverage is included with your medical premium.

<sup>2</sup>Under the VSP Basic plan, new lenses may be covered the next year if Rx change is more than .50 diopters.

IFPTE Local 21, SEIU 1021 and miscellaneous unrepresented employees are also eligible for VDT Computer VisionCare benefits. In any instance where information in this chart conflicts with the plan's Evidence of Coverage (EOC), the plan's EOC shall prevail.



## Dental Premium Contribution Rates (Biweekly)

|                                | DELTA DENTAL PPO |         | DELTACARE USA DHMO |         | UNITEDHEALTHCARE DENTAL DHMO |         |
|--------------------------------|------------------|---------|--------------------|---------|------------------------------|---------|
| CCSF & MTA MEA                 | Employer Pays    | You Pay | Employer Pays      | You Pay | Employer Pays                | You Pay |
| Employee Only                  | \$20.46          | \$2.31  | \$12.22            | \$0     | \$11.53                      | \$0     |
| Employee +1 Dependent          | \$43.19          | \$4.62  | \$20.16            | \$0     | \$19.05                      | \$0     |
| Employee +2 or More Dependents | \$61.38          | \$6.92  | \$29.82            | \$0     | \$28.16                      | \$0     |

  

| SUPERIOR COURT MEA             | Employer Pays | You Pay | Employer Pays | You Pay | Employer Pays | You Pay |
|--------------------------------|---------------|---------|---------------|---------|---------------|---------|
| Employee Only                  | \$22.77       | \$0     | \$12.22       | \$0     | \$11.53       | \$0     |
| Employee +1 Dependent          | \$47.81       | \$0     | \$20.16       | \$0     | \$19.05       | \$0     |
| Employee +2 or More Dependents | \$68.30       | \$0     | \$29.82       | \$0     | \$28.16       | \$0     |

Eligible MEA employees of the City and County of San Francisco and Superior Court of San Francisco may apply these Flex Credit dollars to a variety of benefit options, including payment of employee medical and dental premium contributions. The amount of Flex Credits for Employees +2 or more has been increased to reflect the City's commitment to ensuring affordable health coverage for families.





# Flex Benefits

## 2022 Dollar Value of Flex Credits (Biweekly)

|   | EMPLOYEE ONLY | EMPLOYEE +1 | EMPLOYEE +2 OR MORE       |                           |             |                       |                                |
|---|---------------|-------------|---------------------------|---------------------------|-------------|-----------------------|--------------------------------|
|   |               |             | Health Net CanopyCare HMO | Blue Shield of California |             | Kaiser Permanente HMO | Blue Shield of CA PPO-Accolade |
|   |               |             |                           | Trio HMO                  | Access+ HMO |                       |                                |
| <b>CITY AND COUNTY OF SF</b>  |               |             |                           |                           |             |                       |                                |
| MEA Miscellaneous<br>Unrep. Managers<br>Unrep. Employees<br>MEA Fire and Police | \$391.43      | \$451.65    | \$929.17                  | \$883.51                  | \$1,007.70  | \$774.10              | \$1,007.70                     |
| <b>MTA</b>  |               |             |                           |                           |             |                       |                                |
| MEA<br>Unrep. Managers  | \$391.43      | \$451.65    | \$929.17                  | \$883.51                  | \$1,007.70  | \$774.10              | \$1,007.70                     |
| <b>SUPERIOR COURT OF SF</b>   |               |             |                           |                           |             |                       |                                |
| MEA<br>Unrep. Managers<br>Court Duty Officer<br>Courts Comm. Assoc.             | \$1,299.00    | \$1,299.00  | \$1,299.00                | \$1,299.00                | \$1,299.00  | \$1,299.00            | \$1,299.00                     |

Eligible employees of the City and County of San Francisco and Superior Court of San Francisco may apply these Flex Credit dollars to a variety of benefit options, including payment of employee medical and dental premium contributions. The amount of Flex Credits for employees +2 or more has been increased to reflect the City's commitment to ensuring affordable health coverage for families.

### How Flex Benefits Work

The City and County of San Francisco provides qualifying employees with Flex Credits, which can be spent on a variety of *pre-tax and post-tax* benefit options, paid via payroll deduction. If the premium contributions for your benefit choices cost more than your flex credits, you pay the balance from salary. If your benefits choices cost less than flex credits, you will receive cash back as taxable, non-pensionable earnings in your paycheck.

### \$150,000 Group Term-Life Insurance

Starting January 1, 2022, a \$150,000 Group Term-Life Insurance policy is also provided at no cost to employees who are eligible for flex credit benefits. You are responsible for keeping your designated beneficiaries up-to-date.

### New Hires

Flex benefit enrollment is handled by **WORKTERRA**, after the employee has been enrolled by SFHSS in benefits. Flex credit benefit choices with **WORKTERRA** must be made within 30 days of a new hire's start work date. If a new hire does not enroll with **WORKTERRA** by required deadlines, payroll deductions will *automatically* be taken for any medical, dental and vision employee premium contributions. Flex credit dollars that remain after paying these premiums are paid as *taxable, non-pensionable* earnings.

### Open Enrollment

During Open Enrollment, Municipal Executives may change flex benefit elections, based on available *pre-tax and post-tax* options. Flex benefit changes are administered by **WORKTERRA** and must be completed during Open Enrollment. For questions, contact **WORKTERRA** at (866) 528-5360.

### Flex Credit Benefit Options (Except FSAs) Will Roll Forward in 2022

If you are not making any changes to benefit selections, you do not need to contact **WORKTERRA** during Open Enrollment. Your current benefit elections (except FSAs) will roll forward in 2022.

To continue making FSA contributions, or to change your benefit choices, you must contact **WORKTERRA** during Open Enrollment.

Without re-enrollment, all FSA contributions will cease December 31, 2022.

### Qualifying Life Event Changes

Members may reallocate flex credits outside of Open Enrollment if there is a Qualifying Life Event.

### Leaves of Absence

If you are going on an unpaid leave of absence, you are responsible for making premium payments for your benefits while no payroll deductions are taken.