



# SAN FRANCISCO HEALTH SERVICE SYSTEM

## Voluntary Benefits Open Enrollment

October 1 – October 29

- ▶ Chubb Lifetime Benefit Term Life with Long-Term Care
- ▶ The Hartford Group Term Life Insurance
- ▶ Manhattan Life Supplemental Short-Term Disability Insurance
- ▶ MetLife Accident Insurance
- ▶ MetLife Critical Illness Insurance
- ▶ Allstate Identity Protection
- ▶ LegalShield Legal Plan
- ▶ Pets Best Pet Insurance
- ▶ BenefitHub

# 2022 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**
- ▶ **Most Plans are Portable**





# 2022 Voluntary Benefits – Information & Enrollment

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

- ▶ 866-528-5360

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

to schedule an education/enrollment session at your convenience

- ▶ <https://myapps.sfgov.org>

Click on the WORKTERRA tile where you can self-enroll, dis-enroll, or confirm any existing elections.

- ▶ <https://sfhss.org/event/webinar/workterra-voluntary-benefits-webinar-ccsf-crt-and-mea-only>

City & County of San Francisco Employees



# LifeTime Benefit Term Insurance





# LifeTime Benefit Term Insurance

## ■ Guaranteed Life Insurance Premiums

- Premiums Buy More Death Benefit than Whole Life
- Premiums are Guaranteed, Unlike Universal Life
- Premiums are Level for Life, Unlike Term

## ■ Guaranteed Death Benefits

- Fully Guaranteed 100% through Age 70 or for 25 Years, Whichever is Greater
- Even after age 70 the death benefit is Guaranteed to be at least 50%

## ■ Paid Up Death Benefits Begin to Accrue after 10 Years

- Ideal for Retirement
- Paid Up Benefits can Never Lapse

## ■ LTC

- Death Benefits can be taken early to supplement the cost of Long Term Care

# LifeTime Benefit Term Insurance

## Acceleration for Long Term Care (LTC)

### Overview

- Accelerates 4% of the death benefit each month for 50 months (25 month base period + 25 month extension of benefits)
  - LTC Benefits include Home Health Care, Assisted Living, Adult Day Care and Nursing Home Care, triggered by failure of 2 of 6 activities of daily living or severe cognitive impairment.
- Death benefit will reduce proportionately each month long term care benefit payments are received
- Premiums are waived for life insurance and all riders while LTC benefits are being paid

# LifeTime Benefit Term Insurance

- **LTC Acceleration Benefits in Action** – Pays Death Benefit in Advance for Home Health Care, Adult Day Care, Assisted Living and Nursing Care

<b>Initial Death Benefit</b>	<b>\$ 100,000</b>
1 <sup>st</sup> Monthly LTC Payment	\$ - 4,000 <i>payment</i>
<i>Remaining Death Benefit</i>	\$ 96,000
2 <sup>nd</sup> Monthly LTC Payment	\$ - 4,000 <i>payment</i>
<i>Remaining Death Benefit</i>	\$ 92,000
3 <sup>rd</sup> Monthly LTC Payment	\$ - 4,000 <i>payment</i>
<i>Remaining Death Benefit</i>	\$ 88,000



# LifeTime Benefit Term Insurance

Designed to last a lifetime

## It's Guaranteed

- **Term to Age 100** – Combines the advantage of term and permanent insurance
- **Guaranteed Life Insurance Premiums** – Premiums are level for life
- **Guaranteed Death Benefit** – Fully guaranteed through age 70 or for 25 years
- **Guaranteed Portability** – Same premium and benefits
- **Guaranteed Continuation** – Coverage continues if master policy terminates
- **LTC Packages** – Benefits for home health care, assisted living or nursing care

# 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>**



# Central Care Disability





- **Central Care Disability** covers disabilities caused by an accidental injury or sickness.
- An employee may elect the plan design associated with his/her position. The plan offering consists of one elimination period for accident or sickness and one benefit period.
- Issue ages are 18 - 69 years old.
- Guaranteed Issue available to a maximum of \$3,000.00 per month.
- Total benefit amount not to exceed 30% of the monthly income for CA residents and 60% for non CA residents.



**One in four** of today's 20-year-olds **will become disabled** before they retire.\*

**Fewer than 5%** of disabling accidents and illnesses are **work related**, so Workers' Comp won't cover them.\*\*

\*U.S. Social Security Administration, Fact Sheet, 2017  
\*\*Council for Disability Awareness, Long Term Disability Claims Review, 2014

## Health Services Employees

Elimination Period		Benefit Period
Accident	Sickness	
7	7	6 Month





# What is the Benefit Plan?

All Municipal Executives / Managers Association

Elimination Period		Benefit Period
Accident	Sickness	
14	14	3 Month







# 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

- **Cancer<sup>1</sup>**
- **Heart attack<sup>2</sup>**
- **Stroke<sup>3</sup>**
- **Major Organ Transplant<sup>4</sup>**
- **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**

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

<sup>2</sup> 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.

<sup>3</sup> In certain states, the Covered Condition is Severe.

<sup>4</sup> 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

<sup>5</sup> 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*

## 53

ways to get the annual Health Screening Benefit<sup>1</sup>, 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!**

<sup>1</sup> 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<sup>13</sup>** payments until your Total Benefit Amount is reached

## Example of Initial & Recurrence Benefit Payments<sup>14</sup>

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
<b>Heart Attack</b> – first diagnosis	Initial Benefit payment of <b>\$30,000</b> or <b>100%</b>	\$120,000
<b>Heart Attack</b> – second diagnosis, two years later	Recurrence Benefit payment of <b>\$30,000</b> or <b>100%</b>	\$90,000
<b>Cancer</b> – first diagnosis, one year later	Initial Benefit payment of <b>\$30,000</b> or <b>100%</b>	\$60,000
<b>Total Payment</b>	<b>\$90,000</b>	





# 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

- Lodging<sup>4</sup>



## Accidental Death

- Accidental Death
- Common Carrier<sup>5</sup>



## 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
<b>Injuries –</b> <i>12 covered injury types</i>	Ranging from <b>\$25 – \$15,000</b> per injury
<b>Medical services &amp; treatment –</b> <i>15 covered medical services &amp; treatments</i>	Ranging from <b>\$50 – \$2,000</b> per medical service/treatment
<b>Hospital coverage<sup>6</sup></b> (due to an Accident)	<b>\$1,200 (non-ICU) – \$1,200 (ICU)</b> admission benefit per accident <b>\$300</b> a day for non-ICU confinement up to 365 days <b>\$300</b> a day for ICU confinement up to 365 days
<b>Accidental death</b>	<b>\$10,000</b> <b>\$20,000</b> if passenger on common carrier <sup>5</sup>
<b>Dismemberment, loss &amp; paralysis</b>	<b>\$10,000 – \$100,000</b> per injury
<b>Additional benefits – Lodging<sup>4</sup></b>	<b>\$150</b> 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)

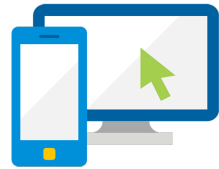
**Total Benefit Payment: \$10,850**

# Enroll today!



**Enroll by**

October 30, 2020



**Visit**

[CCSFvboe.com](https://ccsfvboe.com) to schedule a counselor appointment and <https://myapps.sfgov.org> to enroll!



**Call** (866) 528-5360

# The industry leader in employee identity protection

Benefits that help you thrive





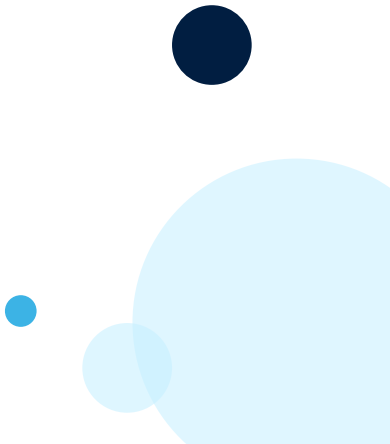


# Identity theft could cost you *more than you think*

Everyone has financial and social data in the digital space and a data breach exposing any of that information could keep you from thriving.

Losses due to fraud  
in 2019:

**\$16.9  
billion**



# Identity theft can *put your life on hold*

13 million people were victims of identity theft in 2019 — severely impacting their financial stability and quality of life. Identity theft can be time-consuming and expensive to resolve, and it can delay victims from achieving financial milestones like buying a first home or a new car.

**3 in 5**

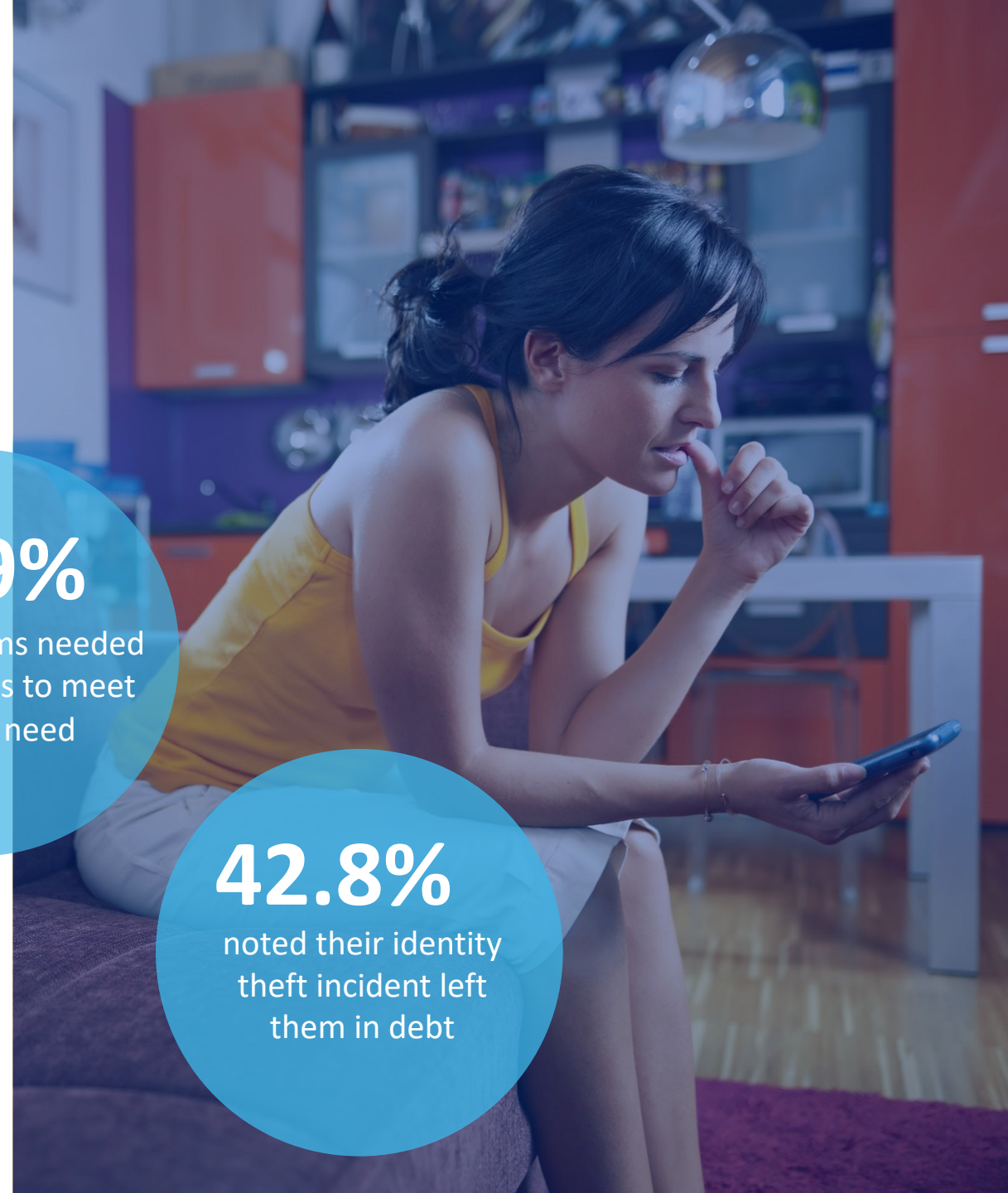
people don't feel  
prepared to take action  
in the event of a data  
breach

**38.9%**

of fraud victims needed  
to use savings to meet  
financial need

**42.8%**

noted their identity  
theft incident left  
them in debt



# Why choose us?

## World-class security

Security is our top priority and a part of everything we do.



### Seriously secure

SSAE18 SOC 1 and SOC 2 Type 2 accredited, updated annually



### Relentlessly Reliable

Perfect track record with zero security incidents, and 99.99% site uptime



### Two-factor authentication

For even stronger protection and peace of mind

# Want to get more coverage and access to more features?

## Consider Allstate Identity Protection Pro Plus

Upgrading to Allstate Identity Protection Pro Plus gives you access to even more tools to protect yourself and preserve your financial wellness. With Allstate Identity Protection Pro Plus you'll get:

- Unlimited Transunion credit reports and scores
- Credit freeze assistance
- Credit lock
- Stolen fund reimbursement
- \$1 million 401(k) and HSA reimbursement
- Tax fraud refund advance
- *and more...*

# Your Allstate Identity Protection Pro Plus coverage

## Advanced tools



- Allstate Digital Footprint
- Sex offender alerting
- Enhanced social monitoring
- Social account takeover
- Reduce junk mail & telemarketing
- Child eligibility
- IP monitoring
- Deceased family member coverage
- Identity theft remediation
- Enhanced mobile app
- Lost wallet protection and surveillance
- Identity theft insurance
- HSA & 401(k) reimbursement
- Stolen funds reimbursement
- Tax fraud refund advance

## Identity and financial



- Proactive identity monitoring
- Credit applications
- Non-credit applications and mortgage/auto loans
- Utilities, public records, and address change verification
- Dark web monitoring
- Payday loans and peer-to-peer lending
- Compromised credential monitoring
- High-risk transaction alerts
- Digital identity report
- Catches synthetic identity fraud
- Data breach alerts

## Credit monitoring



- Tri-bureau credit monitoring
- Fraud alerts or freeze on credits
- Online annual credit report
- Monthly credit score tracker
- Instant inquiry monitoring & alerts
- Threshold monitoring & alerts
- Expanded data sources monitoring and proactive alerts
- Auto-on credit monitoring
- Unlimited single bureau scores and reports
- In-portal credit disputes
- Credit freeze assistance
- Annual tri-bureau report & score
- Credit lock (adult & minors)

## Customer care



- Customer Care available 24/7/365
- Training: CITRMS/CCRR/IA remediation certifications
- Educational webinar trainings
- 100% in-house remediation
- Dedicated case manager
- Limited Power of Attorney
- Accepts pre-existing ID theft, offers online identity restoration



# Allstate Identity Protection Pro Plus

## Automatically enabled, once you sign up:

- Credit monitoring
- Dark web monitoring (your name, date of birth, address and Social Security number)
- High-risk transaction alerts (your name, date of birth, address and Social Security number)

## Enable later:

- Dark web monitoring (IP address, driver's license, etc.)
- Financial threshold monitoring (add your financial accounts)
- Social media monitoring (link your accounts)



Don't just protect  
yourself, **protect**  
**your family.**

Opting for a family plan allows you to not only protect yourself, it also provides coverage for everyone under your roof or your wallet. Our generous family coverage includes kids, parents, in-laws, and other dependents living in your home. If they are dependent on you financially or live under your roof, they're covered. Consider choosing our family plan to get more coverage for a great rate.



**Allstate**<sup>SM</sup>  
IDENTITY PROTECTION



## CCSF OPEN ENROLLMENT PRESENTATION



*Pet insurance coverage offered and administered by Pets Best Insurance Services, LLC is underwritten by American Pet Insurance Company, a New York insurance company. Please visit [www.americanpetinsurance.com](http://www.americanpetinsurance.com) to review all available pet health insurance products.*



# What is pet health insurance?

Pet health insurance provides coverage for veterinary services related to your pet being hurt or sick. Some companies, like Pets Best, also provide coverage for routine/preventative care.

Pet health insurance does not cover pre-existing conditions. If a pet has a pre-existing condition, there are many other conditions that can be covered unrelated to the pre-existing issue.



## Pets Best – *we're here because they're family*

Founded  
in 2005



49% YoY Growth  
(2018-2019)



February 2019 Over  
\$200 million in claims paid



March 2019 Pets Best joins  
CareCredit, a Synchrony Solution



March 2020  
200K+ pets insured

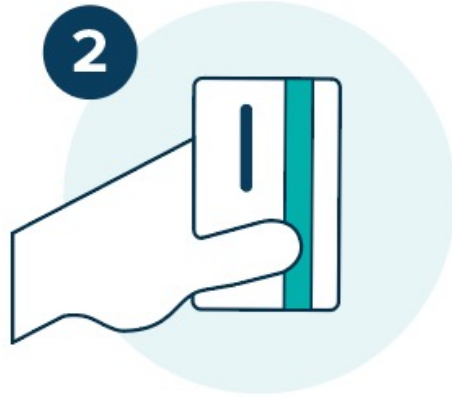




## How Pet Insurance Works



**Get  
Treatment**



**Pay at the  
Veterinary Office**



**File a Claim  
with Pets Best**



**Get Reimbursed  
by Pets Best**

Watch our explainer video: <https://youtu.be/Q7DXig5B25E>

# Pets Best Plan Options



## Accident & Illness Plan

BestBenefit Plans Cover Accidents, Illnesses, Cancer, Hereditary Conditions, Emergency Surgeries & Rx Meds

### Customizable Coverage Levels

Annual Coverage Limits **\$5,000 - Unlimited**

Annual Deductible Options **\$50 - \$1,000**

Reimbursement Options **70% - 90%**

### Optional Benefits

- Accident & Illness Exam Fees
- Rehabilitative, Acupuncture & Chiropractic Coverage

## Pet Wellness Coverage

Routine care coverage can be added to any plan to help pay for:

- vaccinations
- spay/neuter
- bloodwork
- heartworm preventive
- and more



## Accident Only Plan

Covers the treatment of accidents, including exams, X-rays, surgeries, hospitalization and medications

### Coverage Levels

Annual Coverage Limits **\$10,000**

Annual Deductible Options **\$250**

Reimbursement Options **90%**

*Terms and conditions apply. See policy for details.*

# What's Not Covered



## **Pre-Existing Condition**



## **Coverage Not Included with Plan Selected** (e.g. Accident Only Plan, or Did Not Buy Wellness Coverage)



## **Non-Veterinary Expenses** (e.g. Boarding, Grooming, Vitamins, Supplements, Food)

*This list is not exhaustive, please refer to policy form for complete list of exclusions.*

## Enrollment

It's easy! Visit [www.petsbest.com/ccsf](http://www.petsbest.com/ccsf) or call 888-984-8700 and reference discount code: CCSF

You will receive a 5% group discount + an additional 5% discount if enrolling more than 1 pet\*

Quoting and choosing your plan takes as little as 5 minutes

No medical records are required to enroll

Your premiums will be conveniently payroll deducted

If you enroll by November 15<sup>th</sup>, your pet's policy start date will be 1/1/2021. From the policy start date there will be just 1 observed waiting period of 6 months for cruciate ligament events.

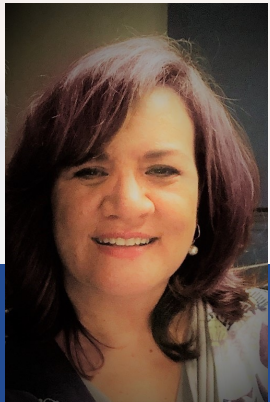
\*5% group discount is not available in AK, HI and TN





---

# Legal Coverage & Identity Theft Protection



Linda Masoli 650.755.3331 [masoli@legalshieldassociate.com](mailto:masoli@legalshieldassociate.com)

**FREE  
RESOURCE  
FOR  
ALL STAFF**

## Coronavirus Resource Center

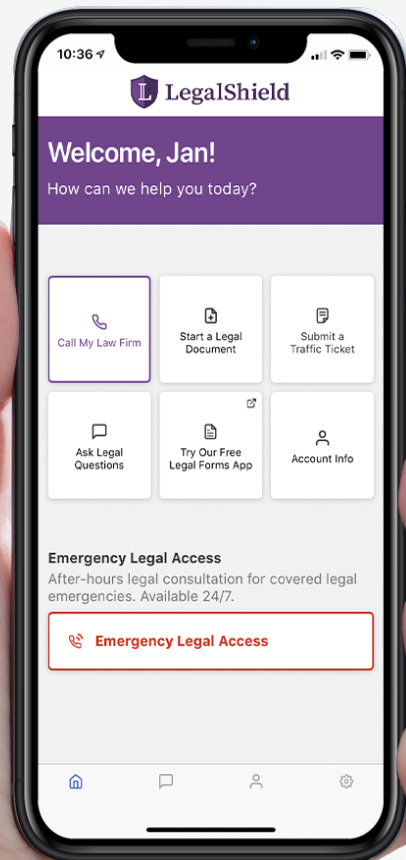
The Coronavirus pandemic has raised many legal questions and concerns. Getting sound legal advice and support at a time like this can go a long way in reducing your stress and protecting your rights. LegalShield lawyers have been working around the clock to provide 4.4 million people and businesses the guidance they need. We are committed to remaining open and available throughout the pandemic to provide legal support.

Learn more about how to protect yourself and your legal rights during these uncertain times.

LEGAL PROTECTION

PRIVACY & IDTHEFT

**COVID-19 Legal Resource Center: [covid19.legalshieldbenefits.com](https://covid19.legalshieldbenefits.com)**



## Benefits:

- Personal Legal Advice on unlimited issues
- 24/7 Emergency Access for covered situations
- Letters/Calls made on your behalf
- Contracts/Documents reviewed, up to 10 pages
- Lawyers prepare your Will/Living Will/Health Care Power of Attorney, Financial POA
- Traffic Related Issues
- IRS Audit Assistance
- Trial Defense
- 25% Preferred Member Discounts
- Legal forms and mobile app

**LegalShield Benefits**  
A Law Firm in the palm of your hands!



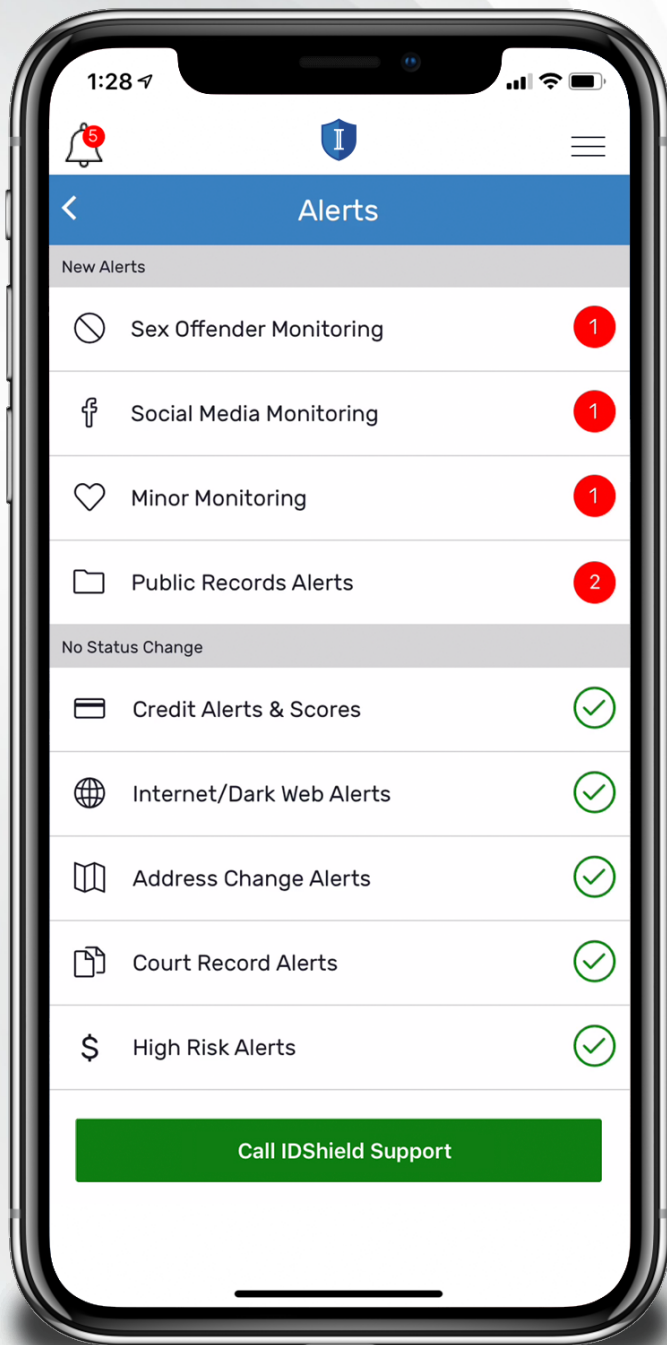


# Who's Covered

- The member
- The member's spouse or domestic partner
- Never-married dependent children under age 21 or 23 if full-time student
- Dependent children under age 18 for whom the member is legal guardian
- Physically or mentally disabled children living at home





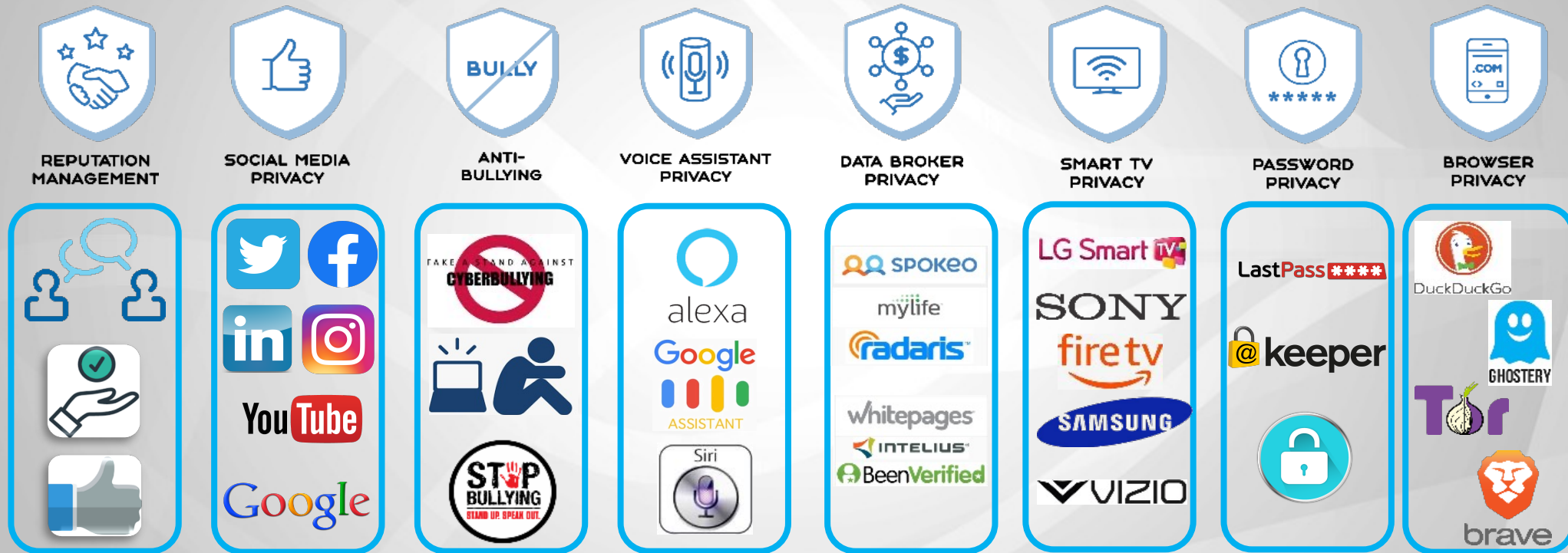


## Monitoring & Alerts

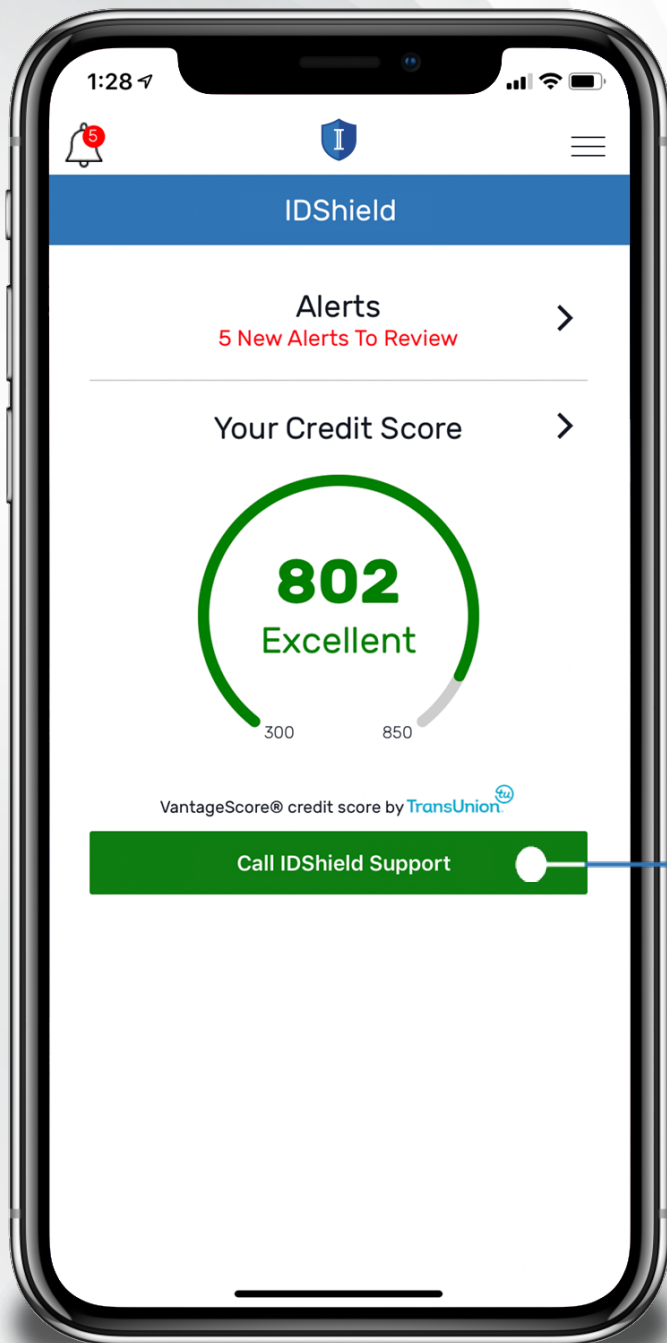
- Credit Score
- SSN
- Passport
- Driver's License
- Medical ID\*
- Loans
- Credit Cards\*
- Bank Accounts\*
- Investment
- Accounts
- Dark Web
- Social Media Channels
- Email Addresses\*
- Data Broker sites
- Voice assistant technology
- Public Records

# Privacy & Reputation Management Services

Modern society continues to invent new services and technologies that require greater attention to how people protect themselves and their privacy. IDShield meets that challenge by creating privacy enhancements with monitoring your information



IDShield Online Privacy Management provides consultation and guidance on ways the member can protect their privacy and personally identifiable information across the internet and on their smart device.



## Comprehensive Restoration



**\$1 Million Dollar Protection Policy!**  
**Licensed Private Investigators will:**



- Do whatever it takes.
- Restore identity to its pre-theft status.





# Who's Covered?

## Individual plan

- The member

## Family plan

- The member
- The member's spouse or domestic partner
- Up to 10 children: up to age 26 for consultation & restoration, up to age 18 for monitoring



# IDShield<sup>SM</sup>



# LegalShield<sup>SM</sup>

- Discounted Rates
- Nationwide coverage
- Plan is portable

## Legal & IDShield Benefits

Per 26 pay periods

**Legal:** \$ 7.36

**IDShield:** \$ 5.98

**BOTH:** \* \$11.95

\*bundled discount

## MEMBERPerks

Complimentary Discount Program with over 500 services & retailers.

verizon<sup>✓</sup>



Canon



CINEMARK



24 FITNESS



DIAMONDBACK



dish

Disneyland

AMC THEATRES

eCAMPUS.com

FrontPoint SECURITY



ticketmaster



IHG

THE LEARNING EXPERIENCE

EMPLOYEE AUTO BUYING PROGRAM

LEGOLAND CALIFORNIA

lenovo FOR THOSE WHO DO



NutriSystem

Panasonic

AutoZone



Quicken Loans

REGAL ENTERTAINMENT GROUP

SAMSUNG

Scribd

PREMIUM SEATS USA

Six Flags

SNAP FITNESS





An exciting new benefit is available to you – BenefitHub! Your home for discounts, perks and cash back on thousands of brands you love! Enjoy savings on auto & home insurance, travel, movie tickets, car buying, electronics and much more. It's easy to sign up and start saving today!

1. Go to: <https://workterravoluntarybenefits.benefithub.com/>
2. Enter your Employee referral code: AU2HGZ
3. Complete your registration

City & County of San Francisco Employees



# 2022 Voluntary Benefits – Information & Enrollment

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

- ▶ 866-528-5360

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

to schedule an education/enrollment session at your convenience

- ▶ <https://myapps.sfgov.org>

Click on the WORKTERRA tile where you can self-enroll, dis-enroll, or confirm any existing elections.

- ▶ <https://sfhss.org/event/webinar/workterra-voluntary-benefits-webinar-ccsf-crt-and-mea-only>

City & County of San Francisco Employees

