### Municipal Executives

| 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 |            |
|---|------------------------------|------------|-------------------------------|------------|----------------------------------|------------|--------------------------|------------|--------------------------|------------|
| 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 | \$355.51                     | \$0        | \$360.35                      | \$36.69    | \$360.35                         | \$71.58    | \$343.21                 | \$0        | \$360.35                 | \$302.17   |
| MTA   | Employer Pays                | You<br>Pay | Employer Pays                 | You<br>Pay | Employer Pays                    | You<br>Pay | Employer Pays            | You<br>Pay | Employer Pays            | You<br>Pay |
| MEA MTA<br>Unrep. Managers  | \$355.51                     | \$0        | \$360.35                      | \$36.69    | \$360.35                         | \$71.58    | \$343.21                 | \$0        | \$360.35                 | \$302.17   |
| 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                          | \$355.51   | \$0                           | \$397.04   | \$0                              | \$431.93   | \$0                      | \$343.21   | \$0                      | \$662.52   |
| 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 |            |
| 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 | \$355.51                     | \$354.14   | \$360.35                      | \$432.36   | \$360.35                         | \$502.14   | \$343.21                 | \$341.83   | \$360.35                 | \$924.94   |
| 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  | \$355.51                     | \$354.14   | \$360.35                      | \$432.36   | \$360.35                         | \$502.14   | \$343.21                 | \$341.83   | \$360.35                 | \$924.94   |
| 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                          | \$709.65   | \$0                           | \$792.71   | \$0                              | \$862.49   | \$0                      | \$685.04   | \$0                      | \$1,285.29 |
| EMPLOYEE +2<br>OR MORE  |                              | H NET      | BLUE SHIELD OF CA<br>TRIO HMO |            | BLUE SHIELD OF CA<br>ACCESS+ HMO |            | KAISER PERMANENTE<br>HMO |            | BLUE SHIELD OF CA        |            |
| 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                          | \$1,003.58 | \$0                           | \$1,121.11 | \$0                              | \$1,219.85 | \$0                      | \$968.75   | \$0                      | \$1,816.29 |
| МТА   | Employer Pays                | You<br>Pay | Employer Pays                 | You<br>Pay | Employer Pays                    | You<br>Pay | Employer Pays            | You<br>Pay | Employer Pays            | You<br>Pay |
| MEA MTA<br>Unrep. Managers  | \$0                          | \$1,003.58 | \$0                           | \$1,121.11 | \$0                              | \$1,219.85 | \$0                      | \$968.75   | \$0                      | \$1,816.29 |
| 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                          | \$1,003.58 | \$0                           | \$1,121.11 | \$0                              | \$1,219.85 | \$0                      | \$968.75   | \$0                      | \$1,816.29 |

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### Vision Plan Benefits-at-a-Glance

| Covered Services   | VSP Basic <sup>1</sup>  | VSP Premier   |  |  |  |  |  |
|--|---|---|--|--|--|--|--|
| Well Vision Exam   | \$10 co-pay every calendar year   | \$10 co-pay every calendar year   |  |  |  |  |  |
| Single Vision Lenses<br>Lined Bifocal Lenses<br>Lined Trifocal Lenses                                  | \$25 co-pay every other calendar year <sup>2</sup><br>\$25 co-pay every other calendar year <sup>2</sup><br>\$25 co-pay every other calendar year <sup>2</sup>  | \$0 every calendar year<br>\$0 every calendar year<br>\$0 every calendar year   |  |  |  |  |  |
| Standard Progressive Lenses<br>Premium Progressive Lenses<br>Custom Progressive Lenses                 | 100% coverage every other calendar year<br>\$95–\$105 co-pay every other calendar year<br>\$150–\$175 co-pay every other calendar year  | 100% coverage every calendar year<br>\$25 co-pay every calendar year<br>\$25 co-pay every calendar year   |  |  |  |  |  |
| Standard Anti-Reflective Coating<br>Premium Anti-Reflective Coating<br>Custom Anti-Reflective Coating  | \$41 co-pay every other calendar year<br>\$58–\$69 co-pay every other calendar year<br>\$85 co-pay every other calendar year  | \$25 co-pay every calendar year<br>\$25 co-pay every calendar year<br>\$25 co-pay every calendar year   |  |  |  |  |  |
| Scratch-Resistant Coating  | Fully covered every other calendar year   | Fully Covered every calendar year   |  |  |  |  |  |
| Frames   | \$150 allowance for a wide selection of frames<br>\$170 allowance for featured frames<br>\$80 allowance use at Costco and Walmart/Sam's Club<br>\$25 co-pay applies; 20% savings on amount ove<br>the allowance; every other calendar year      | · ·   |  |  |  |  |  |
| Contacts (instead of glasses)  | \$150 allowance every other calendar year <sup>2</sup>  | \$250 allowance every calendar year   |  |  |  |  |  |
| Contact Lens Exam  | Up to \$60 co-pay every other calendar year <sup>2</sup>  | Up to \$60 co-pay every calendar year   |  |  |  |  |  |
| Essential Medical Eye Care<br>(for the treatment of urgent or<br>acute ocular conditions)              | \$5 co-pay  | \$5 co-pay  |  |  |  |  |  |
| Lightcare  | \$150 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts, every other calendar year. Anti-reflective and UV coatings fully covered. | \$250 allowance for ready-made non-prescription<br>sunglasses, or ready-made non-prescription<br>blue light filtering glasses, instead of prescription<br>glasses or contacts, every calendar year.<br>Anti-reflective and UV coatings fully covered. |  |  |  |  |  |
| Vision Care Premium Rates  | VSP Basic Plan  | VSP Premier Contribution (Biweekly)   |  |  |  |  |  |
|  | Included with your medical premium.   | Employee Only \$5.34 Employee + 1 Dependent \$8.12 Employee + Family \$16.64  |  |  |  |  |  |
| Your Coverage with Out-of-Network Providers  |   |   |  |  |  |  |  |
| Visit <b>vsp.com</b> if you plan to see a provider other than a VSP network provider.                  |   |   |  |  |  |  |  |
| Exam Up to \$50 Single Vision Lenses Up to \$45 Up to \$45 Up to \$65 Up to \$85 Up to \$85 Up to \$85 |   |   |  |  |  |  |  |

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

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.

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



## **Dental Premium Contribution Rates (Biweekly)**

|                                | DELTA DEN     | NTAL PPO | DELTACARE            | USA DHMO | UNITEDHEALTHCARE<br>DENTAL DHMO |         |
|--------------------------------|---------------|----------|----------------------|----------|---------------------------------|---------|
| CCSF & MTA MEA                 | Employer Pays | You Pay  | <b>Employer Pays</b> | You Pay  | <b>Employer Pays</b>            | You Pay |
| Employee Only                  | \$23.93       | \$2.31   | \$12.22              | \$0      | \$11.53                         | \$0     |
| Employee +1 Dependent          | \$50.49       | \$4.62   | \$20.16              | \$0      | \$19.05                         | \$0     |
| Employee +2 or More Dependents | \$71.80       | \$6.92   | \$29.82              | \$0      | \$28.16                         | \$0     |
|                                |               |          |                      |          |                                 |         |
| SUPERIOR COURT MEA             | Employer Pays | You Pay  | <b>Employer Pays</b> | You Pay  | <b>Employer Pays</b>            | You Pay |
| Employee Only                  | \$26.24       | \$0      | \$12.22              | \$0      | \$11.53                         | \$0     |
| Employee +1 Dependent          | \$55.11       | \$0      | \$20.16              | \$0      | \$19.05                         | \$0     |
| Employee +2 or More Dependents | \$78.72       | \$0      | \$29.82              | \$0      | \$28.16                         | \$0     |



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| 2023 Dollar Value of Flex Credits (Biweekly)                                    |                  |                |                                 |             |               |                      |                               |  |  |
|---|------------------|----------------|---------------------------------|-------------|---------------|----------------------|-------------------------------|--|--|
|   | EMPLOYEE<br>ONLY | EMPLOYEE<br>+1 | EMPLOYEE +2 OR MORE             |             |               |                      |                               |  |  |
|   |                  |                | Health Net<br>CanopyCare<br>HMO | Blue Shield | of California | Kaiser<br>Permanente | Blue Shield of California PPO |  |  |
|   |                  |                |                                 | Trio HMO    | Access+ HMO   | HMO                  |                               |  |  |
| CITY AND COUNTY OF SF   |                  |                |                                 |             |               |                      |                               |  |  |
| MEA Miscellaneous<br>Unrep. Managers<br>Unrep. Employees<br>MEA Fire and Police | \$406.60         | \$469.16       | \$832.97                        | \$930.52    | \$1,012.48    | \$804.07             | \$1,012.48                    |  |  |
| MTA   |                  |                |                                 |             |               |                      |                               |  |  |
| MEA<br>Unrep. Managers  | \$406.60         | \$469.16       | \$832.97                        | \$930.52    | \$1,012.48    | \$804.07             | \$1,012.48                    |  |  |
| SUPERIOR COURT OF SF  |                  |                |                                 |             |               |                      |                               |  |  |
| MEA<br>Unrep. Managers<br>Court Duty Officer<br>Courts Comm. Assoc.             | \$1,325.00       | \$1,325.00     | \$1,325.00                      | \$1,325.00  | \$1,325.00    | \$1,325.00           | \$1,325.00                    |  |  |

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

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 <u>within 30 days</u> 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.

#### **New Hire Consultation**

To make a New Hire consultation appointment with **WORKTERRA**, log into **ccsfvb.com** or call **(866) 528-5360**.

### Flex Credit Benefit Options (Except FSAs) Will Roll Forward in 2023

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 2023.

#### **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.

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