



Health Benefits During an Approved Leave of Absence

Requirements For Continuing Medical, Dental And Vision Coverage While On An Approved Leave of Absence.

Life is Always Changing. Make Sure Your Benefits Are Up-To-Date.

Read this brochure to learn about continuing (or waiving) medical, dental and vision coverage during:

- Family and medical leave (FMLA)
- Military leave
- Workers' compensation leave
- Personal leave
- Family care leave
- Educational leave
- Leave for employment as an employee organization officer or representative

Contact the San Francisco Health Service System (SFHSS) **within 30 days** of when your leave begins. Don't risk the loss of health coverage while you are on a leave of absence.

Questions? Member Services Team is Here for You.

SFHSS Call Center: (628) 652-4700 or toll-free (800) 541-2266 | Fax: (628) 652-4701

SFHSS Call Center Hours: Monday, Tuesday, Wednesday and Friday from 9:00am to 12:00pm and 1:00pm to 5:00pm PST, and Thursday from 10:00am to 12:00pm and 1:00pm to 5:00pm PST.

SFHSS Office: 1145 Market Street, 3rd Floor, San Francisco, CA 94103. Our offices are currently closed to the public. SFHSS members only drop-off box hours: Monday through Friday from 9:00am to 4:30pm.



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Type of Leave	Health Benefits Eligibility
Family and Medical Leave (FMLA) Workers' Compensation Leave Family Care Leave Military Leave	Notify the San Francisco Health Service System (SFHSS) as soon as your leave begins— within 30 days . You may elect to continue or waive health coverage for the duration of your approved leave of absence.
Personal Leave Following Family Care Leave	If you have been on an approved Family Care Leave and are approved to extend this as a Personal Leave, you may elect to continue or waive health coverage for the duration of your approved Personal Leave. Contact SFHSS for details.
Educational Leave Personal Leave Leave for Employment as an Employee Organization Officer or Representative	Notify SFHSS as soon as your leave begins— within 30 days . You may elect to continue or waive health coverage for the duration of your approved leave of absence. If your leave lasts beyond 12 weeks, you must pay the total cost of health coverage for yourself and any enrolled dependents. This includes your employee premium contribution plus your employer's premium contribution (i.e. no City subsidy applies). Contact SFHSS for details.

Your Responsibilities

- 1. Notify your Supervisor and Department's Human Resources Professional (HRP) prior to your leave.**
If your leave is due to an unexpected emergency contact your HRP as soon as possible. Your HRP will help you understand the process and documentation required for an approved leave. Your HRP will also provide SFHSS with important information about your leave.
- 2. Contact the SFHSS as soon as your leave begins—within 30 days.** You may choose to continue or waive health coverage while on leave. If you continue coverage, you must pay employee premium contributions while you are on leave. If premium payments are not deducted from your paycheck while you are on leave, you must pay SFHSS directly. Failure to do so will result in termination of your health benefits.
- 3. Contact SFHSS to reinstate benefits within 30 days of return to work.** If you continued your health coverage while on an unpaid leave, you must request that SFHSS resume health premium payroll deductions. If coverage was waived or terminated while you were on leave, you must request that the SFHSS reinstate your benefits and resume your payroll deductions.



Health Premium Contributions Must Be Paid While You Are on Leave

While you are on an unpaid leave, premiums for health coverage administered by SFHSS cannot be deducted from your paycheck. To maintain coverage, you must pay premium contributions directly to SFHSS. Contact SFHSS **within 30 days** of when leave begins to either waive coverage or arrange for payment of premiums. Failure to do so can result in the termination of your health benefits, which may not be reinstated until you return to work or during the Open Enrollment period. Upon return to work, contact SFHSS immediately (**within 30 days**) to request health premium payroll deductions be returned to active status.

SFHSS Auto-Pay

Avoid termination of health coverage due to a late or forgotten premium payment. Sign-up for **Auto-Pay** and your health premium contributions will be charged automatically every month to your credit or debit card. Go to sfhss.org/how-make-payment or contact SFHSS at **(628) 652-4700** about enrolling in **Auto-Pay** while on unpaid leave.

Other City and County of San Francisco Benefits

For information about how a leave of absence will affect a Flexible Spending Account (FSA), contact SFHSS at **(628) 652-4700**.

Depending on your bargaining unit, you may be eligible for Long-Term Disability (LTD) benefits, which can replace lost income while you are unable to work. Call SFHSS at **(628) 652-4700**.

Depending on your bargaining unit, you may be enrolled in Group Life Insurance. If you go on an approved leave due to illness or injury, employer-paid group life coverage continues for up to 18 months. For other types of leave, group life coverage ends the last day of the month after the month in which your leave begins. Group life insurance resumes the first day of the coverage period after you officially return to work.

The Catastrophic Illness Program (CIP) assists City and County employees who have a life-threatening illness or injury, or are caring for a catastrophically ill family member, and have exhausted paid leave. This program allows qualifying employees to use leave that has been donated by other City employees. Contact your Department Human Resources Professional for details on how to apply.

The San Francisco Health Service System Employee Assistance Program (EAP) provides free, confidential, short-term counseling services for City and County of San Francisco employees and their families. Contact EAP at **(628) 652-4600**.

Benefits Administered by Other Employers

If you are employed by the San Francisco Unified School District or City College of San Francisco, contact the appropriate office regarding dental, FSA and disability benefits not administered by the San Francisco Health Service System.

Unified School District Benefits Office (415) 241-6101

City College of San Francisco Benefits Unit (415) 452-7733



This brochure includes general information only and may not include everything you need to know.

Call SFHSS at **(628) 652-4700** or toll-free **(800) 541-2266** to get advice about your specific leave situation.