2025 ACTIVE EMPLOYEE BENEFITS




Your Benefits, Your Choice

CONTENTS

MEDICARE PART D NOTICE

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please see the Important Plan Information section for more details.

GETTING STARTED

2025 BENEFITS

January 1, 2025
through
December 31, 2025

IMPORTANT NOTE:
This guide is a summary overview and does not provide a complete description of all benefit provisions. For more detailed information, please refer to your plan documents available online at https://www.smcgov.org/hr/health-benefits.

Whether you're enrolling in benefits for the first time, nearing retirement, or somewhere in between, County of San Mateo supports you with benefit programs and resources to help you thrive today and prepare for tomorrow.

This guide provides an overview of your healthcare coverage, life, disability benefits, health and wellness resources, and more.

You'll find tips to help you understand your medical coverage, save time and money on healthcare, reduce taxes, and achieve a more balanced and healthier well-being. Review the coverage and tools available to you to make the most of your benefits package.

Email: benefits@smcgov.org | **Phone:** (650) 363-1919 | **Website:** www.smcgov.org/hr/employee-benefits
Wellness Email: wellness@smcgov.org | **Wellness Portal:** prevention cloud

WHO'S ELIGIBLE FOR BENEFITS?

IMPORTANT REMINDER

This is a brief description of the eligibility requirements and is not intended to modify or supersede the requirements of the plan documents. The plan documents will govern in the event of any conflict between this description and the plan documents.

Employees

You are eligible to enroll in the County's health, dental, and vision programs if you are a regular or probationary employee working 20 or more hours per week.

Eligible dependents

- Current spouse or domestic partner
- Natural, adopted or stepchildren, or children of a domestic partner up to age 26.
- Children over age 26 who are disabled and depend on you for support.
- Children named in a Qualified Medical Child Support Order (QMCSO).
- Tax-qualified dependent

County employees who are married or a dependent of another County employee must maintain dental and vision coverage through the County but may elect to waive this coverage and enroll under the spouse/domestic partner's during Open Enrollment. Please contact Benefits Division during the Open Enrollment period if you have questions.

Who is not eligible

Members who are not eligible for coverage include (but are not limited to):

- Parents, grandparents, and siblings.
- Any individual who is covered as an employee of County of San Mateo cannot also be covered as a dependent.
- Employees who work less than 20 hours per week, temporary employees not on County of San Mateo payroll, contract employees, or employees residing outside the United States.

When you can enroll

You can enroll in benefits as a new hire or during the annual Open Enrollment period. New hire coverage begins on the first of the month following date of hire. New employees who do not make an election within 31 days of becoming eligible will automatically be enrolled for employee only coverage under the Kaiser Traditional HMO.

If you miss the enrollment deadline, you'll need to wait until the next open enrollment, the one time each year that you can make changes to your benefits for any reason. Open Enrollment is generally held in October every year for a January 1st effective date.

CHANGING YOUR BENEFITS

Click to play video

LIFE HAPPENS

A change in your life may allow you to update your benefit choices. Watch the video for a quick take on your options.

THREE RULES APPLY TO MAKING CHANGES TO YOUR BENEFITS DURING THE YEAR:

1. Any change you make must be consistent with the change in status. You may add or remove dependents to and/or from your existing plan consistent with IRS regulations.
2. You must make the change within 31 days of the date the event occurs.
3. All proper documentation is required to cover dependents (marriage certificates, birth certificates, etc.).

Outside of Open Enrollment, you may be able to enroll or make changes to your benefit elections if you have a big change in your life, including (but not limited to):

- Change in legal marital status
- Change in number of dependents or dependent eligibility status
- Change in employment status that affects eligibility for you, your spouse, or dependent child(ren)
- Change in your health coverage or your spouse's coverage due to your spouse's employment
- Court order including a Qualified Medical Child Support Order requiring coverage for your child
- "Special enrollment event" under the Health Insurance Portability and Accountability Act (HIPAA), including a new dependent by marriage, birth or adoption, or loss of coverage under another health insurance plan
- Event allowed under the Children's Health Insurance Program (CHIP) Reauthorization Act (you have 60 days to request enrollment due to events allowed under CHIP).

You must submit your change in Workday within 31 days after the event. **Note:** With the exception of births, life events take effect the first of the following month after the life event effective date.

Adding or removing dependents?

You are responsible for updating your dependent status via Workday during the plan year (marriage, birth, death, divorce, dissolution of domestic partnership, ineligibility of dependent child due to age/school status, dependents who gain other coverage elsewhere, etc.). Such notification must be made within 31 days that the status change occurs. Failure to submit notification in a timely manner may impact dependent eligibility for health care continuation under COBRA and may result in you incurring liability for medical expenses for non-eligible dependents.

DEPENDENT VERIFICATION

All employees adding dependents will be asked to upload documentation in Workday verifying eligibility of their covered dependents. The following chart is an easy guide to which forms and documents must be submitted. Failure to submit appropriate documentation will result in dependent's ineligibility for coverage.

Dependent Type	Eligibility Definition	Documents Required for Verifying Eligibility
Spouse	• Person to whom you are legally married	• Marriage certificate
Domestic Partners	• Meets County domestic partner eligibility requirements • Must be at least 6 months between any domestic partnerships • Must be at least 18yrs	• County of San Mateo Affidavit of Domestic Partnership **OR** • Declaration of Partnership filed with the California Secretary of State
Natural Child(ren)	• Minor or adult child(ren) of Employee who is under age 26yrs	• Birth certificate
Stepchild(ren)	• Minor or adult child(ren) of Employee's spouse who is under age 26yrs	• Birth certificate **AND** • Marriage certificate showing spouse as parent
Children Legally Adopted/Wards	• Minor or adult child(ren) legally adopted by Employee who is unmarried or unmarried under age 26yrs	• Court documentation (must include presiding judge signature and court seal)
Children of Domestic Partners	• Minor or adult child(ren) of Employee's domestic partner who is under age 26yrs	• County of San Mateo Affidavit of Domestic Partnership **AND** • Birth certificate
Disabled Children	• Natural Child, Step Child or Adopted Child of Employee who is over age 26yrs and incapable of self-care due to physical or mental illness.	• Birth certificate **AND** • Certification of disability from Social Security **OR** • Document of disability from physician if not SSA certified
Other Qualifying Relatives	• Meets requirements of IRS Code Sec. 105(b) • Under age 26yrs	• Birth certificate showing individual to be an eligible relative **AND** • County of San Mateo Affidavit of Tax Qualifying Dependent

WHEN YOUR BENEFITS TERMINATE

LEARN MORE

For more information on COBRA, please refer to the Important Plan Information section of this guide.

For more information on Leave of Absence, visit: https://www.smcgov.org/hr/leave-absence.

Your medical, dental and vision plan coverage ends on the last day of the month following your date of termination or loss of eligibility. For example: if termination date is March 14, benefits will end on March 31. If termination date is March 31, benefits will end on March 31.

You may continue benefits during a family leave of absence according to federal guidelines and in conjunction with the County's policy for a limited period of time after termination, or under your federal and state COBRA rights. Your coverage ends on the date of your termination for your Flexible Spending Accounts (FSA), Group Life/AD&D, Long Term Disability (LTD), and Employee Assistance Program (EAP).

Upon termination or loss of eligibility, employees can port or convert their Life Insurance coverage. For more information, please refer to the Life Insurance section of this guide.

Benefits during family and medical leave and California family rights act

An employee taking family/medical leave will be allowed to continue participating in any health and welfare benefit plan in which he/she was enrolled before the first day of leave (for a maximum of 12 work-weeks) at the level and under the same conditions of coverage as if the employee had continued in employment for the duration of such leave. The County will continue to make the same premium contributions as if the employee had continued working. The continued participation in health benefits begins on the date leave first begins under the Family and Medical Leave Act (e.g. for pregnancy disability leaves) or under the Family and Medical Leave Act/CFRA (e.g. for all other family care and medical leaves).

In some instances, the County may recover premiums it paid to maintain health coverage for you if you fail to return to work following pregnancy disability leave.

Employees on family/medical leave who are not eligible for continued paid coverage may continue their group health insurance coverage at their own expense in conjunction with the federal COBRA guidelines. Employees should contact the Human Resources department for further information. Under most circumstances, upon return from family/medical leave, an employee will be reinstated to his or her original job or to an equivalent pay, benefits, and other employment terms and conditions. However, an employee has no greater right to reinstatement than if he or she had been continuously employed rather than on leave. For example, if an employee on family/medical leave would have been laid off or terminated had he or she not gone on leave, or if the employee's job is eliminated during the leave and no equivalent or comparable job is available, then the employee would not be entitled to reinstatement.

An employee's use of family/medical leave will not result in the loss of any employment benefit that the employee earned before using family/medical leave.

WHAT'S NEW IN 2025?

What's new or changing

Employee Additional Life Insurance

Guaranteed Issued Amount and Maximum Coverage Increase

Starting January 1, 2025, the guaranteed issued amount for Employee Additional Life Insurance will increase from $250,000 to $350,000.

Additionally, employees can enroll in or increase their Employee Additional Life Insurance coverage up to a maximum of $1,000,000. Any increase over the new guaranteed issue amount of $350,000 will be subject to medical review and underwriting.

All Additional Life Insurance

Special Open Enrollment

Employees with less than the guaranteed amount for Additional Life Insurance can take advantage of this special one-time offer to elect or increase Additional Life Insurance without proof of medical health.

- Employee Additional Life coverage up to $350,000 in total coverage without medical evidence.
- Spouse Additional Life coverage up to $50,000 in total coverage without medical evidence.
- Dependent Additional Life coverage up to $10,000 in total without providing medical evidence.

Exceptions:

Those who were previously declined coverage by The Standard.

Those who already have Additional Life coverage in the guaranteed amount or more.

Proof of medical health is still required for enrollment or an increase above the guaranteed amount.

The Standard Voluntary Short-Term Disability

The Voluntary STD weekly benefit amount will increase to $100 in 2025. Additionally, the cost for this benefit will decrease.

New Infertility Benefits with Aetna

Starting January 1, 2025, Artificial Insemination (AI) (also known as intrauterine insemination (IUI) will be available as a medical benefit for Aetna plan members.

MEDICAL

WORDS TO KNOW

Can you beat the Health Lingo game? Learn the words that will help you understand how your plan works.

Click to play video

- **DEDUCTIBLE:** The amount of healthcare costs you have to pay for with your own money before your plan will start to pay anything.
- **OUT-OF-POCKET MAXIMUM:** Protects you from big medical bills. Once costs "out of your own pocket" reach this amount, the plan pays 100% of most eligible expenses for the rest of the plan year.
- **COINSURANCE:** After the deductible (if applicable), you and the plan share the cost. For example, if the plan pays 80%, your coinsurance share of the cost is 20%. You are billed for your coinsurance after your visit.
- **COPAY:** A set fee you pay instead of coinsurance for some healthcare services, for example, a doctor's office visit. You pay the copay at the time you receive care.
- **IN-NETWORK / OUT-OF-NETWORK:** In-network services will always be the lowest cost option. Out-of-network services will cost more or may not be covered. Check your plan's website to find doctors, hospitals, labs, and pharmacies that belong to the network.

WHICH PLAN IS RIGHT FOR YOU?

Visit www.smcgov.org/hr/health-benefits and select Health Benefits to learn more about our health plans.

The County's medical plans are designed to help maintain wellness and protect you and your family from major financial hardships in the event of illness or injury. The County offers a choice of medical plans through Aetna and Kaiser Permanente.

Consider an HMO (Health Maintenance Organization) if:

- You want lower, predictable out-of-pocket costs
- You like having one doctor to manage your care
- You are happy with the selection of network providers
- You don't see any doctors that are out-of-network

Plans To Consider

- Aetna Full HMO
- Aetna AVN HMO – Provider network available in California and Nevada only and is comprised of a preferred list of medical groups.
- Kaiser Permanente HMO

Consider a PPO (Preferred Provider Organization) if:

- You want to be able to see any provider, even a specialist, without a referral
- You are willing to pay more to see out-of-network providers

Plans To Consider

- Aetna OAMC PPO – In-network services provided through the Aetna Managed Choice POS Open Access Network.

Consider a HDHP (High Deductible Health Plan) if:

- You want tax-free savings on your healthcare costs
- You want to build a savings account for future healthcare costs for you and your eligible family members
- You want an extra way to add to your retirement savings
- You want to be able to see any provider, even a specialist, without a referral*
- You are willing to pay more to see out-of-network providers*

See HSA page of this guide for more information.

Plans To Consider

- Aetna OAMC PPO HDHP – In-network services provided through the Aetna Managed Choice POS Open Access Network.
- Kaiser HDHP - You use the same Kaiser facilities that you would under the standard Kaiser plan

WHICH PLAN IS RIGHT FOR YOU?

Aetna Medical Plans

- **Health Maintenance Organization (HMO)** – Patients seek medical care from a doctor participating in the plan's network. If you join Aetna, you select a PCP and medical group within Aetna's network of doctors. Most services and medicines are covered with a small co-payment. Any specialty care you need will be coordinated by your PCP/medical group and will require a referral or authorization. More information about Aetna's health plan benefits is available at https://www.smcgov.org/hr/health- benefits; click on Medical Plans.
- **Aetna Value Network (AVN) HMO –** The Aetna Value Network (AVN) plan is also an HMO, but the provider network is only in California and Nevada and is comprised of a preferred list of medical groups. In all other aspects, the AVN plan works the same as the HMO described above.
- **OAMC PPO** – a Preferred Provider (PPO) plan allows members the choice and flexibility to receive medical services from an in-network doctor or out-of-network doctor.
  - In Network: Medical services are provided through the Aetna Managed Choice POS (Open Access) network (OAMC for short). You are responsible for paying an annual deductible and a percentage of the cost of the services (generally 20% of Aetna's allowable amount).
  - Out-of-network: This allows you to access services through any licensed doctor or hospital. You are responsible for paying a deductible and a higher annual percentage of the cost of care (generally 40% of Aetna's allowable amount).
- **High Deductible Health Plan –** This plan works in conjunction with a Health Savings Account. You use the same OAMC PPO Network that you would under the standard plan. All of your preventative services are covered in full. You pay for the entire cost of non-preventive services until you satisfy your annual deductible. From that point, you pay 10% of the cost for non-preventive services until you reach your Calendar Year Maximum. At that point, you do not pay out of pocket for any services for the remainder of the year.

See HSA page of this guide for more information.

Visit www.smcgov.org/hr/health-benefits and select Health Benefits to learn more about our health plans.

WHICH PLAN IS RIGHT FOR YOU?

BUILDING AND CONSTRUCTION TRADES COUNCIL OPTION

Eligible employees who are members of the Building and Construction Trades Council also have the option of choosing the Operating Engineer's plan which includes health (either a PPO or a Kaiser HMO plan), dental and vision benefits.

For more information about the Operating Engineers Plan, contact Benefits Division at 650-363-1919 or email benefits@smcgov.org.

Kaiser Permanente Medical Plans

- **Health Maintenance Organization (HMO)** – Patients seek medical care within the plan's own facilities. Under this plan, most services and medicines are covered with a small co-payment. You select your doctor, or Primary Care Provider (PCP), from the staff at a local Kaiser Permanente facility. All of your care is provided at a Kaiser facility. Services outside of a Kaiser facility are not covered except if it is a life-threatening emergency.

- **High Deductible Health Plan** – This is a plan that works in conjunction with a Health Savings Account. You use the same Kaiser facilities that you would under the standard Kaiser plan. All of your Preventative services are covered in full. You pay for the entire cost of non-preventive services until you satisfy your annual deductible. From that point, you pay 10% of the cost for non- preventive services until you reach your Calendar Year Maximum. At that point, you do not pay out of pocket for any services for the remainder of the year.

  See HSA page of this guide for more information.

Visit www.smcgov.org/hr/health-benefits and select Health Benefits to learn more about our health plans.

Medical – HMO Plans

You always pay the deductible and copayment ($). The coinsurance (%) shows what you pay.

	Aetna Full HMO	Aetna AVN HMO	Kaiser Traditional HMO	Kaiser HDHP
	In-Network Only	In-Network Only	In-Network Only	In-Network Only
Calendar Year Deductible[1]				
Individual	$0	$0	$0	$1,650
Individual within a Family				$3,300
Family	$0	$0	$0	$3,300
Calendar Year Out-of-Pocket Maximum[1,2]				
Individual	$1,000	$1,000	$1,500	$3,300
Individual within a Family				$3,300
Family	$3,000	$3,000	$3,000	$6,600
Office Visit				
Primary Care	$15 copay	$15 copay	$15 copay	10% after deductible
Specialist	$15 copay	$15 copay	$15 copay	10% after deductible
Online Visit	$15 copay	$15 copay	No charge	No charge
Preventive Services	No charge	No charge	No charge	No charge
Chiropractic and Acupuncture Care (up to 30 visits/year)	$10 copay	$10 copay	$15 copay	Not covered
Lab and X-ray	No charge	No charge	$5 copay	10% after deductible
Urgent Care	$15 copay	$15 copay	$15 copay	10% after deductible
Emergency Room (copay waived if admitted)	$100 copay	$100 copay	$100 copay	10% after deductible
Inpatient Hospitalization	$100 per admission	$100 per admission	$100 copay	10% after deductible
Outpatient Surgery	$50 copay	$50 copay	$50 copay	10% after deductible
Infertility (refer to EOC for details) Diagnosis and Treatment	Artificial insemination and the diagnosis and treatment of the underlying medical condition. (Cost share is based on the type of service and where it is performed)	Artificial insemination and the diagnosis and treatment of the underlying medical condition. (Cost share is based on the type of service and where it is performed)	50%	50% after deductible
Assisted Reproductive Technology (ART)	Not Covered	Not Covered	50% coinsurance (one treatment cycle per lifetime)	50% coinsurance (one treatment cycle per lifetime)
Family Planning Physicians Family Planning Services	No charge	No charge	No charge	No charge
Vasectomy	Cost share is based on where performed	Cost share is based on where performed	$50 per procedure	10% after deductible
Tubal Ligation	No charge	No charge	$50 per procedure	10% after deductible

[1]Deductibles and out-of-pocket maximums accumulate on a calendar year from January 1 through December 31.
[2]All covered expenses including your medical deductibles and prescription copays accumulate towards the out-of-pocket maximum.

Medical – HMO Plans
PRESCRIPTION DRUGS

	Aetna Full HMO	Aetna AVN HMO	Kaiser Traditional HMO	Kaiser HDHP
	In-Network Only	In-Network Only	In-Network Only	In-Network Only
PRESCRIPTION DRUGS				
Calendar Year Deductible	None	None	None	Combined with medical
Out-of-Pocket Maximum	Combined with medical	Combined with medical	Combined with medical	Combined with medical
Retail- 30 Day Supply $0 Chronic Drug List Preferred Generic Preferred Brand Non-Preferred Generic and Brand Specialty[3]	No charge $15 copay $25 copay $40 copay 20% up to $200 max	No charge $15 copay $25 copay $40 copay 20% up to $200 max	No charge (100-day supply) $10 copay (100-day supply) $20 copay (100-day supply) $20 copay (100-day supply) $20 copay	No charge $10 copay $30 copay $30 copay $30 copay
Mail Order- 90 Day Supply $0 Chronic Drug List Preferred Generic Preferred Brand Non-Preferred Generic and Brand Specialty[3]	No charge $30 copay $50 copay $80 copay 20% up to $200 max	No charge $30 copay $50 copay $80 copay 20% up to $200 max	No charge $10 copay $20 copay $20 copay $20 copay (30-day supply)	No charge $20 copay $60 copay $60 copay Not covered

Medical – PPO Plans

You always pay the deductible and copayment ($). The coinsurance (%) shows what you pay after the deductible.

	Aetna OAMC PPO		Aetna OAMC PPO HDHP	
	In-Network	**Out-of-Network**	**In-Network**	**Out-of-Network**
Calendar Year Deductible[1] Individual Individual Within a Family Family	$200 $600	$500 $1,000	$1,650 $3,300 $3,300	$3,000 $3,300 $6,000
Calendar Year Out-of-Pocket Maximum[1,3] Individual Individual Within a Family Family	$2,000 $4,000	$4,000 $8,000	$3,300 $3,300 $6,400	$6,000 $6,000 $12,000
Office Visit Primary Care Specialist	20%[2] 20%[2]	40%[2] 40%[2]	10%[2] 10%[2]	40%[2] 40%[2]
Online Visit	20%[2]	No covered	10%[2]	Not covered
Preventive Services	No charge	40%[2]	No charge	Not covered
Chiropractic (up to 30 visits/year)	20%[2]	40%[2]	10%[2]	50%[2]
Acupuncture (up to 20 visits/year)	20%[2]	40%[2]	10%[2]	40%[2]
Lab and X-ray	20%[2]	40%[2]	10%[2]	40%[2]
Urgent Care	No charge	40%[2]	10%[2]	40%[2]
Emergency Room (copay waived if admitted)	$100 copay		10%[2]	
Inpatient Hospitalization	20%[2]	40%[2]	10%[2]	40%[2]
Outpatient Surgery	20%[2]	40%[2]	10%[2]	40%[2]
Infertility **(refer to EOC for details)** Diagnosis and Treatment Assisted Reproductive Technology (ART)	Artificial insemination and the diagnosis and treatment of the underlying medical condition. (Cost share is based on the type of service and where it is performed) Not Covered		Artificial insemination and the diagnosis and treatment of the underlying medical condition. (Cost share is based on the type of service and where it is performed) Not Covered	
Family Planning Physicians Family Planning Services Vasectomy Tubal Ligation	No charge Cost share is based on where performed No charge	40%[2] Not covered 40%[2]	No charge 10%[2] No charge	Not covered Not covered 40%[2]

[1]Deductibles and out-of-pocket maximums accumulate on a calendar year from January 1 through December 31.
[2]After deductible.
[3]All covered expenses including your medical deductibles and prescription copays accumulate towards the out-of-pocket maximum.

Medical – PPO Plans
PRESCRIPTION DRUGS

	Aetna OAMC PPO		Aetna OAMC PPO HDHP	
	In-Network	**Out-of-Network**	**In-Network**	**Out-of-Network**
PRESCRIPTION DRUGS				
Calendar Year Deductible	None	None	Combined with medical	Combined with medical
Out-of-Pocket Maximum	Combined with medical	Combined with medical	Combined with medical	Combined with medical
Retail- 30 Day Supply				
$0 Chronic Drug List	No charge	25% up to $250 max	No charge	25% up to $250 max
Preferred Generic	$15 copay	25% up to $250 max	$10 copay	25% up to $250 max
Preferred Brand	$30 copay	25% up to $250 max	$25 copay	25% up to $250 max
Non-Preferred Generic and Brand	$45 copay	25% up to $250 max	$40 copay	25% up to $250 max
Specialty[3]	20% up to $100 max	Not covered	30% up to $200 max	Not covered
Mail Order- 90 Day Supply				
$0 Chronic Drug List	No charge	Not covered	No charge	Not covered
Preferred Generic	$30 copay	Not covered	$20 copay	Not covered
Preferred Brand	$60 copay	Not covered	$50 copay	Not covered
Non-Preferred Generic and Brand	$90 copay	Not covered	$80 copay	Not covered
Specialty[3]	20% up to $100 max	Not covered	30% up to $100 max	Not covered

YOUR SEMI-MONTHLY BENEFIT COSTS

COUNTY EMPLOYEES

	Full Time Employees		¾ Time Employees		½ Time Employees		Monthly Premium
Aetna Full HMO	Employee Cost	County Cost	Employee Cost	County Cost	Employee Cost	County Cost	Total
Employee Only	$119.68	$678.18	$289.22	$508.64	$458.77	$339.09	$1595.72
Employee + 1	$239.36	$1356.36	$578.45	$1017.27	$917.54	$678.18	$3191.44
Employee + Family	$338.69	$1919.25	$818.50	$1439.44	$1298.31	$959.63	$4515.88
Aetna AVN HMO							
Employee Only	$92.71	$525.34	$224.04	$394.01	$355.38	$262.67	$1236.10
Employee + 1	$185.41	$1050.66	$448.07	$788.00	$710.74	$525.33	$2472.14
Employee + Family	$262.36	$1486.69	$634.03	$1115.02	$1005.70	$743.35	$3498.10
Aetna OAMC PPO							
Employee Only	$254.44	$763.33	$445.27	$572.50	$636.10	$381.67	$2035.54
Employee + 1	$528.46	$1585.40	$924.81	$1189.05	$1321.16	$792.70	$4227.72
Employee + Family	$768.97	$2306.92	$1345.70	$1730.19	$1922.43	$1153.46	$6151.78
Aetna HDHP							
Employee Only	$98.96	$560.77	$239.15	$420.58	$379.34	$280.39	$1319.46
Employee + 1	$197.92	$1121.54	$478.30	$841.16	$758.69	$560.77	$2638.92
Employee + Family	$280.06	$1586.99	$676.81	$1190.24	$1073.55	$793.50	$3734.10
Kaiser HMO							
Employee Only	$72.11	$409.61	$72.11	$409.61	$276.41	$205.31	963.44
Employee + 1	$144.21	$818.22	$348.52	$613.91	$552.82	$409.61	$1924.86
Employee + Family	$204.06	$1157.37	$493.16	$868.27	$782.25	$579.18	$2722.86
Kaiser HDHP							
Employee Only	$57.37	$326.09	$57.37	$326.09	$219.91	$163.55	$766.92
Employee + 1	$114.74	$651.17	$277.28	$488.63	$439.82	$326.09	$1531.82
Employee + Family	$162.35	$921.00	$392.35	$691.00	$622.35	$461.00	$2166.70

YOUR SEMI-MONTHLY BENEFIT COSTS

OPERATING ENGINEERS

	Full Time Employees		¾ Time Employees		½ Time Employees		Monthly Premium
	Employee Cost	County Cost	Employee Cost	County Cost	Employee Cost	County Cost	Total
Operating Engineers PPO, Dental & Vision							
Employee Only	$61.90	$557.10	$201.17	$417.83	$340.45	$278.55	$1238.00
Employee + 1	$123.80	$1114.20	$402.35	$835.65	$680.90	$557.10	$2476.00
Employee + Family	$167.15	$1504.35	$543.24	$1128.26	$919.32	$752.18	$3343.00
Operating Engineers Kaiser, Dental & Vision							
Employee Only	$55.20	$496.80	$179.40	$372.60	$303.60	$248.40	$1104.00
Employee + 1	$110.40	$993.60	$358.80	$745.20	$607.20	$496.80	$2208.00
Employee + Family	$144.05	$1296.45	$468.16	$972.34	$792.27	$648.23	$2881.00

Please note that unless your domestic partner is your tax dependent as defined by the IRS, contributions for domestic partner coverage must be made after-tax. Similarly, the company contribution toward coverage for your domestic partner and his/her dependents will be reported as taxable income on your W-2. Contact your tax advisor for more details on how this tax treatment applies to you. Notify County of San Mateo if your domestic partner is your tax dependent.

YOUR SEMI-MONTHLY BENEFIT COSTS

COURTS EMPLOYEES

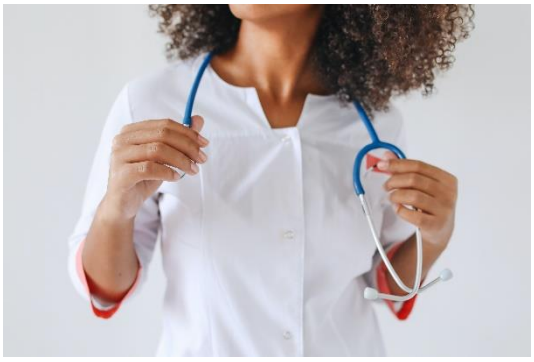
	Full Time Employees		¾ Time Employees		½ Time Employees		Monthly Premium
Aetna Full HMO	Employee Cost	County Cost	Employee Cost	County Cost	Employee Cost	County Cost	Total
Employee Only	$0	$797.86	$0	$797.86	$0	$797.86	$1595.72
Employee + 1	$0	$1595.72	$0	$1595.72	$0	$1595.72	$3191.44
Employee + Family	$0	$2257.94	$0	$2257.94	$0	$2257.94	$4515.88
Aetna AVN HMO							
Employee Only	$0	$618.05	$0	$618.05	$0	$618.05	$1236.10
Employee + 1	$0	$1236.07	$0	$1236.07	$0	$1236.07	$2472.14
Employee + Family	$0	$1749.05	$0	$1749.05	$0	$1749.05	$3498.10
Aetna OAMC PPO							
Employee Only	$101.78	$915.99	$330.78	$686.99	$559.77	$458.00	$2035.54
Employee + 1	$211.39	$1902.47	$687.01	$1426.85	$1162.62	$951.24	$4227.72
Employee + Family	$307.59	$2768.30	$999.66	$2076.23	$1691.74	$1384.15	$6151.78
Aetna HDHP							
Employee Only	$0	$659.73	$0	$659.73	$0	$659.73	$1319.46
Employee + 1	$0	$1319.46	$0	$1319.46	$0	$1319.46	$2638.92
Employee + Family	$0	$1867.05	$0	$1867.05	$0	$1867.05	$3734.10
Kaiser HMO							
Employee Only	$0	$481.72	$0	$481.72	$0	$481.72	$963.44
Employee + 1	$0	$962.43	$0	$962.43	$0	$962.43	$1924.86
Employee + Family	$0	$1361.43	$0	$1361.43	$0	$1361.43	$2722.86
Kaiser HDHP							
Employee Only	$0	$383.46	$0	$383.46	$0	$383.46	$766.92
Employee + 1	$0	$765.91	$0	$765.91	$0	$765.91	$1531.82
Employee + Family	$0	$1083.35	$0	$1083.35	$0	$1083.35	$2166.70

KNOW WHERE TO GO

Where you get medical care can have a significant impact on the cost. Here's a quick guide to help you know where to go, based on your condition, budget, and time.

Type	Appropriate for	Examples	Access	Cost
Nurseline 	Quick answers from a trained nurse	▪ Identifying symptoms ▪ Decide if immediate care is needed ▪ Home treatment options and advice	24/7	**$0**
Online visit 	Many non-emergency health conditions	▪ Cold, flu, allergies ▪ Headache, migraine ▪ Skin conditions, rashes ▪ Minor injuries ▪ Mental health concerns	24/7	**$**
Office visit 	Routine medical care and overall health management	▪ Preventive care ▪ Illnesses, injuries ▪ Managing existing conditions	Office Hours	**$$**
Urgent care, walk-in clinic 	Non-life-threatening conditions requiring prompt attention	▪ Stitches ▪ Sprains ▪ Animal bites ▪ Ear-nose-throat infections	Office Hours, or up to 24/7	**$$$**
Emergency room 	Life-threatening conditions requiring immediate medical expertise	▪ Suspected heart attack or stroke ▪ Major bone breaks ▪ Excessive bleeding ▪ Severe pain ▪ Difficulty breathing	24/7	**$$$$$**

PREVENTIVE CARE SCREENING BENEFITS



TYPICAL SCREENINGS FOR ADULTS

- Blood pressure
- Cholesterol
- Diabetes
- Colorectal cancer screening
- Depression
- Mammograms
- OB/GYN screenings
- Prostate cancer screening
- Testicular exam

You take your car in for maintenance. Why not do the same for yourself?

Annual preventive checkups can help you and your doctor identify your baseline level of health and detect issues before they become serious.

What is Preventive Care?

The Affordable Care Act (ACA) requires health insurers to cover a set of preventive services at no cost to you, even if you haven't met your yearly deductible. The preventive care services you'll need to stay healthy vary by age, sex, and medical history.

Visit **cdc.gov/prevention** for recommended guidelines.

Preventive care is covered in full only when obtained from an IN-NETWORK provider.

Not all exams and tests are considered preventive

Exams performed by specialists are generally not considered preventive and may not be covered at 100 percent.

Additionally, certain screenings may be considered diagnostic, not preventive, based on your current medical condition. You may be responsible for paying all or a share of the cost for those services.

If you have a question about whether a service will be covered as preventive care, contact your medical plan.

AETNA RESOURCES

AETNA WEBSITE

You can also use the Aetna website or download the mobile app to view more helpful resources and educational tools.

No Cost/Low Cost MinuteClinic®

Sometimes things just happen. Your kid develops flu symptoms after your primary care office has closed for the day. You step on a tack over the weekend. Whatever it is, you want to be able to access care at a price you can afford. That's why we offer a perk to Aetna® members: access to covered MinuteClinic® services at no cost to you, or low cost to you, based on your plan.

Condition Management Programs

Get healthy now. Receive the help of an Aetna nurse who will act as your health coach. Our health programs come at no extra cost to you — they're part of your plan!

Aetna Back & Joint Care Program

Through the Aetna Back and Joint Care Program, Hinge Health offers digital exercise therapy programs designed to address acute and chronic back, knee, hip, neck and shoulder pain. There is also a downloadable prevention program tailored to your needs.

Teladoc

Teladoc's U.S. board-certified doctors are available 24/7/365 to resolve many non-emergency medical issues through phone or video consults. Contact Teladoc online at teladoc.com/aetna or download the Teladoc app.

Aetna Enhanced Maternity Program

Going through a maternity journey is different for everyone. That's why this program supports all women throughout their entire experience, whether they have risk factors or not.

Special program features include:

- A fertility advocate* to be your care manager and provide support if you're facing infertility
- Predictive data to help us identify pregnancies early on so we can provide timely, more responsive outreach to you
- Preeclampsia prevention by providing education and resources, if needed
- Guided genetic counseling and screening services, backed by medical expertise
- Education and resources to help close racial gaps in health care and support women of color

You can count on us for support — wherever you are in the maternity journey.

*While only your doctor can diagnose, prescribe or give medical advice, our fertility advocates/care managers can provide information on a variety of maternity-related topics.

AETNA RESOURCES

Well-Being Tools

Your good health starts here. Your health goals lead the way. Wherever they take you, we'll keep finding new ways to join you – with the latest information and inspiration to support you in your journey.

Log into your Aetna Health Member Website to learn how to improve your health and well-being and access personalized health and wellness programs.

Healthy Lifestyle Coaching Programs

Now you can work with a wellness coach to improve the way you feel. On your schedule. And at no extra cost. This program helps you tackle your top health concerns, like:

- Getting to or staying at a healthy weight
- Stopping smoking
- Eating healthier
- Exercising more
- Taking care of stress

Plus, our wellness coaches help you practice mindfulness, so you can tune into your body's cues and take better care of yourself, inside and out.

Health & Wellness Discounts

Aetna members can save on a variety of expenses:

- At home products such as blood pressure monitors, activity trackers, electrotherapy TENS units, EKG devices, and more
- Natural products and services such as acupuncture, chiropractic, massage and nutrition, along with a variety of wellness products
- Fitness
- Lasik
- Vision care
- Dental health
- Hearing
- Weight management
- Senior wellness

To access these and more, log into your Aetna health member website.

KAISER RESOURCES

FINDING A KAISER PROVIDER

To find a Kaiser Permanente provider near you, please visit www.kp.org or call (800) 464-4000.

MY HEALTH MANAGER

Stay engaged with your health and simplify your busy life by using the Kaiser Website or download the Kaiser Permanente app from the App Store℠ or Google Play®.

24/7 Care Advice

Get medical advice and care guidance in the moment from a Kaiser Permanente provider at (833) 574-2273.

Active&Fit

The Active&Fit Direct program allows you to choose from 9,000+ participating fitness centers and YMCAs nationwide for $25 a month (plus a $25 enrollment fee). To enroll, visit kp.org/choosehealthy, select your area, click the "Choose Healthy" link, and click "Learn More".

Healthy Lifestyle Programs

With our online wellness programs, you'll get advice, encouragement, and tools to help you create positive changes in your life. Our complimentary programs can help you:

- Lose weight, eat healthier
- Quit smoking, reduce stress
- Manage ongoing conditions like diabetes or depression

Start with a Total Health Assessment, a simple online survey to give you a complete look at your health. You can also share and discuss the results with your doctor. Lean more at kp.org/healthylifestyles or kp.org/vidasana (en español).

ClassPass

Kaiser members can get access to free on demand video workouts at no cost and reduced rates for in-person fitness classes. To get started, visit kp.org/exercise.

Health Classes

Sign up for health classes and support groups at many of our facilities. See what's available near you at kp.org/classes – some may require a fee.

Personal Wellness Coaching

Get help reaching your health goals. Work one on one with a wellness coach by phone at no cost. Find out more at kp.org/wellnesscoach.

ChooseHealthy Member Discounts

Members get reduced rates on a variety of health-related products including Acupuncture, Massage Therapy, Chiropractic Care, and Gym Memberships. Visit kp.org/choosehealthy to learn more.

DENTAL

OUR PLANS

Cigna Dental HMO

Cigna Dental PPO – Core Dental Plan

Cigna Dental PPO – Core plus Buy Up Option 1

Cigna Dental PPO – Core plus Buy Up Option 2

Cigna Dental PPO – Core plus Buy Up Option 3

Cigna Dental HMO

Cigna Dental PPO – Core Dental Plan – Management

Cigna Dental PPO – Core plus Buy Up – Management

FIND A PROVIDER

The Cigna DHMO and DPPO plans have different networks. Visit www.cigna.com to check if your provider is in-network.

- DHMO Network: Cigna Dental Care Access Plus
- DPPO Network: Total Cigna DPPO

CIGNA DHMO: When you get a dental service with the DHMO, Cigna allows your network dentist to charge a certain amount. Then you pay a fixed portion of that cost, in addition to any allowable charge for upgraded materials, complex rehabilitation, or characterizations. Your plan pays the rest. There are no annual maximums and no deductibles.

CIGNA DPPO: Services are provided through Cigna's PPO network. However, you can choose any dentist in any location inside or outside of the Cigna network. How much you pay for dental services depends on how long you have worked for the County, your represented group, and whether you choose a participating Cigna dentist. If you choose a non-participating dentist, you pay the difference between the amount the dentist receives from Cigna (the "allowable amount") and the dentist's charges. Pre-authorization from Cigna is recommended for charges of $250 or more. Orthodontic treatment is not a covered service.

These 3 buy-up options are still available to represented employees with more than 1 year of service:

- Core dental plan plus option #1 with $4,000 maximum
- Core dental plan plus option #2 with $4,000 orthodontia coverage
- Core dental plan plus option #3 with $4,000 maximum and orthodontia coverage

The dental buy-up option with $4,000 orthodontia coverage is still available to Management, Confidential, District Attorney/County Counsel, and Sheriff Sergeant.

NOTE: Employees who are enrolled in any of the buy-up plans are required to stay in the plans for a minimum of two years.

Dental – Represented Actives With Less Than 1 Year of Service

You always pay the deductible and copayment ($). The coinsurance (%) shows what the plan pays after the deductible.

	Cigna DHMO	Cigna DPPO	
	In-Network Only	**PPO**	**Out-of-Network[1]**
Calendar Year Deductible	None	$100 per individual	$100 per individual
Calendar Year Plan Maximum	None	$2,500	$2,500
Diagnostic & Preventive Oral Exams Routine Cleanings Full Mouth X-rays Bitewing X-rays Panoramic X-rays Fluoride Application	No charge	Plan pays 60%	Plan pays 60%
Basic Services Amalgam/Composite Fillings Periodontics (Gum disease) Endodontics (Root Canal) Extractions & Other Oral Surgery	No charge	Plan pays 60%[2]	Plan pays 60%[2]
Major Services Crown Repair Restorative - Inlays and Crowns Prosthodontics Complex Oral Surgery	No charge	Plan pays 60%[2]	Plan pays 60%[2]
Implants	None	Plan pays 60%[2] up to $1,000 max	Plan pays 60%[2]
Ortho Lifetime Max (Adult and child up to age 19)	None	Not covered	Not covered

[1]Based on maximum allowable charge (in-network fee level)
[2]After deductible

What you need to know about this plan

Features: With the HMO, you must choose a primary dentist within your network. With the PPO, you can see any provider, but you'll pay more out of network

Can I use my HSA or FSA? If you participate in a healthcare FSA or HSA, you can use your account to pay for dental expenses.

Where can I get more details? Visit the Cigna website or download the Cigna mobile app.

Dental – Represented Actives With More Than 1 Year of Service

You always pay the deductible and copayment ($). The coinsurance (%) shows what the plan pays after the deductible.

	Cigna DHMO	Cigna DPPO - Core		Cigna DPPO - Buy Up Option 1		Cigna DPPO - Buy Up Option 2		Cigna DPPO - Buy Up Option 3	
	In-Network Only	PPO	OON[1]	PPO	OON[1]	PPO	OON[1]	PPO	OON[1]
Calendar Year Deductible	None	None	None	None	None	None	None	None	None
Calendar Year Plan Maximum	None	$2,500	$2,500	$4,000	$4,000	$2,500	$2,500	$4,000	$4,000
Diagnostic & Preventive Oral Exams Routine Cleanings Full Mouth X-rays Bitewing X-rays Panoramic X-rays Fluoride Application	No charge	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%
Basic Services Amalgam/Composite Fillings Periodontics (Gum disease) Endodontics (Root Canal) Extractions & Other Oral Surgery	No charge	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%
Major Services Crown Repair Restorative - Inlays and Crowns Prosthodontics Complex Oral Surgery	No charge	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%
Implants (up to plan max of $1,000)	None	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%	Plan pays 85%
Ortho Lifetime Max (Adult and child up to age 19)	None	Not covered		Not covered		$4,000		$4,000	

[1]Based on maximum allowable charge (in-network fee level)

Dental – Management, Confidential, District Attorney/County Counsel, Sheriff Sergeant

You always pay the deductible and copayment ($). The coinsurance (%) shows what the plan pays after the deductible.

	Cigna DHMO	Cigna DPPO		Cigna DPPO - Management Core Plus Buy Up Option	
	In-Network Only	In-Network	Out-of-Network[1]	In-Network	Out-of-Network[1]
Calendar Year Deductible	None	None	None	None	None
Calendar Year Plan Maximum	None	None	None	None	None
Diagnostic & Preventive Oral Exams Routine Cleanings Full Mouth X-rays Bitewing X-rays Panoramic X-rays Fluoride Application	No charge	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
Basic Services Amalgam/Composite Fillings Periodontics (Gum disease) Endodontics (Root Canal) Extractions & Other Oral Surgery	No charge	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
Major Services Crown Repair Restorative - Inlays and Crowns Prosthodontics Complex Oral Surgery	No charge	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
Implants Calendar Year Maximum	None	None	None	None	None
Ortho Lifetime Max (Adult and child up to age 19)	None	Not covered	Not covered	$4,000	$4,000

[1]Based on maximum allowable charge (in-network fee level)

VISION

Click to play video

Why Sign Up For Vision Coverage?

Vision coverage helps with the cost of eyeglasses or contacts. But even if you don't need vision correction, an annual eye exam checks the health of your eyes and can even detect more serious health issues such as diabetes, high blood pressure, high cholesterol, and thyroid disease.

All regular employees working full-time or part-time (over 20 hours per week) must enroll in the County's vision insurance plan.

The VSP Core Plan is fully paid for by the County.

You have the option to buy-up your vision benefits.

Visit the SMC Website and click "Vision Care Plan" for more information.

VSP Vision

	VSP Core Plan		VSP Buy-Up Plan (with KidsCare[1])	
	In-Network	**Out-of-Network**	**In-Network**	**Out-of-Network**
Exams				
Benefit	$10 copay	Subject to out of network allowance	$10 copay	Subject to out of network allowance
Contact Eval.	15% off; $60 max		15% off; $60 max	
Frequency	Once every calendar year	Once every calendar year	Once every calendar year	Once every calendar year
Eyeglass Lenses				
Single Vision Lens	No charge after copay	Plan pays up to $50	No charge after copay	Plan pays up to $50
Bifocal Lens	No charge after copay	Plan pays up to $75	No charge after copay	Plan pays up to $75
Trifocal Lens	No charge after copay	Plan pays up to $100	No charge after copay	Plan pays up to $100
Frequency	Every calendar year	Every calendar year	Every calendar year	Every calendar year
Frames				
Benefit	$150 allowance + 20% off remaining balance $70 allowance for Costco/Walmart/Sam's Club	Plan pays up to $70	$200 allowance + 20% off remaining balance $110 allowance for Costco/Walmart/Sam's Club	Plan pays up to $70
Frequency	Every other calendar year	Every other calendar year	Every calendar year	Every calendar year
Contacts (Elective)				
Conventional	$150 allowance; in lieu of glasses	Plan pays up to $105	$200 allowance; in lieu of glasses	Plan pays up to $105
Frequency	Every calendar year	Every calendar year	Every calendar year	Every calendar year

[1]KidsCare: Two WellVision exams for children under 18 years old; additional lenses for children are fully covered when needed

What you need to know about this plan

Features:	See any provider, but you'll pay more out of network
What other services are covered?	If you enroll in the VSP Buy-Up Plan, VSP LightCare and additional lens enhancements are available.
Eyeglasses are expensive. Will I still be able to afford them, even with insurance?	Look for moderately priced frames and remember that your benefit is higher in-network. If you participate in a healthcare FSA or HSA, you can use your account to pay for vision care and eyewear with tax-free dollars.
Looking for the perfect pair?	Visit VSP's online store, Eyeconic, to apply your benefits directly to your purchase.

YOUR SEMI-MONTHLY BENEFIT COSTS

	Management, Confidential, District Attorney/County Counsel, Sheriff Sergeant	
Cigna DPPO Core Dental Plan	Employee Cost	County Cost
Employee Only	$6.43	$57.83
Employee + 1	$6.43	$57.83
Employee + Family	$6.43	$57.83
Cigna DPPO Management Buy-Up – Core Plus Buy-Up		
Employee Only	$22.71	$57.83
Employee + 1	$39.85	$57.83
Employee + Family	$52.32	$57.83

	All Other Represented Employee Groups	
Cigna DPPO Core Dental Plan	Employee Cost	County Cost
Employee Only	$5.19	$46.67
Employee + 1	$5.19	$46.67
Employee + Family	$5.19	$46.67
Cigna DPPO Year 2+ Actives – Core Plus Buy-Up 1		
Employee Only	$11.98	$46.67
Employee + 1	$18.86	$46.67
Employee + Family	$23.87	$46.67
Cigna DPPO Year 2+ Actives – Core Plus Buy-Up 2		
Employee Only	$17.18	$46.67
Employee + 1	$29.77	$46.67
Employee + Family	$38.93	$46.67
Cigna DPPO Year 2+ Actives – Core Plus Buy-Up 3		
Employee Only	$23.42	$46.67
Employee + 1	$42.88	$46.67
Employee + Family	$57.03	$46.67

YOUR SEMI-MONTHLY BENEFIT COSTS

	Management, Confidential, District Attorney/County Counsel, Sheriff Sergeant	
Cigna DHMO Plan	Employee Cost	County Cost
Employee Only	$2.15	$19.34
Employee + 1	$2.15	$19.34
Employee + Family	$2.15	$19.34

	All Other Represented Employee Groups	
Cigna DHMO Plan	Employee Cost	County Cost
Employee Only	$2.15	$19.34
Employee + 1	$2.15	$19.34
Employee + Family	$2.15	$19.34

	VSP Vision Care	
VSP Base Plan	Employee Cost	County Cost
Employee Only	$0	$8.01
Employee + 1	$0	$8.01
Employee + Family	$0	$8.01
VSP Buy-Up Plan		
Employee Only	$2.79	$8.01
Employee + 1	$5.85	$8.01
Employee + Family	$8.36	$8.01

LIFE & DISABILITY

YOUR BENEFICIARY = WHO GETS PAID

If the worst happens, your beneficiary—the person (or people) on record with the life insurance carrier—receives the benefit. Make sure that you name at least one beneficiary for your life insurance benefit, and change your beneficiary as needed if your situation changes.

Is your family protected?

Life, AD&D, and disability insurance can fill a number of financial gaps due to a temporary or permanent reduction of income. Consider what your family would need to cover day-to-day living expenses and medical bills during a pregnancy or illness-related disability leave, or how you would manage large expenses (rent or mortgage, children's education, student loans, consumer debt, etc.) after the death of a spouse or partner.

We provide short-term disability benefits and a base amount of life and AD&D insurance to help you recover from financial loss.

Email: benefits@smcgov.org | **Phone:** (650) 363-1919 | **Website:** www.smcgov.org/hr/employee-benefits
Wellness Email: wellness@smcgov.org | **Wellness Portal:** prevention cloud

LIFE AND AD&D INSURANCE

LEARN MORE
Visit the SMC Website for more information on life insurance benefits.

To be eligible for the County's life insurance benefit, an employee must be a regular full-time or part-time employee (working 20 or more hours per week).

Basic Life and AD&D benefits are paid for by the County in an amount specified in employee's Memorandum of Understanding (MOU) or, for non-represented employees, Board Resolutions. These benefits are administered by Standard Life Insurance (The Standard).

Employees also have the option to buy additional Life Insurance coverage for themselves and a spouse/domestic partner. Employees pay the premiums for additional life insurance through semi-monthly post-tax payroll deductions.

Basic Life and AD&D

Employee	$9,000-$50,000 based on terms of MOU/Resolution
Spouse	$2,000
Child(ren)	$2,000

Supplemental Life*

Employee	Up to $1,000,000
Spouse	Up to $250,000
Child(ren)	$10,000

*Please refer to rate sheet for cost information.

Additional Features

- **Waiver of Premium** - If you become totally disabled while insured under this plan and under age 60, and complete a waiting period of 180 days, your Basic and Additional Life insurance may continue without premium payment until age 70 provided you give The Standard satisfactory proof that you remain totally disabled.
- **Accelerated Benefit** - If you become terminally ill, you may be eligible to receive up to 80 percent of your combined Basic and Additional Life benefit to a maximum of $500,000.
- **Portability** - If your insurance ends because your employment terminates, you may continue to your life insurance coverage by obtaining the cost directly from The Standard.
- **Conversion** - If your insurance ends or reduces, you may be eligible to convert your life insurance to an individual life insurance policy without submitting proof of good health. Premiums for the converted policy will be substantially higher compared to the County sponsored term plan.

SUPPLEMENTAL LIFE INSURANCE COSTS

Employees pay the premiums for additional life insurance through semi-monthly post-tax payroll deductions.

VOLUNTARY LIFE INSURANCE – MONTHLY RATE PER $1,000 OF COVERAGE

AGE	EMPLOYEE	SPOUSE
<25	$0.027	$0.027
25-29	$0.027	$0.027
30-34	$0.036	$0.036
35-39	$0.045	$0.045
40-44	$0.045	$0.045
45-49	$0.072	$0.072
50-54	$0.117	$0.117
55-59	$0.216	$0.216
60-64	$0.342	$0.342
65-69	$0.684	$0.684
70+	$1.080	$1.080

CHILD LIFE INSURANCE

COVERAGE AMOUNT	COST
$10,000	$0.88 per $1,000

Premium includes all eligible children.
Eligible children include dependent children under age 24 as long as you apply for and are approved for coverage for yourself.

CALCULATE YOUR LIFE INSURANCE COST

1. Desired coverage ($1,000 Increments)

You:	Spouse:

2. Write your age-based rate

You:	Spouse:

3. Multiply line 1 by line 2 for your monthly premium

You:	Spouse:

TRAVEL ASSISTANCE

Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.

You and your spouse are covered with Travel Assistance — and so are kids through age 25 — with your life insurance from The Standard.

Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:

- Visa, weather and currency exchange information, health inoculation recommendations, country-specific details, and security and travel advisories
- Credit card and passport replacement and missing baggage and emergency cash coordination
- Help replacing prescription medication or lost corrective lenses and advancing funds for hospital admission
- Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains
- Connection to medical care providers, interpreter services, local attorneys and assistance in coordinating a bail bond
- Return travel companion if travel is disrupted due to emergency transportation services or care of minor children if left unattended due to prolonged hospitalization
- Assistance with the return of your personal vehicle if your emergency transportation services leave it stranded
- Evacuation arrangements in the event of a natural disaster, political unrest and social instability

CONTACT INFORMATION

Call

800-872-1414 – USA, Canada, Virgin Islands, and Bermuda

609-986-1234 – Everywhere else

Text

609-334-0807

Email

medservices@assistamerica.com

SHORT-TERM DISABILITY INSURANCE (STD)

The County offers Short-Term Disability (STD) insurance for those employees working 20 or more hours per week and who are NOT enrolled in State Disability Insurance (SDI).

New employees enrolled in SDI may also enroll in the basic Short Term Disability program for their first seven months on the job. After seven months, when SDI benefits become payable, the basic STD benefits will be cancelled.

STD insurance, administered by Standard Life Insurance (The Standard), is designed to pay a weekly benefit in the event you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, which can help you meet your financial commitments in a time of need.

EXPECT THE UNEXPECTED

Most people underestimate the likelihood of being disabled at some point in their life. Disability insurance replaces part of your pay while you are unable to work so you have a continuing income for living expenses.

Eligibility	Employees who are not enrolled in CA SDI
Weekly Benefit Amount	$100 (not to exceed 70% of pre-disability earnings) reduced by deductible income
Benefit Cost	$0.93 semi-monthly
Benefit Duration	18 weeks
Benefit Waiting Period (sickness or accident)	14 days

VOLUNTARY PLANS

OUR VOLUNTARY PLANS

Accident Insurance

Hospital Indemnity Insurance

Critical Illness Insurance

Identity Theft Protection

Legal Program

Pet Insurance

Home and Auto Insurance

Employee Loan Program

Life Balance

You're unique—and so are your benefit needs

Voluntary benefits through AlliantCHOICE Plus are optional coverages that help you customize your benefits package to your individual needs.

There are AlliantCHOICE Plus plans to help:

- replace income if you're injured or ill
- bridge the gap for special healthcare needs
- secure your identity, and help you manage legal issues
- save money on protection for your pets, home and auto.

You pay the entire cost for these plans, but rates may be more affordable than individual coverage. And you get the added convenience of paying through payroll deduction.

Voluntary benefits are just that: voluntary. You have the freedom and flexibility to choose the benefits that make sense for you and your family. Or, you don't have to sign up for voluntary benefits at all. The choice is yours.

Email: benefits@smcgov.org | **Phone:** (650) 363-1919 | **Website:** www.smcgov.org/hr/employee-benefits
Wellness Email: wellness@smcgov.org | **Wellness Portal:** prevention cloud

VOLUNTARY HEALTH-RELATED PLANS

THINGS TO CONSIDER

Your medical plan helps cover the cost of illness, but a serious or long-lasting medical crisis often involves additional expenses and may affect your ability to bring home a full paycheck. These plans provide you with resources to help you get by while there are additional strains on your finances.

Accident Insurance

Accident Insurance through Aflac can pay a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur off the job.

For example, if you experience a covered accident and have any of the following treatments or services, eligible benefits would be paid as follows:

- Ambulance - $200
- Emergency room treatment - $125
- Surgical repair of knee cartilage - $500
- Medical imagining testing - $100
- TOTAL EXAMPLE BENEFIT - $925

Hospital Indemnity Insurance

Even a minor trip to the hospital can present you with unexpected expenses and medical bills. Hospital Indemnity Insurance can provide financial assistance to enhance your current medical coverage.

The Aflac Group Hospital Indemnity plan benefits include the following:

- Hospital admission benefit - $750
- Hospital confinement benefit - $100
- Hospital intensive care benefit - $100
- Intermediate intensive care step-down unit - $50

Please note the Hospital Intensive Care Benefit and the Intermediate Intensive Care Step-Down Unit Benefits are payable in addition to the Hospital Confinement Benefit. Please see product brochure/certificate for a full explanation of benefits.

Mammography tests performed while an insured's coverage is in force are eligible for a $100 benefit once per calendar year based on the insured's age (please see brochure for further details).

VOLUNTARY HEALTH-RELATED PLANS, CONTINUED

Critical Illness Insurance

Critical Illness insurance through the Aflac Group can help with the treatment costs of covered critical illnesses, such as a heart attack, cancer, or stroke.

Employees can choose their level of coverage – either $10,000, $20,000 or $30,000. Spouses/Domestic Partners are eligible for 50% of the employee's amount and dependent children are eligible for up to 50% of the employee's amount.

Examples of coverage payment options are listed below:

Covered Critical Illness	Benefit
Cancer	100% of policy amount
Heart attack	100% of policy amount
Limited benefit major organ transplant	100% of policy amount
Kidney failure (end-stage renal failure)	100% of policy amount
Stroke	100% of policy amount
Bone marrow transplant (stem cell transplant)	100% of policy amount
Sudden cardiac arrest	100% of policy amount
Non-invasive cancer	25% of policy amount
Coronary artery bypass surgery	25% of policy amount
Skin cancer	$250/calendar year
Wellness benefit*	$50/insured/calendar year

*This plan provides a one-time $50 benefit once per year if you have one of 19+ covered health screening tests per covered individual (such as employee and spouse or domestic partner). Examples of covered wellness tests include: Colonoscopy, pap smear, serum cholesterol test, fasting blood glucose test or any other medically accepted cancer screening test.

PLANS TO KEEP YOU AND YOUR FAMILY SECURE

HOW MUCH DOES IT COST?

See Important Plan Information section for plan rates.

Identity Theft Protection

Everyday things like online shopping, banking and even browsing can expose your personal information and make you more vulnerable to cybercriminals. NortonLifeLock's innovative employee benefit plans will help protect your identity, personal information and connected devices from the myriad of threats you may face in your digitally-connected home, workplace and when using public Wi-Fi.

NortonLifeLock offers the following membership plan:

LifeLock with Norton Benefit Premier — features include monitoring and alerts, Million Dollar Protection Package, dedicated Restoration Specialists, Device Security, Parental Control, Secure VPN, Social Media Monitoring, Bank Account Takeover Alerts, Annual Three-Bureau Credit Reports & Credit Scores, Home Title Monitoring, and more.

Legal Program

Metlife Legal Plans (formerly Hyatt Legal Plans) is affordable legal protection for you and your family. American Bar Association statistics show that the average person has two or three legal needs every year, but the fear of expensive legal fees or simply not having an attorney to call are typical impediments to these needs being met. This plan offers comprehensive legal coverage on common legal matters through a nationwide network of more than 18,000 attorneys.

The plan covers services such as preparing a will, buying or selling a home, traffic ticket defense, will preparation or power of attorney, personal bankruptcy, elder law matters, and much, much more. County employees can take advantage of the special group discounted rates - the plan costs just $8.98 per paycheck, which is paid through the convenience of payroll deduction. When you use a Plan Attorney for covered services, there are - no deductibles, no co-payments, no claim forms and no limits on usage. It's like having an attorney on retainer for an affordable monthly cost.

Your Legal Plan includes Plus Parents, which allows you to extend legal resources to your and your spouse's parents.

PLANS TO KEEP YOU AND YOUR FAMILY SECURE, CONTINUED

THINGS TO CONSIDER

Rates are determined by the age of the pet, breed or size, state of residence, species, and plan choice. Note that pre-existing conditions are not covered. Any illness or injury a pet had prior to start of policy will be considered pre-existing.

Pet Insurance

Nationwide provides benefits for your pet(s) – and you can choose from two levels of reimbursement: 70% or 50%. $7,500 maximum annual benefit and $250 deductible.

This plan covers:

- Accidents, including poisonings and allergic reactions
- Injuries, including cuts, sprains, and broken bones
- Common illnesses, including ear infections, vomiting, and diarrhea
- Serious/chronic illnesses, including cancer and diabetes
- Hereditary and congenital conditions
- Surgeries and hospitalization, including x-rays, MRI, and CT scans
- Prescription medications and therapeutic diets
- Boarding/kennel fees if a family member is hospitalized due to injury or illness ($500 annual limit)
- Advertising/reward fees for pets that go missing during the policy term ($500 annual limit)
- Pet replacement costs if a missing pet is not found within sixty days ($500 annual limit)
- Mortality coverage for euthanization due to illness/injury and cremation/burial fees ($1,000 annual limit)

Home and Auto Insurance

Your home, its contents, and your car would be expensive, perhaps even unaffordable, to replace. County of San Mateo has partnered with InsureOne to provide you with access to special group rates on home and auto insurance. The InsureOne Premier program gives you access to an online quoting platform, dedicated service team, and experienced California agents who will compare insurance quotes across the many carriers.

Kashable Employee Loan Program

From access to low-cost loans to credit monitoring, Kashable offers reliable and affordable support that you can leverage on your wellness journey. Kashable offers you a reliable way to pay down expensive debt, preserve retirement savings, and cover unexpected expenses with affordable loans that are repaid automatically through payroll. Kashable loans offer:

- Amounts starting at $250
- Affordable interest rates
- Repayment through payroll deduction

How it works:

1. To register and check your rate, log into Workday, click on the ‘Open Enrollment’ tab, then click ‘Enroll in Voluntary Benefits’. When you’re ready to apply, it only takes minutes!
2. Select your loan terms. Once the application is complete, you’ll receive your funds via direct deposit within 3 business days
3. Repayments are automatically deducted through payroll. You can repay early with no penalty.

NEVER GET SO BUSY MAKING A LIVING THAT YOU NEVER MAKE A LIFE!

LifeBalance

QUESTIONS?
Member Services
(888) 754-5433

info@LifeBalanceProgram.com

Get discounts at thousands of businesses focused on your well-being

Health, Happiness, and Savings

LifeBalance is dedicated to connecting members to the things we all love most -- fun family time, the great outdoors, health, fitness, travel, sports, the arts, and above all, a good deal. Because LifeBalance believes that happiness and fulfillment are found when we stick to one guiding principle: Never get so busy making a living that you never make a life.

With LifeBalance, you can save on the activities and purchases that leave you feeling fit, happy, and fulfilled. Savings are available in a wide variety of discount categories, including:

- Arts & Culture
- Eating Well
- Exercise
- Personal Growth
- Snow Activities
- Sports
- Games & Amusement
- Home & Relaxation
- Outdoor& Adventure
- Tourist Attractions
- Travel
- Water Activities

For household members too!

This benefit is also available to family members in your household, so encourage them to create their free accounts.

To learn more, log into Workday, click “Enroll in Voluntary Benefits”, and navigate to the LifeBalance program.

MetLife Pet Insurance

No matter what unpredictable antics furry family members get into, a family isn’t complete without them. MetLife Pet Insurance can help pet parents protect their wallet and their pet when faced with an unexpected trip to the vet.

Why choose MetLife Pet Insurance?

- Flexible coverage with up to 90% reimbursement
- The freedom to visit any U.S. licensed vet
- Optional Preventive Care coverage
- 24/7 access to Vet Chat via the MetLife Pet mobile app
- Discounts and offers on pet care, where available
- MetLife Pet mobile app to manage pet's health and wellness, submit & track claims and find nearby pet services

To learn more, log into Workday, click ‘Enroll in Voluntary Benefits’, and navigate to the LifeBalance program and search for MetLife Pet.

VOLUNTARY BENEFIT COSTS

The employee portion of the premiums is automatically deducted from your paycheck on a semi-monthly basis. This page lists each health plan's monthly premium cost for the employee.

Please access AlliantCHOICE Plus through the Workday link to see the rates that would apply for you and your family members.

LifeLock Identity Theft Protection Rates	
Employee	Employee + Spouse/DP
$4.99	$9.49

Accident Insurance Rates			
Employee	Employee + Spouse/DP	Employee + Dependent Child(ren)	Employee + Family
$2.66	$4.31	$5.28	$6.93

Hospital Indemnity Rates			
Employee	Employee + Spouse/DP	Employee + Dependent Child(ren)	Employee + Family
$5.25	$10.53	$8.48	$13.76

FINANCIAL ACCOUNTS

PLANS TO HELP YOU SAVE

Health Savings Account (HSA)

Flexible Spending Account (FSA)

Dependent Care FSA

457 Deferred Compensation Plan

Is it time for a "financial wellness" checkup?

Are you worried about money—making your paycheck last? Paying down debt? Making a big purchase like a car or home? And can you even think about preparing for retirement?

Ignoring your financial health can take a toll on your quality of life today and block opportunities for the future. And worrying about money matters can make you stressed, even to the point of physical illness.

We offer benefits and resources to help you make the most of your money now and in the future.

Email: benefits@smcgov.org | **Phone:** (650) 363-1919 | **Website:** www.smcgov.org/hr/employee-benefits
Wellness Email: wellness@smcgov.org | **Wellness Portal:** prevention cloud

HEALTH SAVINGS ACCOUNT (HSA)

Click to play video

ARE YOU ELIGIBLE?

The HSA is not for everyone. You're eligible only if you are:

1. Enrolled in the Aetna OAMC PPO HDHP or Kaiser HDHP.
2. Not enrolled in other non-HDHP medical coverage, including Medicare, Medicaid, or Tricare.
3. Not a tax dependent.
4. Not enrolled in a healthcare Flexible Spending Account (FSA), unless it's a "limited purpose" FSA for dental and vision expenses.

FIND OUT MORE

- Eligible Expenses
- Ineligible Expenses

A personal savings account for healthcare

A Health Savings Account (HSA) is an easy way to pay for healthcare expenses that you have today and save for expenses you may have in the future. The HSA is administered by Benefits Coordination Corporation (BCC).

How the Health Savings Account works

- You can contribute up to the 2025 annual limit set by the IRS:
  Individual: $4,300 per year
  Family: $8,550 per year
  Are you age 55 or over? You can contribute an additional $1,000 per year
- You can use your HSA debit card to pay for eligible expenses like office visits, lab tests, prescriptions, dental and vision care, and even some drugstore items.
- You can access your account through the My SmartCare Website.
- You may not continue to contribute to an HSA account once you are enrolled in Medicare. When you turn 65, you can use any unused funds in the account for any purpose, penalty free, but you will be subject to ordinary income tax.
- **Important Note**: BCC uses Avidia Bank as the custodial bank that will hold your HSA funds. You may receive an email from Avidia Bank requesting for additional documents to complete the verification process required to open a HSA. Please follow the instructions and respond promptly to establish your HSA.

Reasons to love an HSA

- If you elect to enroll in one of the HDHP plans through Kaiser or Aetna, the County will fund 50% of the deductible for 2025.
- **Tax-free.** No federal tax on contributions, or state tax in most states. Withdrawals are also tax-free as long as they're for eligible healthcare expenses.
- **No "use it or lose it."** Your balance rolls over from year to year. You own the account and can continue to use it even if you change medical plans or leave the company.
- **Boosts retirement savings.** After you retire, you can use your HSA for healthcare expenses tax-free, or for regular living expenses, taxable but no penalties.

Fees

The monthly fee associated with enrollees' cash funds is charged to the County and there is no cost to employees. The only applicable employee/enrollee fees would be:

1. A monthly investment fee if you have investments on your HSA and your cash balance each month is less than $3,000. The fee is waived for cash balances above the average of $3,000 and,
2. A quarterly paper statement fee is charged to employees/enrollees. This fee can be avoided if you sign up for electronic statements.

HEALTHCARE FLEXIBLE SPENDING ACCOUNT (FSA)

Click to play video

ARE YOU ELIGIBLE?

You don't have to enroll in one of our medical plans to participate in the healthcare FSA.

Find out more

- My SmartCare Website
- Eligible Expenses – now include more over-the-counter items!
- Ineligible Expenses

FSA TAX SAVINGS EXAMPLE (SINGLE FILERS)

$60,000 Annual Pay, with $1,500 FSA Contribution

$330 22% Federal income tax	**$115** 7.65% FICA tax	**$445** Annual FSA tax savings

$120,000 Annual Pay, with $2,850 FSA Contribution

$684 24% Federal income tax	**$219** 7.65% FICA tax	**$903** Annual FSA tax savings

Your tax savings may vary depending on tax filing status and other variables

Set aside healthcare dollars for the coming year

A healthcare FSA allows you to set aside tax-free money to pay for healthcare expenses you expect to have over the coming year. This program is administered through Benefit Coordinators Corporation.

How the Healthcare FSA works

- You estimate what you and your family's out-of-pocket costs will be for the coming year. Think about what out-of-pocket costs you expect to have for eligible expenses such as office visits, surgery, dental and vision expenses, prescriptions, even eligible drugstore items.
- You can contribute up to $3,200, the 2025 annual limit set by the IRS. Contributions are deducted from your pay pre-tax, meaning no federal or state tax on that amount.
- During the year, you can use your FSA debit card to pay for services and products. Withdrawals are tax-free as long as they're for eligible healthcare expenses.
- Expenses must be incurred between 1/1/2025 and 12/31/2025 and claims must be submitted for reimbursement no later than 3/31/2026. If you don't spend all the money in your account, you can rollover up to $550 to use the following year. Any additional remaining balance will be forfeited.
- Elections cannot be changed during the plan year, unless you experience a qualifying event.
- You must re-enroll in this program each year.

Limited Purpose FSA

- If you/your spouse are enrolled in a high deductible health plan (like our Aetna and Kaiser HDHP plans), you can only participate in the Limited Purpose FSA for dental and vision expenses.
- All other considerations listed above also apply to the Limited Purpose FSA.

PAYING FOR DAYCARE? MAKE IT TAX-FREE!

EVERY OPPORTUNITY TO SAVE

The biggest deduction from your paycheck is likely federal income tax. Why not take a bite out of taxes while paying for necessary expenses with tax-free dollars?

Dependent Care FSA—up to $5,000 per year tax-free

A dependent care Flexible Spending Account (FSA) can help families save potentially hundreds of dollars per year on day care. This program is administered by Benefit Coordinators Corporation.

Here's how the Dependent Care FSA works

You set aside money from your paycheck, before taxes, to pay for work-related day care expenses. Eligible expenses include not only childcare, but also before and after school care programs, preschool, and summer day camp for children under age 13. The account can also be used for day care for a spouse or other adult dependent who lives with you and is physically or mentally incapable of self-care.

You can set aside up to $5,000 per household per year. If you are married but filing separately, federal regulations limit the use of Dependent Care FSA to $2,500 each year. You can pay your dependent care provider directly from your FSA account, or you can submit claims to get reimbursed for eligible dependent care expenses you pay out of pocket.

Estimate carefully! You can’t change your FSA election amount mid-year unless you experience a qualifying event. Money contributed to a dependent care FSA must be used for expenses incurred through March 15 of the following year. Unspent funds will be forfeited.

HSA AND FSA – BCC My SmartCare

FOR HEALTH SAVINGS AND FLEXIBLE SPENDING ACCOUNT MEMBERS

SAVE YOUR RECEIPTS

We recommend saving itemized receipts and EOBs for tax purposes. At the end of the year, Benefits Coordination Corporation will provide you with the tax forms required to file your taxes. You are responsible for reporting your HSA contributions and distributions at tax time.

FOR ASSISTANCE:

Contact BCC's Customer Call Center at 800-685-6100 or email customersupport@benxcel.com

Aside from using your BCC debit card, you may manually submit claims for reimbursement through My SmartCare. Either through the online portal or through the mobile app, you can freely and securely access your BCC Reimbursement Accounts 24/7. Participants use the same username and password to log into both the online portal and mobile app.

MY SMARTCARE ONLINE PORTAL

1. Go to: https://benefitcc.wealthcareportal.com/Page/Home
2. Click 'REGISTER' at the top right corner of the screen to begin

MY SMARTCARE MOBILE APP

1. Open the app store from your iOS or Android powered device
2. Search "BCCSmartCare"
3. Install and open the free app to your device
4. Sign in using your existing My SmartCare login and password OR click "Register" if you are a new user

My SmartCare Registration Instructions

- When registering as a new user, My SmartCare will walk you through a series of registration questions followed by a secure authentication process to validate you as a user.
- Enter your name and zip code
- If you have received a benefit debit card, check the box to enter the card number and expedite the registration process
- You will receive a special code for verification. Check your email or text messages and enter the code provided
- Create a username and password for your account
- Select four security questions and provide your answers. For your security, these questions may be randomly asked during subsequent logins.
- Confirm your email address.
- By registering with My SmartCare, you will have the option to receive important push notifications (account balance, grace period, year-end reminders; notice of debit card mailed, etc.) via e-mail or text message. You can manage these notifications in your My SmartCare communication settings.
- You have the option to save your User ID to your mobile device by choosing 'ON' next to "Save this Online ID". This will allow you to bypass the secure sign in process each time you log in after you verify your identity during the initial log in

DEFERRED COMPENSATION PLAN

WANT MORE INFORMATION?
Visit the Empower website.

457 Plan

Deferred Compensation permits full-time and permanent part-time employees (working 20 or more hours per week), on a voluntary basis, to authorize a portion of salary to be withheld and invested for payment at a later date upon termination or retirement. **You have two enrollment options, the Traditional 457 Plan and the Roth 457 Plan.**

Traditional 457 Plan

With the Traditional 457 Plan, neither the deferred amount nor earnings on the investments are subject to current federal or state income taxes. Taxes become payable when deferred income plus earnings are distributed, presumably during retirement when you are in a lower income tax bracket.

Roth 457 Plan

The Roth 457 Plan provides an alternative to pre-tax investing. Roth contributions are considered “after-tax,” which means taxes are withheld when you contribute. However, qualified distributions on your contributions plus any earnings are completely tax-free. For example, if you contribute $100, the entire $100 comes out of your net pay, but when you make eligible withdrawals from your account, the entire amount plus any earnings are entirely tax-free

Pre-Retirement Catch-Up

Employees taking advantage of the special pre-retirement catch-up may be eligible to contribute up to double the normal limit, if you are within three years of normal retirement age (62 years old for non-safety members and 50 years old for qualified safety employees).

To elect the additional pre-retirement catch-up, please schedule an in-person or virtual appointment with an Empower Representative.

Please note that you may not contribute to the additional Age 50+ catch-up ($7,500) and pre-retirement catch-up (supplemental $23,000) simultaneously.

Employees may enroll at any time during the year.

WELLBEING & BALANCE

THE KEY TO KEEPING YOUR BALANCE IS KNOWING WHEN YOU'VE LOST IT

The challenges of daily life can be hard to balance. Whether it's work, school or family obligations, it's no wonder that many of us sometimes have trouble managing the ups and downs of our day-to-day lives.

A Happier, Healthier You

Creating a healthy balance between work and play is a major factor in leading a happy and productive lifestyle, but it's not always easy.

We offer programs to help you:

- Manage stress, chemical dependency, mental health and family issues
- Take time to spend with family and friends, take care of personal business, or just have a little extra "me time".

Taking care of yourself will help you be more effective in all areas of your life. Be sure to take advantage of these programs to stay at your best.

Email: benefits@smcgov.org | **Phone:** (650) 363-1919 | **Website:** www.smcgov.org/hr/employee-benefits
Wellness Email: wellness@smcgov.org | **Wellness Portal:** prevention cloud

EMPLOYEE ASSISTANCE PROGRAM (EAP)

CONTACT THE EAP

Phone
800-834-3773

Website
Claremonteap.com

Organization Name
County of San Mateo

Help for you and your household members

You and your eligible family members are covered by an Employee Assistance Program (EAP) provided by the County. This program is entirely voluntary and confidential.

The County's EAP Program is an essential component of the County's work-life benefit, offering work-life assistance to our employees and family members. Personalized consultations, resources and referrals are available at no cost for a wide range of needs that include:

No cost EAP resources

The EAP is available around the clock to ensure you get access to the resources you need:

- Unlimited phone access 24/7
- In-person or video counseling for short-term issues; up to 8 visits per issue, per rolling 12 months
- Unlimited web access to helpful articles, resources, and self-assessment tools

COUNSELING BENEFITS

- In-person or video counseling for short-term issues; up to 8 visits per issue, per rolling 12 months
- Marital/relationship issues
- Parenting/family issues
- Work concerns
- Depression
- Anxiety

WORK/LIFE REFERRALS

- Child care
- Elder care
- Pet care
- Adoption assistance
- School/college assistance
- Health and wellness
- Convenience referrals
- Stress
- Substance abuse
- Other issues impacting your quality of life

LEGAL CONSULTATION

- In-person or phone consultations for up to 30 minutes per issue
- Ongoing services offered at 25% discount
- Divorce
- Child custody
- Real estate
- Personal injury
- Criminal law
- Free simple will kits

FINANCIAL CONSULTATION

- Up to 30 minutes of telephonic coaching per issue
- Budgeting
- Debt management
- Tax planning
- Retirement planning
- Home buying strategies
- College planning
- Credit report coaching

EMPLOYEE ASSISTANCE PROGRAM (EAP)

	Self-Referral	Supervisor Referral
Service Overview	Free, short-term counseling to employees and members of their families who wish to address personal or work issues	Provides an employee with support and assistance in solving their work performance problems
Referral Source	Available for immediate family members including: ▪ Your spouse/domestic partner ▪ Your children ▪ Your spouse/domestic partner's children ▪ Young adult dependents up to age 26 years old	▪ Initiated by supervisor, manager, or human resources department ▪ NOT a mandatory referral ▪ Offered as part of a performance improvement plan
Available Sessions	Up to 8 face-to-face counseling sessions	Up to 10 face-to-face counseling sessions
How to Get Started	Call 800-834-3773 Group/Employer: County of San Mateo Representatives are available 24 hours a day, 7 days a week	Manager/Supervisor/HR calls 800-834-3773 for a clinical consultation. Supervisor Referral Form is completed, shared with Claremont and with the employee the employee calls 800-834-3773 Representatives are available 24 hours a day, 7 days a week
Eligibility	All San Mateo County & Court employees are eligible.	

WELLNESS PROGRAM

GET STARTED TODAY

For more information about the Employee Wellness Program, visit the SMC Website.

Visit the PreventionCloud Wellness Portal and create an account to complete your online health assessment.

Find additional guides and resources on the Employee Wellness SharePoint page. These printable guides can support your wellbeing at your workstation and be shared with family and friends.

Enhance your well-being

The Employee Wellness Program is designed to help you improve or maintain your health and wellbeing through a variety of classes, services, challenges, surveys, recreation events, and activities. Employees are empowered with health education, social support, and strategies to achieve long-term health and wellness goals. The Employee Wellness Program plays a pivotal role in fostering a healthy and safe work environment, high employee engagement, a productive workforce, and a sense of care and wellbeing.

As a County employee, you are strongly encouraged to regularly participate in the Employee Wellness Program. You can attend most activities and classes on County time at no cost to you. The County uses a Whole Person Wellbeing model and organizes offerings into 3 areas of wellness: Physical, Emotional, and Social.

PHYSICAL WELLNESS

- Flu clinics
- Wellness screenings
- Online health assessment
- Smoking cessation program
- Weight loss challenges
- Nutrition counseling
- Health coaching
- Gym discounts
- Physical activity challenges

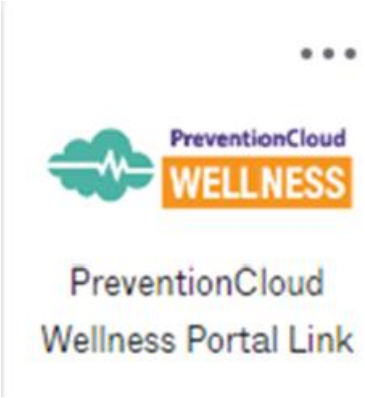
EMOTIONAL WELLNESS

- Stress management classes
- Mindfulness classes
- Massage therapy program
- Emotional wellbeing videos
- Yoga in the park
- Take-a-hike program
- Art and music therapy classes
- EAP workshops
- Mental health apps from Aetna and Kaiser

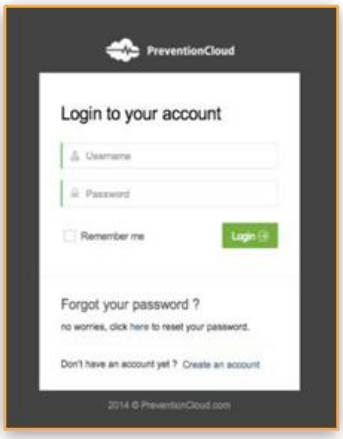
SOCIAL & FAMILY WELLNESS

- In-person or phone consultations for up to 30 minutes per issue
- Ongoing services offered at 25% discount
- Divorce
- Child custody
- Real estate
- Personal injury
- Criminal law
- Free simple will kits

PREVENTION CLOUD WELLNESS PORTAL QUICK START GUIDE



Okta Access



Library & Courts Employees
Spouses / Partners

PREVENTIONCLOUD TIP

It is optional for you to complete the 'Biometrics' section. When you attend a Wellness Screening (onsite, physician, or lab), your results will be entered into that section. However, you can still complete this section if you choose.

Wellness Portal Registration

Using your computer or mobile device, go to https://preventioncloud.com/oauth/okta (Okta access)

Library and Courts Employees:
Using your computer or mobile device, go to https://www.preventioncloud.com

- Employee Username

County email address (Jdoe@smcgov.org)

- Password

Birthdate (MMDDYYYY) - Once logged in, you will be prompted to change your password

Spouses / Partners (must be listed in Workday):
Using your computer or mobile device, go to https://www.preventioncloud.com

- Spouse/Partner Username

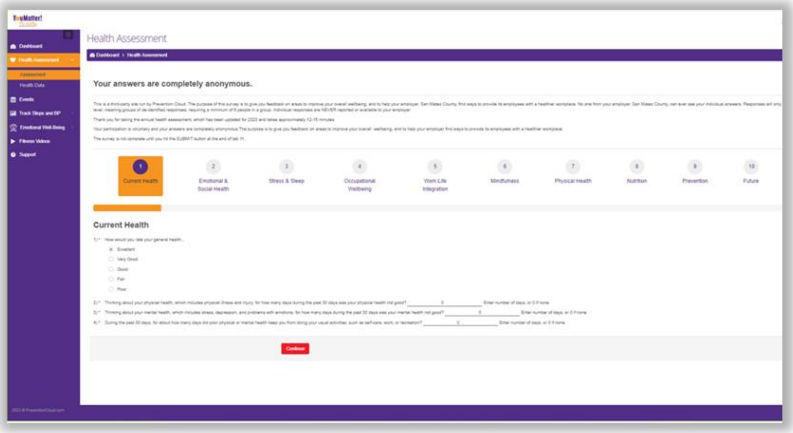
FIRST NAME + LAST NAME + Year of birth (JOHNDOE1968)

- Password

Birthdate (MMDDYYYY) - Once logged in, you will be prompted to change your password

Complete your online health assessment

1. Log into your Prevention Cloud Wellness Portal
2. Select 'Online Health Assessment' located below your homepage
3. Answer all questions to the best of your knowledge and click 'Continue' after you complete each page until you see your results



HEALTH AND WELLBEING TOOLS

Log into your Aetna Health Member Website at www.aetna.com to get started

Aetna

Your good health starts here. Your health goals lead the way. Wherever they take you, we'll keep finding new ways to join you – with the latest information and inspiration to support you in your journey.

Living Healthy
Improve your health and well-being. Take small steps to break bad habits and create good ones. Explore expert tips that empower you to eat better, get active, sleep well, stress less, and care for your mind, body and spirit.

Managing Health
Real people. Real conditions. Hear member stories about mood disorders, weight loss, cancer, diabetes and other health challenges. And find support to help improve recovery.

Healthy Lifestyle Coaching Program

Live your healthiest ... with a helping hand

Now you can work with a wellness coach to improve the way you feel. On your schedule. And at no extra cost. This program helps you tackle your top health concerns, like:

- Getting to or staying at a healthy weight
- Stopping smoking
- Eating healthier
- Exercising more
- Taking care of stress

Plus, our wellness coaches help you practice mindfulness, so you can tune into your body's cues and take better care of yourself, inside and out.

Discounts

Save on a variety of expenses, including eye care, fitness, weight management, dental care, and nutrition services.

HEALTH AND WELLBEING TOOLS

CLASSPASS

ClassPass is a popular fitness membership program that provides access to thousands of different studios, gyms, and wellness offerings, both in-person and virtually.

Members can get:

- Online video workouts at no cost — 4,000+ on-demand fitness classes, including cardio, dance, meditation, and more.
- Discounts on livestream fitness classes — Real-time online classes, like bootcamp, yoga, and Pilates, from top gyms and fitness studios.

To get started with ClassPass and explore other fitness deals offered to our members, go to kp.org/exercise.

Kaiser

Take advantage of these extra perks from Kaiser Permanente — from personal health coaching to reduced rates on alternative medical therapies.

Sign up for healthy lifestyle programs

With our online wellness programs, you'll get advice, encouragement, and tools to help you create positive changes in your life. Our complimentary programs can help you:

- Lose weight, eat healthier
- Quit smoking, reduce stress
- Manage ongoing conditions like diabetes or depression

Start with a Total Health Assessment, a simple online survey to give you a complete look at your health. You can also share and discuss the results with your doctor.

kp.org/healthylifestyles
kp.org/vidasana (en español)

Get a wellness coach

If you need a little extra support, we offer Wellness Coaching by Phone at no cost. You'll work one-on-one with your personal coach to make a plan to help you reach your health goals.

kp.org/wellnesscoach

Join health classes

With all kinds of health classes and support groups offered at our facilities, there's something for everyone. Classes vary at each location, and some may require a fee.

kp.org/classes
kp.org/classes (en español)

Discounts

Get reduced rates on a variety of health- related products and services through The ChooseHealthy® program. These include:

- Active&Fit Direct — members pay $25 per month (plus a one-time $25 enrollment fee) for access to a national network of more than 10,000 fitness centers
- Up to 25% off a contracted provider's regular rates for acupuncture, chiropractic care or massage therapy

ADDITIONAL BENEFITS

Voluntary Time Off (VTO) Program

The Voluntary Time Off (VTO) Policy is designed to provide flexible working hours for County employees. This policy allows employees to reduce their time at work by 1%, 2%, 3%, 4%, 5%, 10%, 15% or 20% without losing many of the benefits available to them. The policy also permits employees to use this time to reduce their work day, work week or schedule blocks of time off. For more information, please visit the SMC Website.

Catastrophic Leave Program

This program allows an employee who has exhausted all vacation, sick, compensatory and holiday time due to a serious illness, injury or condition to receive donations of paid time off from other employees so that he/she can remain in paid status longer. Participating in this program requires Department Head approval. For more information about the Catastrophic Leave Program, please visit the SMC Website.

Worker's Compensation

All County employees are covered by the County's Worker's Compensation Policy for any job-related injury, including first-aid type injuries and work-related illnesses. To read more about the types of injuries qualify as "job-related," please visit the County's Worker's Compensation page.

Telework

County of San Mateo's commitment to providing a flexible working environment includes the ability to telework. Telework allows County employees to work offsite, often from home, with supervisor approval. Learn more about the County's telework options, please visit the SMC Website.

ADDITIONAL BENEFITS

College Coach

College Coach delivers unbiased, impartial expertise from former college admissions officers and college financial aid officers. Our goals are to reduce your stress, improve your well-being, provide correct guidance, and help you and your children get a better outcome from the college process.

The College Coach consists of live events, online support, and personalized, one-on-one assistance. It is available at no cost to San Mateo County employees and family members.

- **On-site/Webinar Presentations**: 60-minute presentations highlight important college admissions and college finance topics for parents.
- **Learning Center**: An online learning environment where employees can access interactive videos as well as a broad range of resources, FAQs, and other information. Access to the Learning Center is free and available 24/7 through the College Coach portal.
- **Personalized Assistance**: College Coach experts provide personalized assistance that is customized to the needs and grade of your child. It can include but is not limited to phone counseling, college essay critique, customized college list development, and use of "Quick Questions."

Visit the College Coach portal to learn more and register for the program.

- **Passcode**: smcgov
- **Call**: (866)-468-3129
- **Email**: smcgov@getintocollege.com

Employee Referral Program (ERP)

Employees are eligible to receive up to $500 when successfully referring candidates to hard-to-fill positions. $250 will be awarded on initial hire of referred employee and an additional $250 will be awarded if the referred employee successfully completes probation. For hard-to-fill classifications, there will be a supplemental question requesting applicants to indicate if they were referred to the position by a County employee and if so, by whom. Every six months, the HR Department will use the following criteria to determine which classifications are hard-to-fill:

1. Over 10% vacancy rate for sustained period of time
2. Length of time of the ongoing recruitment for the classification
3. Number of appointable candidates on the eligible list

For more information of the ERP, please visit the SMC Website.

ADDITIONAL BENEFITS

SMC Shift - Get $150 per month for vanpooling or taking public transportation

County of San Mateo offers incentives and services to employees who are able to, or are interested in, commuting to work in a way which is not driving alone. This includes a Transit Subsidy which covers the costs of public transportation or vanpool through a $150 per employee per month subsidy, or through pre-tax payment options, and the Commute Cash Program which gives $2 per day (about $500 per year!) for walking, biking, carpooling and teleworking.

County of San Mateo is committed to reducing traffic and air pollution, conserving energy, and improving the quality of life for county employees and the community. Shift can get your workday off to a better start and free you from the cost and stress of driving alone. For more information, visit our SharePoint site.

Tuition Reimbursement

The County's Tuition Reimbursement Program provides financial assistance for Regular and Term employees who are participating in job-related degree, certificate programs, or job skill enhancement workshops.

The current level of reimbursement is up to $263 for college courses under 3 units (and workshops less than 30 hours in length) and up to $438 for courses of 3 units or more (or workshops over 30 hours in length). Funds may only be applied to tuition and do not cover equipment, parking passes, etc. Up to $50 per course for books will be reimbursed for community college, undergraduate level and graduate level courses. For more information about tuition reimbursement, please visit the SMC Website.

ADDITIONAL BENEFITS RESOURCES

Mental Health Flyer

County of San Mateo offers mental and behavioral health benefits through various sources. The Behavioral Health Resource Flyer is an easy-to-read tool that displays ALL County mental and behavioral health benefits for employees and those benefits that are specific to you based on your selected County Health Insurance carrier. This tool provides you with resources based on your needs and it details how to access the various benefits. Visit the SMC Website to view the flyer.

Value Added Services Flyer

County of San Mateo offers many value-added services through your health benefits. The Value-Added Flyer is an easy-to-read tool that displays value-added services offered by each benefits carrier. This tool provides you with a list of services organized by carrier and it details how to access the various services. Visit the SMC Website to view the flyer.

Financial Wellness Flyer

County of San Mateo strives to ensure that your County Benefits can help you achieve and maintain your financial well-being! The Financial Wellness Benefits Flyer an easy to read tool that displays ALL County financial benefits and resources that can help you strengthen key components of your financial health. Visit the SMC Website to view the flyer.

IMPORTANT PLAN INFORMATION

In this section, you'll find important plan information, including:

- Contact information for our benefit carriers and vendors
- A summary of the health plan notices you are entitled to receive annually, and where to find them
- A Benefits Glossary to help you understand important insurance terms.

Email: benefits@smcgov.org | **Phone:** (650) 363-1919 | **Website:** www.smcgov.org/hr/employee-benefits
Wellness Email: wellness@smcgov.org | **Wellness Portal:** prevention cloud

PLAN CONTACTS

If you need to reach our plan providers, here is their contact information:

Plan Type	Provider	Phone Number	Website	Policy No.
Medical	Kaiser Permanente	800-464-4000	KP.org	Group #7056
Medical	Aetna	833-576-2494	Aetnaresource.com	Group #187677
Dental	Cigna	800-244-6224	Cigna.com	Group #3340005
Vision	VSP	800-877-7195	Vsp.com	Group #00256000
Life	The Standard	800-628-8600	Standard.com	Group #649107
Disability	The Standard	800-368-2859	Standard.com	Group #645866
Voluntary Benefits	AlliantChoice+	833-634-7132	Choiceplus@alliant.com	
Travel Assistance	Assist America	800-872-1414 (US, Canada, PR, US VI, & Bermuda) 609-986-1234 (Everywhere else)	medservices@assistamerica.com	01-AA-STD-5201
EAP	Claremont	800-834-3773	Claremonteap.com	County of San Mateo
Deferred Compensation Plan	Empower Retirement	800-743-5274	Retiresmart.com	Count of San Mateo
FSA, HSA, and COBRA	Benefit Coordinators Corporation	800-685-6100	Benefitcc.wealthcareportal.com	CSM
Retirement	SamCERA	650-599-1234	Samcera.org	County of San Mateo

GLOSSARY

-A-

AD&D Insurance
An insurance plan that pays a benefit to you or your beneficiary if you suffer from loss of a limb, speech, sight, or hearing, or if you have a fatal accident.

Allowed Amount
The maximum amount your plan will pay for a covered healthcare service.

Ambulatory Surgery Center (ASC)
A healthcare facility that specializes in same-day surgical procedures such as cataracts, colonoscopies, upper GI endoscopy, orthopedic surgery, and more.

Annual Limit
A cap on the benefits your plan will pay in a year. Limits may be placed on particular services such as prescriptions or hospitalizations. Annual limits may be placed on the dollar amount of covered services or on the number of visits that will be covered for a particular service.
After an annual limit is reached, you must pay all associated health care costs for the rest of the plan year.

-B-

Balance Billing
In-network providers are not allowed to bill you for more than the plan's allowable charge, but out-of-network providers are. This is called balance billing. For example, if the provider's fee is $100 but the plan's allowable charge is only $70, an out-of-network provider may bill YOU for the $30 difference (the balance).

Beneficiary
The person (or persons) that you name to be paid a benefit should you die. Beneficiaries are requested for life, AD&D, and retirement plans. You must name your beneficiary in advance.

Brand Name Drug
A drug sold under its trademarked name. For example, Lipitor is the brand name of a common cholesterol medicine.

-C-

COBRA
A federal law that may allow you to temporarily continue healthcare coverage after your employment ends, based on certain qualifying events. If you elect COBRA (Consolidated Omnibus Budget Reconciliation Act) coverage, you pay 100% of the premiums, including any share your employer used to pay, plus a small administrative fee.

Claim
A request for payment that you or your health care provider submits to your healthcare plan after you receive services that may be covered.

Coinsurance
Your share of the cost of a healthcare visit or service. Coinsurance is expressed as a percentage and always adds up to 100%. For example, if the plan pays 70%, your coinsurance responsibility is 30% of the cost. If your plan has a deductible, you pay 100% of the cost until you meet your deductible amount.

Copayment
A flat fee you pay for some healthcare services, for example, a doctor's office visit. You pay the copayment (sometimes called a copay) at the time you receive care. In most cases, copays do not count toward the deductible.

-D-

Deductible
The amount of healthcare expenses you have to pay for with your own money before your health plan will pay. The deductible does not apply to preventive care and certain other services.

Family coverage may have an ***aggregate*** or ***embedded*** deductible. Aggregate means your family must meet the entire family deductible before any individual expenses are covered. Embedded means the plan begins to make payments for an individual member as soon as they reach their individual deductible.

Dental Basic Services
Services such as fillings, routine extractions and some oral surgery procedures.

Dental Diagnostic & Preventive Generally includes routine cleanings, oral exams, x-rays, and fluoride treatments.
Most plans limit preventive exams and cleanings to two times a year.

Dental Major Services
Complex or restorative dental work such as crowns, bridges, dentures, inlays and onlays.

Dependent Care Flexible Spending Account (FSA)
An arrangement through your employer that lets you pay for eligible child and elder care expenses with tax-free dollars. Eligible expenses include day care, before and after-school programs, preschool, and summer day camp for children underage 13. Also included is care for a spouse or other dependent who lives with you and is physically incapable of self-care.

-E-

Eligible Expense
A service or product that is covered by your plan. Your plan will not cover any of the cost if the expense is not eligible.

Excluded Service
A service that your health plan doesn't pay for or cover.

-F-

Formulary
A list of prescription drugs covered by your medical plan or prescription drug plan. Also called a drug list.

-G-

Generic Drug
A drug that has the same active ingredients as a brand name drug but is sold under a different name. For example, Atorvastatin is the generic name for medicines with the same formula as Lipitor.

Grandfathered
A medical plan that is exempt from certain provisions of the Affordable Care Act (ACA).

-H-

Health Reimbursement Account (HRA) An account funded by an employer that reimburses employees, tax-free, for qualified medical expenses up to a maximum amount per year. Sometimes called Health Reimbursement Arrangements.

Healthcare Flexible Spending Account (FSA)
A health account through your employer that lets you pay for many out-of-pocket medical expenses with tax-free dollars. Eligible expenses include insurance copayments and deductibles, qualified prescription drugs, insulin, and medical devices, and some over-the-counter items.

High Deductible Health Plan (HDHP) A medical plan with a higher deductible than a traditional insurance plan. The monthly premium is usually lower, but you pay more health care costs (the deductible) before the insurance company starts to pay its share. A high deductible plan (HDHP) may make you eligible for a health savings account (HSA) that allows you to pay for certain medical expenses with money free from federal taxes.

GLOSSARY

-I-

In-Network
In-network providers and services contract with your healthcare plan and will usually be the lowest cost option. Check your plan's website to find doctors, hospitals, labs, and pharmacies. Out-of-network services will cost more or may not be covered.

-L-

Life Insurance
An insurance plan that pays your beneficiary a lump sum if you die.

Long Term Disability Insurance
Insurance that replaces a portion of your income if you are unable to work due to a debilitating illness, serious injury, or mental disorder. Long term disability generally starts after a 90-day waiting period.

-M-

Mail Order
A feature of a medical or prescription drug plan where medicines you take routinely can be delivered by mail in a 90-day supply.

-O-

Open Enrollment
The time of year when you can change the benefit plans you are enrolled in and the dependents you cover. Open enrollment is held one time each year. Outside of open enrollment, you can only make changes if you have certain events in your life, like getting married or adding a new baby or child in the family.

Out-of-Network
Out-of-network providers (doctors, hospitals, labs, etc.) cost you more because they are not contracted with your plan and are not obligated to limit their maximum fees. Some plans, such as HMOs and EPOs, do not cover out-of- network services at all.

Out-of-Pocket Cost
A healthcare expense you are responsible for paying with your own money, whether from your bank account, credit card, or from a health account such as an HSA, FSA or HRA.

Out-of-Pocket Maximum
Protects you from big medical bills. Once costs "out of your own pocket" reach this amount, the plan pays 100% of most remaining eligible expenses for the rest of the plan year.

Family coverage may have an *aggregate* or *embedded* maximum. Aggregate means your family must meet the entire family out-of-pocket maximum before the plan pays 100% for any member. Embedded means the plan will cover 100% for an individual member as soon as they reach their individual maximum.

Outpatient Care
Care from a hospital that doesn't require you to stay overnight.

-P-

Participating Pharmacy
A pharmacy that contracts with your medical or drug plan and will usually result in the lowest cost for prescription medications.

Plan Year
A 12-month period of benefits coverage. The 12-month period may or may not be the same as the calendar year.

Preferred Drug
Each health plan has a preferred drug list that includes prescription medicines based on an evaluation of effectiveness and cost. Another name for this list is a "formulary." The plan may charge more for non-preferred drugs or for brand name drugs that have generic versions. Drugs that are not on the preferred drug list may not be covered.

Preventive Care Services
Routine healthcare visits that may include screenings, tests, check-ups, immunizations, and patient counseling to prevent illnesses, disease, or other health problems. Many preventive care services are fully covered. Check with your health plan in advance if you have questions about whether a preventive service is covered.

Primary Care Provider (PCP)
The main doctor you consult for healthcare issues. Some medical plans require members to name a specific doctor as their PCP and require care and referrals to be directed or approved by that provider.

-S-

Short Term Disability Insurance
Insurance that replaces a portion of your income if you are temporarily unable to work due to surgery and recovery time, a prolonged illness or injury, or pregnancy issues and childbirth recovery.

-T-

Telehealth / Telemedicine / Teledoc
A virtual visit to a doctor using video chat on a computer, tablet or smartphone. Telehealth visits can be used for many common, non-serious illnesses and injuries and are available 24/7. Many health plans and medical groups provide telehealth services at no cost or for much less than an office visit.

-U-

UCR (Usual, Customary, and Reasonable)
The amount paid for a medical service in a geographic area based on what providers in the area usually charge for the same or similar medical service. The UCR amount sometimes is used to determine the allowed amount.

Urgent Care
Care for an illness, injury or condition serious enough that care is needed right away, but not so severe it requires emergency room care. Treatment at an urgent care center generally costs much less than an emergency room visit.

-V-

Vaccinations
Treatment to prevent common illnesses such as flu, pneumonia, measles, polio, meningitis, shingles, and other diseases. Also called immunizations.

Voluntary Benefit
An optional benefit plan offered by your employer for which you pay the entire premium, usually through payroll deduction.

IMPORTANT PLAN INFORMATION

HEALTH PLAN NOTICES

These notices must be provided to plan participants on an annual basis and are available in the Annual Notices document, located on the SMC Website:

- **Medicare Part D Notice:** Describes options to access prescription drug coverage for Medicare eligible individuals
- **Women's Health and Cancer Rights Act:** Describes benefits available to those that will or have undergone a mastectomy
- **Newborns' and Mothers' Health Protection Act:** Describes the rights of mother and newborn to stay in the hospital 48-96 hours after delivery
- **HIPAA Notice of Special Enrollment Rights:** Describes when you can enroll yourself and/or dependents in health coverage outside of open enrollment
- **Availability of Privacy Practices Notice:**
- **Notice of Choice of Providers:** Notifies you that your plan requires you to name a Primary Care Physician (PCP) or provides for you to select one
- **Michelle's Law:** Describes right to extend dependent medical coverage during student leaves
- **Notice of Availability of Alternative Standard for Wellness Plans:** Describes right to alternatives ways of participating in employer's wellness program
- **ACA Disclaimer**
- **Notice Regarding Wellness Program:** Describes voluntary nature of wellness program that includes biometrics and/or a Health Risk Assessment (HRA)
- **Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP):** Describes availability of premium assistance for Medicaid eligible dependents.
- **HIPAA Notice of Privacy Practices:** Describes how health information about you may be used and disclosed
- **HIPAA Privacy Notice**
- **Non-Discriminatory Testing For Cafeteria Plans Governed Under Code Section 125**
- **Model Cobra Continuation Coverage Election Notice**
- **New Health Insurance Marketplace Coverage Options and Your Health Coverage**
- **PART B: Information About Health Coverage Offered By Your Employer**

COBRA CONTINUATION COVERAGE

You and/or your dependents may have the right to continue coverage after you lose eligibility under the terms of our health plan. Upon enrollment, you and your dependents receive a COBRA Initial Notice that outlines the circumstances under which continued coverage is available and your obligations to notify the plan when you or your dependents experience a qualifying event. Please review this notice carefully to make sure you understand your rights and obligations.

Medicare Part D Notice

Important Notice from County of San Mateo About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with County of San Mateo and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. County of San Mateo has determined that the prescription drug coverage offered by the Kaiser and Aetna plans is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your County of San Mateo coverage will not be affected. See below for more information about what happens to your current coverage if you join a Medicare drug plan.

Since the existing prescription drug coverage under the Kaiser and Aetna plans is creditable (e.g., as good as Medicare coverage), you can retain your existing prescription drug coverage and choose not to enroll in a Part D plan; or you can enroll in a Part D plan as a supplement to, or in lieu of, your existing prescription drug coverage.

If you do decide to join a Medicare drug plan and drop your County of San Mateo prescription drug coverage, be aware that you and your dependents can only get this coverage back at open enrollment or if you experience an event that gives rise to a HIPAA Special Enrollment Right.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with County of San Mateo and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage…

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through County of San Mateo changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage…

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 800-MEDICARE (800-633-4227). TTY users should call 877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at socialsecurity.gov, or call them at 800-772-1213 (TTY 800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date:	January 1, 2025
Name of Entity/Sender:	County of San Mateo
Contact-Position/Office:	Human Resources – Benefits Division
Address:	455 County Center, 5th Floor Redwood City, CA 94063
Phone Number:	650-363-1919

Women's Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. Therefore, the following deductibles and coinsurance apply: deductibles and copays within the Kaiser and Aetna plans. If you would like more information on WHCRA benefits, call your plan administrator.

Newborns' and Mothers' Health Protection Act

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours). If you would like more information on maternity benefits, call your plan administrator.

HIPAA Notice of Special Enrollment Rights

If you decline enrollment in County of San Mateo's health plan for you or your dependents (including your spouse) because of other health insurance or group health plan coverage, you or your dependents may be able to enroll in County of San Mateo's health plan without waiting for the next open enrollment period if you:

- Lose other health insurance or group health plan coverage. You must request enrollment within 31 days after the loss of other coverage.
- Gain a new dependent as a result of marriage, birth, adoption, or placement for adoption. You must request health plan enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.
- Lose Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible. You must request medical plan enrollment within 60 days after the loss of such coverage.

If you request a change due to a special enrollment event within the 31 day timeframe, coverage will be effective the date of birth, adoption or placement for adoption. For all other events, coverage will be effective the first of the month following your request for enrollment. In addition, you may enroll in County of San Mateo's health plan if you become eligible for a state premium assistance program under Medicaid or CHIP. You must request enrollment within 60 days after you gain eligibility for medical plan coverage. If you request this change, coverage will be effective the first of the month following your request for enrollment. Specific restrictions may apply, depending on federal and state law.

Note: If your dependent becomes eligible for a special enrollment right, you may add the dependent to your current coverage or change to another health plan. Any other currently covered dependents may also switch to the new plan in which you enroll.

Availability of Privacy Practices Notice

We maintain the HIPAA Notice of Privacy Practices for County of San Mateo describing how health information about you may be used and disclosed. You may obtain a copy of the Notice of Privacy Practices by contacting your plan administrator.

Notice of Choice of Providers

The County of San Mateo's HMO plans generally allows the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members**.** Until you make this designation, the HMO plans designate one for you. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact the plan administrator.

For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from the carrier or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact the plan administrator.

Michelle's Law

The County of San Mateo plans may extend medical coverage for dependent children if they lose eligibility for coverage because of a medically necessary leave of absence from school. Coverage may continue for up to a year, unless your child's eligibility would end earlier for another reason.

Extended coverage is available if a child's leave of absence from school — or change in school enrollment status (for example, switching from full-time to part-time status) — starts while the child has a serious illness or injury, is medically necessary and otherwise causes eligibility for student coverage under the plan to end. Written certification from the child's physician stating that the child suffers from a serious illness or injury and the leave of absence is medically necessary may be required.

If your child will lose eligibility for coverage because of a medically necessary leave of absence from school and you want his or her coverage to be extended, notify the Benefits Division as soon as the need for the leave is recognized. In addition, contact your child's health plan to see if any state laws requiring extended coverage may apply to his or her benefits.

Notice of Availability of Alternative Standard for Wellness Plan

Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact us at wellness@smcgov.org and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

ACA Disclaimer

This offer of coverage may disqualify you from receiving government subsidies for an Exchange plan even if you choose not to enroll. To be subsidy eligible you would have to establish that this offer is unaffordable for you, meaning that the required contribution for employee only coverage under our base plan exceeds 9.02% in 2025 of your modified adjusted household income.

Notice Regarding Wellness Program

County of San Mateo's Wellness Dividend Program is a voluntary wellness program available to all employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program you may be asked to complete a voluntary health risk assessment or "HRA" that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease). You may also be asked to complete a biometric screening, which would include a blood test for glucose, HDL, LDL, triglycerides and total cholesterol. You are not required to complete an HRA or to participate in any blood tests or other medical examinations.

However, employees who choose to participate in the wellness program will receive a cash incentive for completing a Health Risk Assessment, one "My Plan", and one follow-up survey through PreventionCloud. Although you are not required to complete an HRA or participate in any biometric screenings, only employees who do so will receive $600.

Wellness prizes may be available for employees who participate in certain health-related activities such as physical activity challenges, completing surveys, attending Wellness Fair sessions. If you are unable to participate in any of the health-related activities, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting Employee Wellness at wellness@smcgov.org.

The information from your HRA and/or the results from your biometric screening will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through the wellness program, such as health coaching. You also are encouraged to share your results or concerns with your own doctor.

Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and County of San Mateo may use aggregate information it collects to design a program based on identified health risks in the workplace, County of San Mateo's Wellness Dividend Program will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual that may receive your personally identifiable health information is a health coach in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact Employee Wellness at wellness@smcgov.org.

Premium Assistance under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of **July 31, 2024**. Contact your State for more information on eligibility—

ALABAMA – Medicaid
Website: http://myalhipp.com/ | Phone: 1-855-692-5447
ALASKA – Medicaid
The AK Health Insurance Premium Payment Program | Website: http://myakhipp.com/ | Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com | Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx
ARKANSAS – Medicaid
Website: http://myarhipp.com/ | Phone: 1-855-MyARHIPP (855-692-7447)
CALIFORNIA – Medicaid
Health Insurance Premium Payment (HIPP) Program website: http://dhcs.ca.gov/hipp Phone: 916-445-8322 | Fax: 916-440-5676 | Email: hipp@dhcs.ca.gov
COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)
Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943 | State Relay 711 CHP+: https://hcpf.colorado.gov/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991 | State Relay 711 Health Insurance Buy-In Program (HIBI): https://www.mycohibi.com/ | HIBI Customer Service: 1-855-692-6442
FLORIDA – Medicaid
Website: https://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html Phone: 1-877-357-3268
GEORGIA – Medicaid
GA HIPP Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162, press 1 GA CHIPRA Website: https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra | Phone: 678-564-1162, press 2

INDIANA – Medicaid
Health Insurance Premium Payment Program All other Medicaid Website: https://www.in.gov/medicaid/ | http://www.in.gov/fssa/dfr/ | Family and Social Services Administration Phone: (800) 403-0864 | Member Services Phone: (800) 457-4584
IOWA – Medicaid and CHIP (Hawki)
Medicaid Website: Iowa Medicaid | Health & Human Services | Medicaid Phone: 1-800-338-8366 Hawki Website: Hawki - Healthy and Well Kids in Iowa | Health & Human Services | Hawki Phone: 1-800-257-8563 HIPP Website: Health Insurance Premium Payment (HIPP) | Health & Human Services (iowa.gov) HIPP Phone: 1-888-346-9562
KANSAS – Medicaid
Website: https://www.kancare.ks.gov/ | Phone: 1-800-792-4884 | HIPP Phone: 1-800-967-4660
KENTUCKY – Medicaid
Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx | Phone: 1-855-459-6328 Email: KIHIPP.PROGRAM@ky.gov KCHIP Website: https://kynect.ky.gov | Phone: 1-877-524-4718 Kentucky Medicaid Website: https://chfs.ky.gov/agencies/dms
LOUISIANA – Medicaid
Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)
MAINE – Medicaid
Enrollment Website: https://www.mymaineconnection.gov/benefits/s/?language=en_US Phone: 1-800-442-6003 | TTY: Maine relay 711 Private Health Insurance Premium Webpage: https://www.maine.gov/dhhs/ofi/applications-forms Phone: 800-977-6740 | TTY: Maine relay 711
MASSACHUSETTS – Medicaid and CHIP
Website: https://www.mass.gov/masshealth/pa | Phone: 1-800-862-4840 | TTY: 711 Email: masspremassistance@accenture.com
MINNESOTA – Medicaid
Website: https://mn.gov/dhs/health-care-coverage/ | Phone: 1-800-657-3672
MISSOURI – Medicaid
Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm | Phone: 573-751-2005
MONTANA – Medicaid
Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 | email: HHSHIPPProgram@mt.gov
NEBRASKA – Medicaid
Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 | Lincoln: 402-473-7000 | Omaha: 402-595-1178
NEVADA – Medicaid
Medicaid Website: http://dhcfp.nv.gov | Medicaid Phone: 1-800-992-0900
NEW HAMPSHIRE – Medicaid
Website: https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program Phone: 603-271-5218 | Toll-free number for the HIPP program: 1-800-852-3345, ext. 15218 Email: DHHS.ThirdPartyLiabi@dhhs.nh.gov
NEW JERSEY – Medicaid and CHIP
Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ | Phone: 800-356-1561 CHIP Premium Assistance Phone: 609-631-2392 | CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710 (TTY: 711)
NEW YORK – Medicaid
Website: https://www.health.ny.gov/health_care/medicaid/ | Phone: 1-800-541-2831

NORTH CAROLINA – Medicaid
Website: https://medicaid.ncdhhs.gov/ | Phone: 919-855-4100
NORTH DAKOTA – Medicaid
Website: https://www.hhs.nd.gov/healthcare | Phone: 1-844-854-4825
OKLAHOMA – Medicaid and CHIP
Website: http://www.insureoklahoma.org | Phone: 1-888-365-3742
OREGON – Medicaid and CHIP
Website: http://healthcare.oregon.gov/Pages/index.aspx | Phone: 1-800-699-9075
PENNSYLVANIA – Medicaid and CHIP
Website: https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html | Phone: 1-800-692-7462 CHIP Website: Children's Health Insurance Program (CHIP) (pa.gov) | CHIP Phone: 1-800-986-KIDS (5437)
RHODE ISLAND – Medicaid and CHIP
Website: http://www.eohhs.ri.gov/ | Phone: 1-855-697-4347 or 401-462-0311 (Direct RIte Share Line)
SOUTH CAROLINA – Medicaid
Website: https://www.scdhhs.gov | Phone: 1-888-549-0820
SOUTH DAKOTA – Medicaid
Website: http://dss.sd.gov | Phone: 1-888-828-0059
TEXAS – Medicaid
Website: Health Insurance Premium Payment (HIPP) Program | Texas Health and Human Services Phone: 1-800-440-0493
UTAH – Medicaid and CHIP
Utah's Premium Partnership for Health Insurance (UPP) Website: https://medicaid.utah.gov/upp/ Email: upp@utah.gov | Phone: 1-888-222-2542 | Adult Expansion Website: https://medicaid.utah.gov/expansion/ Utah Medicaid Buyout Program Website: https://medicaid.utah.gov/buyout-program/ CHIP Website: https://chip.utah.gov/
VERMONT – Medicaid
Website: Health Insurance Premium Payment (HIPP) Program | Department of Vermont Health Access Phone: 1-800-250-8427
VIRGINIA – Medicaid and CHIP
Website: https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select or https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs Medicaid/CHIP Phone: 1-800-432-5924
WASHINGTON – Medicaid
Website: https://www.hca.wa.gov/ | Phone: 1-800-562-3022
WEST VIRGINIA – Medicaid and CHIP
Website: https://dhhr.wv.gov/bms/ or http://mywvhipp.com/ Medicaid Phone: 304-558-1700 | CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
WISCONSIN – Medicaid and CHIP
Website: https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm | Phone: 1-800-362-3002
WYOMING – Medicaid
Website: https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/ | Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2024, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

HIPAA PRIVACY NOTICE

COUNTY OF SAN MATEO PRIVACY PRACTICES NOTICE

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION.PLEASE REVIEW IT CAREFULLY. THE PRIVACY OF YOUR MEDICAL INFORMATION IS IMPORTANT TO US.

{The following summary section is optional, though suggested by HHS for a "layered notice" at 67 Fed. Reg. 53243

(Aug. 14. 2002) and 78 Fed. Reg. 5625 (Jan. 25, 2013).}

Summary of Our Privacy Practices

We may use and disclose your protected health information ("medical information"), without your permission, for treatment, payment, and health care operations activities. We may use and disclose your medical information, without your permission, when required or authorized by law for public health activities, law enforcement, judicial and administrative proceedings, research, and certain other public benefit functions.

We may disclose your medical information to your family members, friends, and others you involve in your care or payment for your health care. We may disclose your medical information to appropriate public and private agencies in disaster relief situations.

We may disclose to your employer whether you are enrolled or disenrolled in the health plans it sponsors. We may disclose summary health information to your employer for certain limited purposes. We may disclose your medical information to your employer to administer your group health plan if your employer explains the limitations on its use and disclosure of your medical information in the plan document for your group health plan.

Except for certain legally-approved uses and disclosures, we will not otherwise use or disclose your medical information without your written authorization.

You have the right to examine and receive a copy of your medical information. You have the right to receive an accounting of certain disclosures we may make of your medical information. You have the right to request that we amend, further restrict use and disclosure of, or communicate in confidence with you about your medical information.

You have the right to receive notice of breaches of your unsecured medical information.

Please review this entire notice for details about the uses and disclosures we may make of your medical information, about your rights and how to exercise them, and about complaints regarding or additional information about our privacy practices.

For more information about our privacy practices, to discuss questions or concerns, or to get additional copies of this notice contact:

Office: Benefits Division

Telephone:(650) 363-1919

E-mail: benefits@smcgov.org

Address: 455 County Center 5th Floor Redwood City,CA 94063

NON DISCRIMINATORY TESTING FOR CAFETERIA PLANS GOVERNED UNDER CODE SECTION 125

IRS requires each plan governed under “Code Section 125 cafeteria plans” to go through non-discriminatory testing each plan year to see if our plan passes. These plans offer a favorable pre-tax benefit and the IRS requires plans to conduct special non-discriminatory testing on all plans that offer a favorable pre-tax benefit each year.

The codes nondiscrimination rules exist to prevent plans from being designed in such a way that it discriminates in favor of individuals who are either highly compensated employees or are otherwise key employees in the organization.

The plans will not pass the tests if the highly compensated employees or key employees elect more benefits under the plan than employees who are not highly compensated. This is called a “Concentration Test”. If plans fail the concentrations testing, adjustments may be required to the yearly election amounts. Adjustments will not be made if the plan passes.

MODEL COBRA CONTINUATION COVERAGE ELECTION NOTICE

(FOR USE BY SINGLE-EMPLOYER GROUP HEALTH PLANS)

IMPORTANT INFORMATION: COBRA Continuation Coverage and other Health Coverage Alternatives
This notice has important information about your right to continue your health care coverage in the [enter name of group health plan] (the Plan), as well as other health coverage options that may be available to you, including coverage through the Health Insurance Marketplace at www.HealthCare.gov or call 1-800-318-2596. You may be able to get coverage through the Health Insurance Marketplace that costs less than COBRA continuation coverage. Please read the information in this notice very carefully before you make your decision. If you choose to elect COBRA continuation coverage, you should use the election form provided later in this notice.

WHY AM I GETTING THIS NOTICE?
You're getting this notice because your coverage under the Plan will end on [enter date] due to [check appropriate box]:

☐ End of employment
☐ Death of employee
☐ Entitlement to Medicare
☐ Reduction in hours of employment
☐ Divorce or legal separation
☐ Loss of dependent child status

Federal law requires that most group health plans (including this Plan) give employees and their families the opportunity to continue their health care coverage through COBRA continuation coverage when there's a "qualifying event" that would result in a loss of coverage under an employer's plan.

WHAT'S COBRA CONTINUATION COVERAGE?
COBRA continuation coverage is the same coverage that the Plan gives to other participants or beneficiaries who aren't getting continuation coverage. Each "qualified beneficiary" (described below) who elects COBRA continuation coverage will have the same rights under the Plan as other participants or beneficiaries covered under the Plan.

WHO ARE THE QUALIFIED BENEFICIARIES?
Each person ("qualified beneficiary") in the category(ies) checked below can elect COBRA continuation coverage:

☐ Employee or former employee
☐ Spouse or former spouse
☐ Dependent child(ren) covered under the Plan on the day before the event that caused the loss of coverage
☐ Child who is losing coverage under the Plan because he or she is no longer a dependent under the Plan

ARE THERE OTHER COVERAGE OPTIONS BESIDES COBRA CONTINUATION COVERAGE?
Yes. Instead of enrolling in COBRA continuation coverage, there may be other more affordable coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage.

You should compare your other coverage options with COBRA continuation coverage and choose the coverage that is best for you. For example, if you move to other coverage you may pay more out of pocket than you would under COBRA because the new coverage may impose a new deductible.

When you lose job-based health coverage, it's important that you choose carefully between COBRA continuation coverage and other coverage options, because once you've made your choice, it can be difficult or impossible to switch to another coverage option.

IF I ELECT COBRA CONTINUATION COVERAGE, WHEN WILL MY COVERAGE BEGIN AND HOW LONG WILL THE COVERAGE LAST?

If elected, COBRA continuation coverage will begin on the first of the month following your separation from the County and can last for eighteen (18) months.

Continuation coverage may end before the date noted above in certain circumstances, like failure to pay premiums, fraud, or the individual becomes covered under another group health plan.

CAN I EXTEND THE LENGTH OF COBRA CONTINUATION COVERAGE?
If you elect continuation coverage, you may be able to extend the length of continuation coverage if a qualified beneficiary is disabled, or if a second qualifying event occurs. You must notify [enter name of party responsible for COBRA administration] of a disability or a second qualifying event within a certain time period to extend the period of continuation coverage. If you don't provide notice of a disability or second qualifying event within the required time period, it will affect your right to extend the period of continuation coverage.

For more information about extending the length of COBRA continuation coverage visit https://www.dol.gov/ebsa/publications/cobraemployee.html.

HOW MUCH DOES COBRA CONTINUATION COVERAGE COST?
COBRA continuation coverage will cost: [enter amount each qualified beneficiary will be required to pay for each option per month of coverage and any other permitted coverage periods.]

Other coverage options may cost less. If you choose to elect continuation coverage, you don't have to send any payment with the Election Form. Additional information about payment will be provided to you after the election form is received by the Plan. Important information about paying your premium can be found at the end of this notice.

You may be able to get coverage through the Health Insurance Marketplace that costs less than COBRA continuation coverage. You can learn more about the Marketplace below.

WHAT IS THE HEALTH INSURANCE MARKETPLACE?
The Marketplace offers "one-stop shopping" to find and compare private health insurance options. In the Marketplace, you could be eligible for a new kind of tax credit that lowers your monthly premiums and cost-sharing reductions (amounts that lower your out-of-pocket costs for deductibles, coinsurance, and copayments) right away, and you can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll. Through the Marketplace you'll also learn if you qualify for free or low-cost coverage from Medicaid or the Children's Health Insurance Program (CHIP). You can access the Marketplace for your state at www.HealthCare.gov.

Coverage through the Health Insurance Marketplace may cost less than COBRA continuation coverage. Being offered COBRA continuation coverage won't limit your eligibility for coverage or for a tax credit through the Marketplace.

WHEN CAN I ENROLL IN MARKETPLACE COVERAGE?
You always have 60 days from the time you lose your job-based coverage to enroll in the Marketplace. That is because losing your job-based health coverage is a "special enrollment" event. After 60 days your special enrollment period will end and you may not be able to enroll, so you should take action right away. In addition, during what is called an "open enrollment" period, anyone can enroll in Marketplace coverage.

To find out more about enrolling in the Marketplace, such as when the next open enrollment period will be and what you need to know about qualifying events and special enrollment periods, visit www.HealthCare.gov.

IF I SIGN UP FOR COBRA CONTINUATION COVERAGE, CAN I SWITCH TO COVERAGE IN THE MARKETPLACE? WHAT ABOUT IF I CHOOSE MARKETPLACE COVERAGE AND WANT TO SWITCH BACK TO COBRA CONTINUATION COVERAGE?
If you sign up for COBRA continuation coverage, you can switch to a Marketplace plan during a Marketplace open enrollment period. You can also end your COBRA continuation coverage early and switch to a Marketplace plan if

you have another qualifying event such as marriage or birth of a child through something called a "special enrollment period." But be careful though - if you terminate your COBRA continuation coverage early without another qualifying event, you'll have to wait to enroll in Marketplace coverage until the next open enrollment period, and could end up without any health coverage in the interim.

Once you've exhausted your COBRA continuation coverage and the coverage expires, you'll be eligible to enroll in Marketplace coverage through a special enrollment period, even if Marketplace open enrollment has ended. If you sign up for Marketplace coverage instead of COBRA continuation coverage, you cannot switch to COBRA continuation coverage under any circumstances.

CAN I ENROLL IN ANOTHER GROUP HEALTH PLAN?
You may be eligible to enroll in coverage under another group health plan (like a spouse's plan), if you request enrollment within 30 days of the loss of coverage.

If you or your dependent chooses to elect COBRA continuation coverage instead of enrolling in another group health plan for which you're eligible, you'll have another opportunity to enroll in the other group health plan within 30 days of losing your COBRA continuation coverage.

WHAT FACTORS SHOULD I CONSIDER WHEN CHOOSING COVERAGE OPTIONS?
When considering your options for health coverage, you may want to think about:

- Premiums: Your previous plan can charge up to 102% of total plan premiums for COBRA coverage. Other options, like coverage on a spouse's plan or through the Marketplace, may be less expensive.
- Provider Networks: If you're currently getting care or treatment for a condition, a change in your health coverage may affect your access to a particular health care provider. You may want to check to see if your current health care providers participate in a network as you consider options for health coverage.
- Drug Formularies: If you're currently taking medication, a change in your health coverage may affect your costs for medication – and in some cases, your medication may not be covered by another plan. You may want to check to see if your current medications are listed in drug formularies for other health coverage.
- Severance payments: If you lost your job and got a severance package from your former employer, your former employer may have offered to pay some or all of your COBRA payments for a period of time. In this scenario, you may want to contact the Department of Labor at 1-866-444-3272 to discuss your options.
- Service Areas: Some plans limit their benefits to specific service or coverage areas – so if you move to another area of the country, you may not be able to use your benefits. You may want to see if your plan has a service or coverage area, or other similar limitations.
- Other Cost-Sharing: In addition to premiums or contributions for health coverage, you probably pay copayments, deductibles, coinsurance, or other amounts as you use your benefits. You may want to check to see what the cost-sharing requirements are for other health coverage options. For example, one option may have much lower monthly premiums, but a much higher deductible and higher copayments.

FOR MORE INFORMATION
This notice doesn't fully describe continuation coverage or other rights under the Plan. More information about continuation coverage and your rights under the Plan is available in your summary plan description or from the Plan Administrator.

If you have questions about the information in this notice, your rights to coverage, or if you want a copy of your summary plan description, contact [enter name of party responsible for COBRA administration for the Plan, with telephone number and address].

For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, visit the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) website at www.dol.gov/ebsa or call their toll-free number at 1-866-444-3272. For more information about health insurance options available through the Health Insurance Marketplace, and to locate an assister in your area who you can talk to about the different options, visit www.HealthCare.gov.

KEEP YOUR PLAN INFORMED OF ADDRESS CHANGES

To protect your and your family's rights, keep the Plan Administrator informed of any changes in your address and the addresses of family members. You should also keep a copy of any notices you send to the Plan Administrator.

IMPORTANT INFORMATION ABOUT PAYMENT

FIRST PAYMENT FOR CONTINUATION COVERAGE

You must make your first payment for continuation coverage no later than 45 days after the date of your election (this is the date the Election Notice is postmarked). If you don't make your first payment in full no later than 45 days after the date of your election, you'll lose all continuation coverage rights under the Plan. You're responsible for making sure that the amount of your first payment is correct. You may contact [enter appropriate contact information, e.g., the Plan Administrator or other party responsible for COBRA administration under the Plan] to confirm the correct amount of your first payment.

PERIODIC PAYMENTS FOR CONTINUATION COVERAGE

After you make your first payment for continuation coverage, you'll have to make periodic payments for each coverage period that follows. The amount due for each coverage period for each qualified beneficiary is shown in this notice. The periodic payments can be made on a monthly basis. Under the Plan, each of these periodic payments for continuation coverage is due [enter due day for each monthly payment] for that coverage period. [If Plan offers other payment schedules, enter with appropriate dates: You may instead make payments for continuation coverage for the following coverage periods, due on the following dates:]. If you make a periodic payment on or before the first day of the coverage period to which it applies, your coverage under the Plan will continue for that coverage period without any break. The Plan [select one: will or will not] send periodic notices of payments due for these coverage periods.

GRACE PERIODS FOR PERIODIC PAYMENTS

Although periodic payments are due on the dates shown above, you'll be given a grace period of 30 days after the first day of the coverage period [or enter longer period permitted by Plan] to make each periodic payment. You'll get continuation coverage for each coverage period as long as payment for that coverage period is made before the end of the grace period.

If you don't make a periodic payment before the end of the grace period for that coverage period, you'll lose all rights to continuation coverage under the Plan. Your first payment and all periodic payments for continuation coverage should be sent to BCC.

New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 9-30-2023)

PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.[1]

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact

_____

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit **HealthCare.gov** for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

[1] An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

PART B: Information About Health Coverage Offered By Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer Name		4. Employer Identification Number (EIN)
COUNTY OF SAN MATEO		**94-6000532**
5. Employer address		6. Employer phone number
455 COUNTY CENTER		**(650) 363-1919**
7. City	8. State	9. ZIP Code
REDWOOD CITY	**CA**	**94063**
10. Who can we contact about employee health coverage at this job?		
BENEFITS DIVISION		
11. Phone number (if different from above)	12. Email address	
(650) 363-1919	**benefits@smcgov.org**	

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:

  ☐ All employees. Eligible employees are:

  ☐ Some employees. Eligible employees are:

- With respect to dependents:

  ☐ We do offer coverage. Eligible dependents are:

  ☐ We do not offer coverage.

☑ If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

** Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, **HealthCare.gov** will guide you through the process. Here's the employer information you'll enter when you visit **HealthCare.gov** to find out if you can get a tax credit to lower your monthly premiums.

The information below corresponds to the Marketplace Employer Coverage Tool. Completing this section is optional for employers, but will help ensure employees understand their coverage choices.

13. **Is the employee currently eligible for coverage offered by this employer, or will the employee be eligible in the next 3 months?**

☐ **Yes** (Continue)

13a. If the employee is not eligible today, including as a result of a waiting or probationary period, when is the employee eligible for coverage? _____ (mm/dd/yyyy) (Continue)

☐ **No** (STOP and return this form to employee)

14. Does the employer offer a health plan that meets the minimum value standard?

☐ Yes (go to question 15) ☐ No (STOP and return form to employee)

15. For the lowest-cost plan that meets minimum value standard offered only to the employee (don't include family plans):

If the employer has wellness programs, provide the premium that the employee would pay if he/she received the maximum discount for any tobacco cessation programs, and didn't receive any other discounts based on wellness programs.

a. How much would the employee have to pay in premiums for this plan? $_____

b. How often? ☐ Weekly ☐ Every 2 weeks ☐ Twice a month ☐ Monthly ☐ Quarterly ☐ Yearly

If the plan year will end soon and you know that the health plans offered will change, go to question 16. If you don't know, STOP and return form to employee.

16. What change will the employer make for the new plan year? _____

☐ Employer won't offer health coverage

☐ Employer will start offering health coverage to employees or change the premium for the lowest-cost plan available only to the employee that meets minimum value standard. (Premium should reflect the discount for wellness programs. See question 15.)

a. How much would the employee have to pay in premiums for this plan? $_____

b. How often? ☐ Weekly ☐ Every 2 weeks ☐ Twice a month ☐ Monthly ☐ Quarterly ☐ Yearly