

San Francisco Labor Laws for SFO Contractors

Effective January 1, 2018 – Excludes QSP

Minimum Compensation Ordinance (MCO) – 12P

Wages and Paid Time Off (PTO)

For a company that has 5 employees or greater, anywhere in the world. Includes subcontractors.

Any employee who works at least 4 hours a week on a City Contract for services:

- Pay at least \$14.02 per hour
- .04615 hours of Paid Time Off (PTO) per hour worked (can be used as vacation or sick leave, and is vested and cashed out at termination)
- 0.0392 hours of unpaid time off per hour worked – allowed without consequence
- Employee must sign a “Know Your Rights” form every year
- Posting Requirement

Health Care Accountability Ordinance (HCAO) – 12Q

For a company that has > 20 workers (for profit)/ > 50 workers (nonprofit), anywhere in the world – Includes subcontractors

Any employee who works **at least 20 hours a week** on a City Contract for services:

- Either:
 - A) Offer a compliant health plan with no premium charge to the employee. See Minimum Standards**
 - OR
 - B) Pay \$4.95 per hour*** to SF General Hospital (not Healthy San Francisco). Weekly cap \$198
- Employee must sign a “Know Your Rights” form every year
- Posting Requirement

**Rate increases every July 1

Beverly Popek, Compliance Officer

Office of Labor Standards and Enforcement (OLSE)

City Hall Room, 430

1 Dr. Carlton B. Goodlet Place

San Francisco, CA 94102

(415) 554-6238

beverly.popek@sfgov.org

For more information, or to sign up for email updates on the MCO and HCAO, visit our website:

sfgov.org/OLSE

Please Post Where Employees Can Read It Easily

CITY AND COUNTY OF SAN FRANCISCO



**EDWIN M. LEE
MAYOR**

NOTICE TO EMPLOYEES

Minimum Compensation Ordinance

This employer is a contractor with the City and County of San Francisco. This contract agreement is subject to the Minimum Compensation Ordinance (MCO). If under this contract agreement you work at least 4 hours per week during a pay period, you must be provided no less than the Minimum Compensation outlined below.

THESE ARE YOUR RIGHTS . . .

1. Minimum Hourly Compensation:

For contracts entered into or amended on or after October 14, 2007

- For-Profit Rate is **\$14.02/hour** effective 1/1/18
- Non-profits pay no less than the S.F. minimum wage of **\$14.00/hour effective 7/1/17**
- Rates subject to change; your employer must pay the then-current rate posted on the OLSE web site: www.sfgov.org/olse/mco

For contracts entered into prior to October 14, 2007

- For work performed within the City Of S.F.: SF Minimum Wage (\$14.00/hour effective 7/1/17)
- For work performed outside of S.F.: \$10.77/hour

2. Paid Days Off:

- 12 paid days off per year for vacation, sick leave, or personal necessity
- The paid days off for part-time employees are prorated based on hours worked

3. Unpaid Days Off:

- 10 unpaid days off per year
- Unpaid days off for part-time employees are prorated based on hours worked

**IF YOU BELIEVE YOUR RIGHTS ARE BEING VIOLATED CONTACT THE
OFFICE OF LABOR STANDARDS ENFORCEMENT AT (415) 554-7903.**

Office of Labor Standards Enforcement (OLSE)

City Hall, Room 430

1 Dr. Carlton B. Goodlett Place

San Francisco, CA 94102

www.sfgov.org/olse/mco



Minimum Compensation Ordinance (MCO)

KNOW YOUR RIGHTS

This notice is intended to inform you of your rights under the Minimum Compensation Ordinance (MCO), Chapter 12P of the San Francisco Administrative Code. The MCO requires your employer to provide a prescribed minimum level of compensation be paid to employees of (1) contractors and their subcontractors providing services to the City and County; (2) public entities whose boundaries are coterminous with the City and County who have city contracts; and, (3) tenants and subtenants on Airport property and their subcontractors. The Office of Labor Standards Enforcement (OLSE) is charged with enforcing the MCO. You will be asked to sign this document after you have reviewed the following information. Do not sign this document unless you fully understand your rights under this law.

THE MCO REQUIREMENTS

1. Minimum Hourly Wage

- For contracts entered into on or after October 14, 2007 and existing contracts amended on or after that date, the for-profit rate is **\$14.02/hour effective January 1, 2018**.
- Non-profits pay no less than the S.F. minimum wage of **\$14.00/hour effective July 1, 2017**.
- For contracts entered into prior to October 14, 2007, the rate for work performed within the City of S.F. is the San Francisco minimum wage (\$14.00/hour effective July 1, 2017). The rate for work performed outside of S.F. is \$10.77/hour.
- Rates are subject to change. Your employer is obligated to keep informed of the requirements and to notify employees in writing of any adjustment to the MCO wage.

2. Paid Days Off

- 12 paid days off per year for vacation, sick leave or personal necessity
- The paid days off for part-time employees are prorated based on hours worked

3. Unpaid Days Off

- 10 unpaid days off per year
- Unpaid days off for part-time employees are prorated based on hours worked
- Temporary and casual employees are not eligible for unpaid time off

RETALIATION PROHIBITED

Your employer may not retaliate against you or any other employee for trying to learn more about the MCO or exercising your rights under the law. If you believe that you have been discriminated or retaliated against for inquiring about or exercising your rights under the MCO, contact the OLSE at (415) 554-7903 to file a MCO complaint.

Do not sign this document unless you fully understand your rights under this law. If you have any questions about your employer's responsibilities or your rights under this Ordinance, contact the OLSE at (415) 554-7903 or visit www.sfgov.org/olse/mco for more information about this law.

Print Name of Employee: _____

Signature of Employee: _____ Date: _____

Para asistencia en Español, llame al (415) 554-7903

需要中文幫助，請電 (415) 554-7903

For a complete copy of the Minimum Compensation Ordinance, visit www.sfgov.org/olse/mco.

CITY AND COUNTY OF SAN FRANCISCO



EDWIN M. LEE
MAYOR

NOTICE TO EMPLOYEES

Health Care Accountability Ordinance

This employer is a contractor with the City and County of San Francisco. This contract agreement is subject to the Health Care Accountability Ordinance (HCAO). The HCAO requires your employer to provide health plan benefits to covered employees, make payments to the City for use by the Department of Public Health (DPH), or, under limited circumstances, make payments directly to employees. **If you work at least 20 hours per week on a City contract, you are a covered employee and your employer must choose one of the following options:**

1. PROVIDE YOU WITH A HEALTH PLAN THAT MEETS THE MINIMUM STANDARDS OUTLINED BY THE DIRECTOR OF PUBLIC HEALTH

- Your employer cannot require you to contribute any amount towards the premiums for health plan coverage for yourself.
- Coverage must begin no later than the first of the month that begins after 30 days from the start of employment on a covered contract.

OR

2. PAY \$4.95 PER HOUR WORKED TO THE CITY & COUNTY OF SAN FRANCISCO

- If you live within the City and County of San Francisco or work on a City contract within the City, the San Francisco Airport, or the San Bruno Jail, and your employer does not provide a health plan that meets the Minimum Standards, your employer must pay \$4.95 hour for every hour you work (up to 40 hours a week) to the City and County of San Francisco.

OR

3. PAY AN ADDITIONAL \$4.95 PER HOUR WORKED TO THE EMPLOYEE

- If you live outside the City and County of San Francisco and work on a City contract located outside of the City, and not at the San Francisco Airport or at the San Bruno Jail and your employer does not provide a health plan that meets the Minimum Standards, your employer must pay you an additional \$4.95/hour for every hour you work (up to 40 hours a week) to enable you to obtain health insurance coverage.

IF YOU BELIEVE YOUR RIGHTS ARE BEING VIOLATED CONTACT THE OFFICE OF LABOR STANDARDS ENFORCEMENT AT (415) 554-7903.

Office of Labor Standards Enforcement (OLSE)

City Hall, Room 430

1 Dr. Carlton B. Goodlett Place

San Francisco, CA 94102

www.sfgov.org/olse/hcao



Health Care Accountability Ordinance (HCAO)

KNOW YOUR RIGHTS

This notice is intended to inform you of your rights under the Health Care Accountability Ordinance (HCAO), Chapter 12Q of the San Francisco Administrative Code. The HCAO requires your employer to provide health insurance to you. Your employer can do this by enrolling you in a health plan, by making payments to the City, or, under limited circumstances, by making payments directly to you. The Office of Labor Standards Enforcement (OLSE) is charged with enforcing this Ordinance. You will be asked to sign this document after you have reviewed the following information. Do not sign this document unless you fully understand your rights under this law.

THE HCAO COMPONENTS

- I.** If you live in San Francisco (regardless of where you work) or if you work in San Francisco, at the San Francisco Airport, or at the San Bruno Jail, your employer must:
- A. Offer you health coverage that meets the Minimum Standards starting on the first day of the month following 30 calendar days after your first day of work*; **OR**
 - B. For each month in which you averaged at least 20 hours of work per week, pay the City \$4.95 per hour for each hour you work, up to 40 hours or \$198 per week.
- II.** If you do not live in San Francisco and do not work in San Francisco, at the San Francisco Airport, or at the San Bruno Jail, your employer must:
- A. Offer you health coverage that meets the Minimum Standards starting on the first day of the month following 30 calendar days after your first day of work*; **OR**
 - B. For each month in which you averaged at least 20 hours of work per week, pay you \$4.95 per hour for each hour you work, up to 40 hours or \$198 per week, so that you can obtain health insurance coverage on your own.

**Note that your employer must offer at least one plan that does not require you to contribute any amount towards the cost of premiums for health plan coverage for yourself.*

EXEMPTIONS FROM COVERAGE

Certain categories of employees, including but not limited to students, trainees, and employees of employers subject to Prevailing Wage requirements, are exempt under the HCAO. For more information, go to www.sfgov.org/olse/hcao or call (415) 554-7903.

VOLUNTARY WAIVER OF COVERAGE

Employees may refuse health coverage offered by an employer if the employee signs the Voluntary Waiver Form. Employees may revoke this voluntary waiver at any time.

RETALIATION PROHIBITED

Your employer may not retaliate against you or any other employee for trying to learn more about the HCAO or exercising your rights under the law. If you believe that you have been discriminated or retaliated against for inquiring about or exercising your rights under the HCAO, contact the OLSE at (415) 554-7903 to file an HCAO complaint.

Do not sign this document unless you fully understand your rights under this law. If you have any questions about your employer's responsibilities or your rights under this Ordinance, contact the OLSE at (415) 554-7903 or visit <http://sfgov.org/olse/hcao> for more information about this law.

Name of Employee

Date

Signature of Employee

Para asistencia en Español, llame al 554-7903

需要中文幫助, 請電 554-7903

NOTE: For a complete copy of the Health Care Accountability Ordinance or the Minimum Standards, visit <http://sfgov.org/olse/hcao>.



City and County of San Francisco
 Edwin M. Lee
 Mayor

San Francisco Department of Public Health

Barbara A. Garcia, MPA
 Director of Health

Office of Policy and Planning

San Francisco Health Care Accountability Ordinance Minimum Standards – Effective January 1, 2017

Benefit Requirement	Minimum Standards
1. Premium Contribution	Employer pays 100%
2. Annual OOP Maximum	<ul style="list-style-type: none"> • In-Network: \$6,850 • Out-of-Network: Not specified <p>OOP Maximum must include all types of cost-sharing (deductible, copays, coinsurance, etc.); and</p> <p>Employer may offer a plan with a higher OOP maximum only if they combine it with a fully employer-funded HSA or HRA for the amount exceeding \$6,850.</p>
3. Regular (Medical Services) Deductible	<ul style="list-style-type: none"> • In-Network: \$2,000 • Out-of-Network: Not specified <p>The employer <u>must</u> cover 100% of the medical deductible and may do so with either a fully employer-funded HSA or HRA. The HSA or HRA must provide first dollar coverage.</p>
4. Prescription Drug Deductible	<ul style="list-style-type: none"> • In-Network: \$250 • Out-of-Network: Not specified
5. Prescription Drug Coverage	Plan must provide drug coverage, including coverage of brand-name drugs.
6. Coinsurance Percentages	<ul style="list-style-type: none"> • In-Network: 70%/30% • Out-of-Network: 50%/50%
7. Copayment for Primary Care Provider Visits	<ul style="list-style-type: none"> • In-Network: \$45 per visit. • Out-of-Network: Not specified
8. Ambulatory Patient Services (Outpatient Care)*	<ul style="list-style-type: none"> • When coinsurance is applied See Benefit Requirement #6 • When copayments are applied for these services: • Primary Care Provider: See Benefit Requirement #7 • Specialty visits: Not specified

Benefit Requirement	Minimum Standards
9. Preventive & Wellness Services	<ul style="list-style-type: none"> • In-Network: Provided at no cost, per ACA rules. • Out-of-Network: Subject to the plan's out-of-network fee requirements. <p>Covered California provides a list of covered preventive services. These services are standardized by federal ACA rules at no charge to the member.</p>
10. Pre/Post-Natal Care	<ul style="list-style-type: none"> • In-Network: Scheduled prenatal exams and first postpartum follow-up consult is covered without charge, per ACA rules. • Out-of-Network: Subject to the plan's out-of-network fee requirements. <p>Covered California provides a list of covered pre/post-natal care services. These services are standardized by federal ACA rules at no charge to the member.</p>
11. Hospitalization*	<ul style="list-style-type: none"> • When coinsurance is applied See Benefit Requirement #6 • When copayments are applied for these services: Not specified
12. Mental Health & Substance Use Disorder Services, including Behavioral Health*	<ul style="list-style-type: none"> • When coinsurance is applied See Benefit Requirement #6 • When copayments are applied for these services: Not specified
13. Rehabilitative & Habilitative Services*	<ul style="list-style-type: none"> • When coinsurance is applied See Benefit Requirement #6 • When copayments are applied for these services: Not specified
14. Laboratory Services*	<ul style="list-style-type: none"> • When coinsurance is applied See Benefit Requirement #6 • When copayments are applied for these services: Not specified
15. Emergency Room Services & Ambulance*	<p>Limited to treatment of medical emergencies. The in-network deductible and coinsurance also apply to emergency services received from an out-of-network provider.</p>
16. Other Services*	<p>The full set of covered benefits is based on the ACA list of Essential Health Benefits in conjunction with the Covered California EHB Benchmark plan.</p>

* Coverage of these services are standardized under ACA rules. Cost-sharing for these services are to conform to the requirements above.

CALIFORNIA EHB BENCHMARK PLAN

SUMMARY INFORMATION

Plan Type	Plan from largest small group product, Health Maintenance Organization
Issuer Name	Kaiser Foundation Health Plan, Inc.
Product Name	Small Group HMO
Plan Name	Kaiser Foundation Health Plan Small Group HMO 30 ID 40513CA035
Supplemented Categories (Supplementary Plan Type)	<ul style="list-style-type: none"> • Pediatric Oral (State CHIP) • Pediatric Vision (FEDVIP)
Habilitative Services Included Benchmark (Yes/No)	Yes
Habilitative Services Defined by State (Yes/No)	Yes: “Habilitative services” means medically necessary health care services and health care devices that assist an individual in partially or fully acquiring or improving skills and functioning and that are necessary to address a health condition, to the maximum extent practical. These services address the skills and abilities needed for functioning in interaction with an individual's environment. Examples of health care services that are not habilitative services include, but are not limited to, respite care, day care, recreational care, residential treatment, social services, custodial care, or education services of any kind, including, but not limited to, vocational training. Habilitative services shall be covered under the same terms and conditions applied to rehabilitative services under the policy.

BENEFITS AND LIMITS

Row Number	A Benefit	B Covered (Required): Is benefit Covered or Not Covered	C Benefit Description (Required if benefit is Covered): Enter a Description, it may be the same as the Benefit name	D Quantitative Limit on Service? (Required if benefit is Covered): Select "Yes" if Quantitative Limit applies	E Limit Quantity (Required if Quantitative Limit is "Yes": Enter Limit Quantity	F Limit Units Required if Quantitative Limit is "Yes": Select the correct limit units	G Other Limit Units Description Required if "Other" Limit Unit of "Other" was selected in Limit Units, enter a description	H Minimum Stay Optional: Enter the Minimum Stay (in hours) as a whole number	I Exclusions Optional: Enter any Exclusions for this benefit	J Explanation: Optional Enter an Explanation for anything not listed	K Does this benefit have additional limitations or restrictions? Required if benefit is Covered: Select "Yes" if there are additional limitations or restrictions that need to be described
1	Primary Care Visit to Treat an Injury or Illness	Covered	Outpatient Care	No						Primary and specialty care consultations, exams treatment.	No
2	Specialist Visit	Covered	Outpatient Care	No						Primary and specialty care consultations, exams treatment.	No
3	Other Practitioner Office Visit (Nurse, Physician Assistant)	Covered	Outpatient Care	No						Primary and specialty care consultations, exams treatment.	No
4	Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Covered	Outpatient Care	No							No
5	Outpatient Surgery Physician/Surgical Services	Covered	Outpatient Care	No						Outpatient Surgery covered if provided in outpatient or ambulatory surgery center or in a hospital operating room, or any setting if license staff member monitors your vital signs as patient resumes.	No
6	Hospice Services	Covered	Hospice Care	No							No
7	Non-Emergency Care When Traveling Outside the U.S.	Not Covered									
8	Routine Dental Services (Adult)	Not Covered									
9	Infertility Treatment	Not Covered									
10	Long-Term/Custodial Nursing Home Care	Not Covered									
11	Private-Duty Nursing	Not Covered									
12	Routine Eye Exam (Adult)	Covered	Preventive care services	No						Eye exams for refraction and preventive vision screenings.	No
13	Urgent Care Centers or Facilities	Covered	Urgent Care	No							No
14	Home Health Care Services	Covered	Home Health Care	Yes	100	Visits per year			Care that an unlicensed family member or layperson could provide safely/effectively or care in home if home is not safe and effective treatment setting.	Up to 2 hours per visit (nurse, msw, phys/occ/sp therapist) or 3 hours for home health aide. Three visits per day.	No

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15	Emergency Room Services	Covered	Emergency Services	No							No
16	Emergency Transportation/Ambulance	Covered	Emergency transportation and ambulance when reasonable person would believe medical condition that required ambulance services or if treating physician determines you must be transported to another facility b/c condition not stabilized & svcs not available	No							No
17	Inpatient Hospital Services (e.g., Hospital Stay)	Covered	Hospital Inpatient Services - services at plan hospital when services generally provided at acute care gen hosp in service area.	No							No
18	Inpatient Physician and Surgical Services	Covered	Hospital Inpatient Care - covers services of plan physicians and consultation and treatment by specialists	No							No
19	Bariatric Surgery	Covered	Bariatric surgery to treat obesity if complete pre-surgical education and medically necessary	No						Surgery must be medically necessary to treat obesity and patient must complete pre-surgical education. Covers travel if live more than 50 miles from facility to which patient referred.	No
20	Cosmetic Surgery	Not Covered									
21	Skilled Nursing Facility	Covered	Skilled Nursing Facility Care	Yes	100	Other other	Days per benefit period				No
22	Prenatal and Postnatal Care	Covered	Scheduled prenatal exams and first postpartum follow-up consult is covered without charge	No							No
23	Delivery and All Inpatient Services for Maternity Care	Covered	Hospital Inpatient Care	No							No
24	Mental/Behavioral Health Outpatient Services	Covered	Mental Health Services	No						For diagnosis or treatment of mental disorders - as identified in DSM.	No

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25	Mental/Behavioral Health Inpatient Services	Covered	Inpatient Psychiatric Hospitalization and intensive psychiatric treatment programs	No							No
26	Substance Abuse Disorder Outpatient Services	Covered	Chemical Dependency Services - Outpatient chemical dependency. Includes day-treatment, intensive outpatient programs, individual and group counseling, and medical treatment for withdrawal symptoms.	No					Services in specialized facility not otherwise described in EOC	Includes transitional residential recovery services.	No
27	Substance Abuse Disorder Inpatient Services	Covered	Chemical Dependency Services - Inpatient detoxification	No							No
28	Generic Drugs	Covered	Outpatient Prescription Drugs, Supplies, and Supplements	No							No
29	Preferred Brand Drugs	Covered	Outpatient Prescription Drugs, Supplies, and Supplements	No						Kaiser does not use preferred/non-preferred categories. Kaiser categorizes drugs as generic, brand, or compound and formulary/nonformulary. There is higher Cost Sharing than for Generic Drugs.	No
30	Non-Preferred Brand Drugs	Covered	Outpatient Prescription Drugs, Supplies, and Supplements	No						Kaiser does not use preferred/non-preferred categories. Kaiser categorizes drugs as generic, brand, or compound and formulary/nonformulary. There is coverage for non-formulary if non-formulary is medically necessary.	No
31	Specialty Drugs	Covered	Outpatient Prescription Drugs, Supplies, and Supplements	No							No
32	Outpatient Rehabilitation Services	Covered	Physical, occupational, speech therapy	No							No
33	Habilitation Services	Covered	Habilitation Services	No					Certain limitations on types of care givers for behavioral health treatment as described in H&S Code section 1374.73.	CA Health and Safety Code sec. 1367.005 (Stats 2012, ch. 854) requires that individual or small group health care service plans provide habilitative services, to the extent required under state law and as required by federal rules and regulations in section 1302(b) of the ACA.	No

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34	Chiropractic Care	Not Covered									
35	Durable Medical Equipment	Covered	Durable Medical Equipment for Home Use - plan formulary guidelines or medical necessity	No					Prior auth required		No
36	Hearing Aids	Not Covered									
37	Diagnostic Test (X-Ray and Lab Work)	Covered	Outpatient imaging, laboratory and special procedures	No							No
38	Imaging (CT/PET Scans, MRIs)	Covered	Outpatient imaging, laboratory and special procedures	No							No
39	Preventive Care/ Screening/Immunization	Covered	Outpatient imaging, laboratory and special procedures	No							No
40	Routine Foot Care	Not Covered	Exclusions							Medically necessary foot care is covered.	
41	Acupuncture	Covered	Outpatient Care	No						Typically only for treatment of nausea or as part of comp. pain management program.	No
42	Weight Loss Programs	Covered	Weight Loss Programs	No							No
43	Routine Eye Exam for Children	Covered	Routine eye exam	Yes	1	Visits per year				California has chosen FEDVIP to supplement benchmark for pediatric vision care.	No
44	Eye Glasses for Children	Covered	Eyeglasses for adults and children	Yes	1	Other other	1 pair of glasses (lenses and frames per year)			California has chosen FEDVIP to supplement benchmark for pediatric vision care.	No
45	Dental Check-Up for Children	Covered	Dental Check-Up for Children	Yes	1	Other other	2 in a 12 month period			Supplemented using California CHIP.	No

OTHER BENEFITS

Row Number	A Benefit	B Covered (Required): Is benefit Covered or Not Covered	C Benefit Description (Required if benefit is Covered): Enter a Description, it may be the same as the Benefit name	D Quantitative Limit on Service? (Required if benefit is Covered): Select "Yes" if Quantitative Limit applies	E Limit Quantity (Required if Quantitative Limit is "Yes"): Enter Limit Quantity	F Limit Units (Required if Quantitative Limit is "Yes"): Select the correct limit units	G Other Limit Units Description (Required if "Other" Limit Unit: If a Limit Unit of "Other" was selected in Limit Units, enter a description	H Minimum Stay (Optional): Enter the Minimum Stay (in hours) as a whole number	I Exclusions (Optional): Enter any Exclusions for this benefit	J Explanation: (Optional) Enter an Explanation for anything not listed	K Does this benefit have additional limitations or restrictions? (Required if benefit is Covered): Select "Yes" if there are additional limitations or restrictions that need to be described
1	Other	Covered	Allergy injections	No							No
2	Other	Covered	Voluntary Termination of Pregnancy	No							No
3	Other	Covered	Dental and Orthodontic Services	No						Preparations for radiation therapy and Dental anesthesia for children under age 7, developmentally disabled, or health is compromised, status or underlying condition and procedure doesn't ordinarily require anesthesia.	No
4	Other	Covered	Asthma Supplies and Equipment	No							No
5	Other	Covered	Dialysis Care	No							No
6	Other	Covered	Hearing Screenings & Exams - preventive care services	No							No
7	Other	Covered	Ostomy and Urological Supplies	No							No
8	Other	Covered	AIDS Vaccine	No							No
9	Other	Covered	HIV Testing	No							No
10	Other	Covered	Alzheimer's Disease Treatment	No							No
11	Other	Covered	Breast Cancer Screening, Diagnosis, Treatment, Prosthetic Devices or Reconstructive Surgery	No							No
12	Other	Covered	Cancer Screenings	No							No
13	Other	Covered	Cervical Cancer Screenings	No							No
14	Other	Covered	Cancer Clinical Trials	No							No
15	Other	Covered	Contraceptive Methods	No							No
16	Other	Covered	Diabetes Equipment, Supplies, Prescription Drugs, Education	No							No
17	Other	Covered	Laryngectomy-Prosthetic Devices	No							No
18	Other	Covered	Maternity Coverage	No							No
19	Other	Covered	Maternity-Prenatal Alpha Feto Protein Programs	No							Yes
20	Other	Covered	Genetic Disorders of the Fetus	No							No
21	Other	Covered	Osteoporosis	No							No
22	Other	Covered	Phenylketonuria	No							No
23	Other	Covered	Prostate Cancer Screening and Diagnosis	No							No
24	Other	Covered	Reconstructive Surgery	No							No
25	Other	Covered	Surgical Procedures for the Jawbone	No							No
26	Other	Covered	Basic Dental Care – Child	No						Limitations, including dollar limits, may apply.	No
27	Other	Covered	Major Dental Care – Child	No						Limitations, including dollar limits, may apply.	No

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28	Other	Covered	Orthodontia - Child	No						Limitations, including dollar limits, may apply. Covered only if child meets eligibility requirements for medically necessary orthodontia coverage under California Children's Services (CCS).	No

PRESCRIPTION DRUG EHB-BENCHMARK PLAN BENEFITS BY CATEGORY AND CLASS

CATEGORY	CLASS	SUBMISSION COUNT
ANALGESICS	NONSTEROIDAL ANTI-INFLAMMATORY DRUGS	10
ANALGESICS	OPIOID ANALGESICS, LONG-ACTING	3
ANALGESICS	OPIOID ANALGESICS, SHORT-ACTING	8
ANESTHETICS	LOCAL ANESTHETICS	2
ANTI-ADDICTION/SUBSTANCE ABUSE TREATMENT AGENTS	ALCOHOL DETERRENTS/ANTI-CRAVING	3
ANTI-ADDICTION/SUBSTANCE ABUSE TREATMENT AGENTS	OPIOID ANTAGONISTS	2
ANTI-ADDICTION/SUBSTANCE ABUSE TREATMENT AGENTS	SMOKING CESSATION AGENTS	0
ANTI-INFLAMMATORY AGENTS	GLUCOCORTICOIDS	1
ANTI-INFLAMMATORY AGENTS	NONSTEROIDAL ANTI-INFLAMMATORY DRUGS	10
ANTIBACTERIALS	AMINOGLYCOSIDES	7
ANTIBACTERIALS	ANTIBACTERIALS, OTHER	13
ANTIBACTERIALS	BETA-LACTAM, CEPHALOSPORINS	14
ANTIBACTERIALS	BETA-LACTAM, OTHER	4
ANTIBACTERIALS	BETA-LACTAM, PENICILLINS	11
ANTIBACTERIALS	MACROLIDES	3
ANTIBACTERIALS	QUINOLONES	5
ANTIBACTERIALS	SULFONAMIDES	4
ANTIBACTERIALS	TETRACYCLINES	4
ANTICONVULSANTS	ANTICONVULSANTS, OTHER	1
ANTICONVULSANTS	CALCIUM CHANNEL MODIFYING AGENTS	2
ANTICONVULSANTS	GAMMA-AMINOBUTYRIC ACID (GABA) AUGMENTING AGENTS	4
ANTICONVULSANTS	GLUTAMATE REDUCING AGENTS	3
ANTICONVULSANTS	SODIUM CHANNEL AGENTS	5
ANTIDEMENTIA AGENTS	ANTIDEMENTIA AGENTS, OTHER	0
ANTIDEMENTIA AGENTS	CHOLINESTERASE INHIBITORS	2
ANTIDEMENTIA AGENTS	N-METHYL-D-ASPARTATE (NMDA) RECEPTOR ANTAGONIST	1
ANTIDEPRESSANTS	ANTIDEPRESSANTS, OTHER	5
ANTIDEPRESSANTS	MONOAMINE OXIDASE INHIBITORS	2
ANTIDEPRESSANTS	SEROTONIN/NOREPINEPHRINE REUPTAKE INHIBITORS	6
ANTIDEPRESSANTS	TRICYCLICS	8
ANTIEMETICS	ANTIEMETICS, OTHER	9
ANTIEMETICS	EMETOGENIC THERAPY ADJUNCTS	3
ANTIFUNGALS	NO USP CLASS	10
ANTIGOUT AGENTS	NO USP CLASS	4
ANTIMIGRAINE AGENTS	ERGOT ALKALOIDS	2

CATEGORY	CLASS	SUBMISSION COUNT
ANTIMIGRAINE AGENTS	PROPHYLACTIC	3
ANTIMIGRAINE AGENTS	SEROTONIN (5-HT) 1B/1D RECEPTOR AGONISTS	2
ANTIMYASTHENIC AGENTS	PARASYMPATHOMIMETICS	2
ANTIMYCOBACTERIALS	ANTIMYCOBACTERIALS, OTHER	2
ANTIMYCOBACTERIALS	ANTITUBERCULARS	6
ANTINEOPLASTICS	ALKYLATING AGENTS	7
ANTINEOPLASTICS	ANTIANGIOGENIC AGENTS	2
ANTINEOPLASTICS	ANTIESTROGENS/MODIFIERS	2
ANTINEOPLASTICS	ANTIMETABOLITES	2
ANTINEOPLASTICS	ANTINEOPLASTICS, OTHER	5
ANTINEOPLASTICS	AROMATASE INHIBITORS, 3RD GENERATION	3
ANTINEOPLASTICS	ENZYME INHIBITORS	3
ANTINEOPLASTICS	MOLECULAR TARGET INHIBITORS	12
ANTINEOPLASTICS	MONOCLONAL ANTIBODIES	1
ANTINEOPLASTICS	RETINOIDS	2
ANTIPARASITICS	ANTHELMINTICS	3
ANTIPARASITICS	ANTIPROTOZOALS	10
ANTIPARASITICS	PEDICULICIDES/SCABICIDES	1
ANTIPARKINSON AGENTS	ANTICHOLINERGICS	3
ANTIPARKINSON AGENTS	ANTIPARKINSON AGENTS, OTHER	2
ANTIPARKINSON AGENTS	DOPAMINE AGONISTS	4
ANTIPARKINSON AGENTS	DOPAMINE PRECURSORS/L-AMINO ACID DECARBOXYLASE INHIBITORS	2
ANTIPARKINSON AGENTS	MONOAMINE OXIDASE B (MAO-B) INHIBITORS	2
ANTIPSYCHOTICS	1ST GENERATION/TYPICAL	10
ANTIPSYCHOTICS	2ND GENERATION/ATYPICAL	5
ANTIPSYCHOTICS	TREATMENT-RESISTANT	1
ANTISPASTICITY AGENTS	NO USP CLASS	4
ANTIVIRALS	ANTI-CYTOMEGALOVIRUS (CMV) AGENTS	3
ANTIVIRALS	ANTI-HIV AGENTS, NON-NUCLEOSIDE REVERSE TRANSCRIPTASE INHIBITORS	5
ANTIVIRALS	ANTI-HIV AGENTS, NUCLEOSIDE AND NUCLEOTIDE REVERSE TRANSCRIPTASE INHIBITORS	11
ANTIVIRALS	ANTI-HIV AGENTS, OTHER	3
ANTIVIRALS	ANTI-HIV AGENTS, PROTEASE INHIBITORS	9
ANTIVIRALS	ANTI-INFLUENZA AGENTS	4
ANTIVIRALS	ANTIHEPATITIS AGENTS	11
ANTIVIRALS	ANTIHERPETIC AGENTS	4
ANXIOLYTICS	ANXIOLYTICS, OTHER	3

CATEGORY	CLASS	SUBMISSION COUNT
ANXIOLYTICS	SSRIS/SNRIS (SELECTIVE SEROTONIN REUPTAKE INHIBITORS/SEROTONIN AND NOREPINEPHRINE REUPTAKE INHIBITORS)	3
BIPOLAR AGENTS	BIPOLAR AGENTS, OTHER	5
BIPOLAR AGENTS	MOOD STABILIZERS	5
BLOOD GLUCOSE REGULATORS	ANTIDIABETIC AGENTS	5
BLOOD GLUCOSE REGULATORS	GLYCEMIC AGENTS	1
BLOOD GLUCOSE REGULATORS	INSULINS	6
BLOOD PRODUCTS/MODIFIERS/VOLUME EXPANDERS	ANTICOAGULANTS	3
BLOOD PRODUCTS/MODIFIERS/VOLUME EXPANDERS	BLOOD FORMATION MODIFIERS	5
BLOOD PRODUCTS/MODIFIERS/VOLUME EXPANDERS	COAGULANTS	1
BLOOD PRODUCTS/MODIFIERS/VOLUME EXPANDERS	PLATELET MODIFYING AGENTS	6
CARDIOVASCULAR AGENTS	ALPHA-ADRENERGIC AGONISTS	4
CARDIOVASCULAR AGENTS	ALPHA-ADRENERGIC BLOCKING AGENTS	4
CARDIOVASCULAR AGENTS	ANGIOTENSIN II RECEPTOR ANTAGONISTS	1
CARDIOVASCULAR AGENTS	ANGIOTENSIN-CONVERTING ENZYME (ACE) INHIBITORS	2
CARDIOVASCULAR AGENTS	ANTIARRHYTHMICS	9
CARDIOVASCULAR AGENTS	BETA-ADRENERGIC BLOCKING AGENTS	6
CARDIOVASCULAR AGENTS	CALCIUM CHANNEL BLOCKING AGENTS	6
CARDIOVASCULAR AGENTS	CARDIOVASCULAR AGENTS, OTHER	2
CARDIOVASCULAR AGENTS	DIURETICS, CARBONIC ANHYDRASE INHIBITORS	2
CARDIOVASCULAR AGENTS	DIURETICS, LOOP	3
CARDIOVASCULAR AGENTS	DIURETICS, POTASSIUM-SPARING	1
CARDIOVASCULAR AGENTS	DIURETICS, THIAZIDE	4
CARDIOVASCULAR AGENTS	DYSLIPIDEMICS, FIBRIC ACID DERIVATIVES	2
CARDIOVASCULAR AGENTS	DYSLIPIDEMICS, HMG COA REDUCTASE INHIBITORS	4
CARDIOVASCULAR AGENTS	DYSLIPIDEMICS, OTHER	3
CARDIOVASCULAR AGENTS	VASODILATORS, DIRECT-ACTING ARTERIAL	2
CARDIOVASCULAR AGENTS	VASODILATORS, DIRECT-ACTING ARTERIAL/VENOUS	3
CENTRAL NERVOUS SYSTEM AGENTS	ATTENTION DEFICIT HYPERACTIVITY DISORDER AGENTS, AMPHETAMINES	3
CENTRAL NERVOUS SYSTEM AGENTS	ATTENTION DEFICIT HYPERACTIVITY DISORDER AGENTS, NON-AMPHETAMINES	1
CENTRAL NERVOUS SYSTEM AGENTS	CENTRAL NERVOUS SYSTEM AGENTS, OTHER	1
CENTRAL NERVOUS SYSTEM AGENTS	FIBROMYALGIA AGENTS	0
CENTRAL NERVOUS SYSTEM AGENTS	MULTIPLE SCLEROSIS AGENTS	5
DENTAL AND ORAL AGENTS	NO USP CLASS	6
DERMATOLOGICAL AGENTS	NO USP CLASS	20
ENZYME REPLACEMENT/MODIFIERS	NO USP CLASS	8
GASTROINTESTINAL AGENTS	ANTISPASMODICS, GASTROINTESTINAL	4

CATEGORY	CLASS	SUBMISSION COUNT
GASTROINTESTINAL AGENTS	GASTROINTESTINAL AGENTS, OTHER	3
GASTROINTESTINAL AGENTS	HISTAMINE2 (H2) RECEPTOR ANTAGONISTS	3
GASTROINTESTINAL AGENTS	IRRITABLE BOWEL SYNDROME AGENTS	0
GASTROINTESTINAL AGENTS	LAXATIVES	1
GASTROINTESTINAL AGENTS	PROTECTANTS	2
GASTROINTESTINAL AGENTS	PROTON PUMP INHIBITORS	2
GENITOURINARY AGENTS	ANTISPASMODICS, URINARY	1
GENITOURINARY AGENTS	BENIGN PROSTATIC HYPERTROPHY AGENTS	5
GENITOURINARY AGENTS	GENITOURINARY AGENTS, OTHER	3
GENITOURINARY AGENTS	PHOSPHATE BINDERS	2
HORMONAL AGENTS, STIMULANT/REPLACEMENT/MODIFYING (ADRENAL)	GLUCOCORTICOIDS/MINERALOCORTICOIDS	16
HORMONAL AGENTS, STIMULANT/REPLACEMENT/MODIFYING (PITUITARY)	NO USP CLASS	3
HORMONAL AGENTS, STIMULANT/REPLACEMENT/MODIFYING (PROSTAGLANDINS)	NO USP CLASS	1
HORMONAL AGENTS, STIMULANT/REPLACEMENT/MODIFYING (SEX HORMONES/MODIFIERS)	ANABOLIC STEROIDS	0
HORMONAL AGENTS, STIMULANT/REPLACEMENT/MODIFYING (SEX HORMONES/MODIFIERS)	ANDROGENS	4
HORMONAL AGENTS, STIMULANT/REPLACEMENT/MODIFYING (SEX HORMONES/MODIFIERS)	ESTROGENS	2
HORMONAL AGENTS, STIMULANT/REPLACEMENT/MODIFYING (SEX HORMONES/MODIFIERS)	PROGESTINS	5
HORMONAL AGENTS, STIMULANT/REPLACEMENT/MODIFYING (SEX HORMONES/MODIFIERS)	SELECTIVE ESTROGEN RECEPTOR MODIFYING AGENTS	1
HORMONAL AGENTS, STIMULANT/REPLACEMENT/MODIFYING (THYROID)	NO USP CLASS	2
HORMONAL AGENTS, SUPPRESSANT (ADRENAL)	NO USP CLASS	1
HORMONAL AGENTS, SUPPRESSANT (PARATHYROID)	NO USP CLASS	1
HORMONAL AGENTS, SUPPRESSANT (PITUITARY)	NO USP CLASS	5
HORMONAL AGENTS, SUPPRESSANT (SEX HORMONES/MODIFIERS)	ANTIANDROGENS	3
HORMONAL AGENTS, SUPPRESSANT (THYROID)	ANTITHYROID AGENTS	2
IMMUNOLOGICAL AGENTS	IMMUNE SUPPRESSANTS	15
IMMUNOLOGICAL AGENTS	IMMUNIZING AGENTS, PASSIVE	2
IMMUNOLOGICAL AGENTS	IMMUNOMODULATORS	7
INFLAMMATORY BOWEL DISEASE AGENTS	AMINOSALICYLATES	2
INFLAMMATORY BOWEL DISEASE AGENTS	GLUCOCORTICOIDS	5
INFLAMMATORY BOWEL DISEASE AGENTS	SULFONAMIDES	1

CATEGORY	CLASS	SUBMISSION COUNT
METABOLIC BONE DISEASE AGENTS	NO USP CLASS	7
OPHTHALMIC AGENTS	OPHTHALMIC PROSTAGLANDIN AND PROSTAMIDE ANALOGS	2
OPHTHALMIC AGENTS	OPHTHALMIC AGENTS, OTHER	3
OPHTHALMIC AGENTS	OPHTHALMIC ANTI-ALLERGY AGENTS	2
OPHTHALMIC AGENTS	OPHTHALMIC ANTI-INFLAMMATORIES	6
OPHTHALMIC AGENTS	OPHTHALMIC ANTIGLAUCOMA AGENTS	9
OTIC AGENTS	NO USP CLASS	2
RESPIRATORY TRACT AGENTS	ANTI-INFLAMMATORIES, INHALED CORTICOSTEROIDS	5
RESPIRATORY TRACT AGENTS	ANTIHISTAMINES	4
RESPIRATORY TRACT AGENTS	ANTILEUKOTRIENES	1
RESPIRATORY TRACT AGENTS	BRONCHODILATORS, ANTICHOLINERGIC	2
RESPIRATORY TRACT AGENTS	BRONCHODILATORS, PHOSPHODIESTERASE INHIBITORS (XANTHINES)	2
RESPIRATORY TRACT AGENTS	BRONCHODILATORS, SYMPATHOMIMETIC	5
RESPIRATORY TRACT AGENTS	MAST CELL STABILIZERS	1
RESPIRATORY TRACT AGENTS	PULMONARY ANTIHYPERTENSIVES	4
RESPIRATORY TRACT AGENTS	RESPIRATORY TRACT AGENTS, OTHER	3
SKELETAL MUSCLE RELAXANTS	NO USP CLASS	2
SLEEP DISORDER AGENTS	GABA RECEPTOR MODULATORS	1
SLEEP DISORDER AGENTS	SLEEP DISORDERS, OTHER	1
THERAPEUTIC NUTRIENTS/MINERALS/ELECTROLYTES	ELECTROLYTE/MINERAL MODIFIERS	4
THERAPEUTIC NUTRIENTS/MINERALS/ELECTROLYTES	ELECTROLYTE/MINERAL REPLACEMENT	7



**SAN FRANCISCO HEALTH CARE ACCOUNTABILITY ORDINANCE (“HCAO”)
EMPLOYEE VOLUNTARY WAIVER FORM**

THIS SECTION TO BE FILLED OUT BY THE EMPLOYER:

Employee Name: _____ Name of Employer: _____
Employee Address: _____ Employer Address: _____

Employer Contact Person: _____
Employee Phone: _____ Employer Telephone Number: _____

Compliant Health Plan(s) being offered to this employee without a premium charge:

Insurance Company: _____
Plan Name and Year: _____

THIS SECTION TO BE FILLED OUT BY THE EMPLOYEE:

Under the San Francisco Health Care Accountability Ordinance (HCAO), your employer is required to (1) offer you a health insurance plan that meets the HCAO Minimum Standards (available at sfgov.org/olse/hcao) and that does not require you to contribute any part of the premium (referred to here as a “Compliant Health Plan”); or (2) make payments to the City; or (3) under limited circumstances, make payments directly to you. You may reject the employer’s offer of health plan benefits; however, a rejection is valid only if the employer retains this form, signed by you, and you verify that you are receiving health coverage.

Your employer is offering you the Compliant Health Plan(s) listed above. In order to be a Compliant Plan, it must have no premium charge to you for individual coverage. This Waiver Form allows you to waive your right to receive a Compliant Health Plan from this employer. By signing this form, you are relieving your employer of the legal requirement to provide you with a Compliant Health Plan. Even if you have other health insurance, your employer is required to offer you insurance or make payments unless you sign this form.

Do not sign this form if you want your employer to provide you with a health plan listed above. It is illegal for your employer to entice, pressure or coerce you to sign this form.

This voluntary waiver is valid for one year from the date signed.

You have the right to cancel or revoke this voluntary waiver at any time. Your revocation must be submitted in writing. If you revoke this waiver, your employer will be required to provide health insurance to you or make payments.

If you wish to provide a waiver to the employer listed above, please provide the information below:

I hereby certify that:

I am enrolling in another plan that is being offered to me by this employer (other than one listed above)

OR

I already have the following health insurance coverage from a different company or source:

I hereby waive the right to the Compliant Health Plan listed above offered to me by the employer listed above.

Employee’s Signature

Today’s Date

**If you have any questions about your employer’s obligations under the Health Care Accountability Ordinance, please call 554-7903 or visit www.sfgov.org/olse/hcao.
Para asistencia en Español, llame al 554-7903. 需要中文幫助, 請電 554-7903.**

COMPLETE THE FOLLOWING SECTION ONLY IF YOU WISH TO REVOKE A WAIVER PREVIOUSLY GRANTED TO YOUR EMPLOYER. *If you wish to waive your right to the compliant health plan(s) listed above, do NOT complete the portion below.*

REVOCATION OF HCAO VOLUNTARY WAIVER FORM

I no longer wish to waive the right to health insurance offered to me by the employer listed above, pursuant to the San Francisco Health Care Accountability Ordinance.

Employee’s Signature

Today’s Date