

# ANSWERS TO FREQUENTLY ASKED QUESTIONS ABOUT THE SAN FRANCISCO HEALTH CARE SECURITY ORDINANCE (HCSO)

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## Q1. WHAT IS THE SAN FRANCISCO HEALTH CARE SECURITY ORDINANCE (HCSO)?

A. San Francisco requires employers to either contribute to the SF City Option or make health care expenditures for each employee that meets the San Francisco Health Care Security Ordinance (HCSO) requirements. Robert Half provides qualified temporary professionals, like you, the San Francisco Indemnity Plan through The American Worker. Robert Half pays the full cost for the Plan, and you can cover your eligible dependents (spouse/domestic partner, child) at no cost to you.

## Q2. WHAT IS THE SAN FRANCISCO INDEMNITY PLAN?

A. The San Francisco Indemnity Plan is a supplemental plan that provides coverage for basic healthcare services, such as doctor’s office visits, diagnostic X-rays and lab work, preventive care, hospital stays and surgical procedures. It helps offset out-of-pocket healthcare expenses, such as deductibles and coinsurance. The plan is not designed to replace comprehensive medical coverage. It does not meet the ACA’s

requirements for minimum essential coverage. You can use any provider for service but have access to the First Health Network, which provides discounts at network physicians and hospitals. The San Francisco Indemnity Plan also includes Teladoc (on-demand medical experts by phone or video) and the AWP Value Rx prescription drug discount program. **While you are enrolled in this plan, Robert Half will not contribute to the SF City Option on your behalf.**

## Q3. HOW DO I BECOME A “QUALIFIED TEMPORARY PROFESSIONAL?”

A. You are eligible if you have worked for Robert Half for 90 days and work an average of eight hours per week in San Francisco. You will continue to be enrolled every month in which you average eight or more hours per week, or work at least 32 hours, in San Francisco during the month prior.

## Q4. WHAT HAPPENS IF I BECOME A QUALIFIED TEMPORARY PROFESSIONAL AND AM ENROLLED IN OTHER PLANS THROUGH THE AMERICAN WORKER?

A. If you are currently enrolled in the Group Hospital Indemnity Plan, then your coverage will be terminated and you will no longer have deductions from your paycheck. You will be auto-enrolled in the San Francisco Indemnity Plan, which provides greater coverage through the same carrier at no charge to you! While you are enrolled in this plan, Robert Half will not contribute to the SF City Option on your behalf.

If you are currently enrolled in voluntary coverage provided through The American Worker other than a Group Hospital Indemnity Plan, your coverage will continue without interruption.

If you are currently enrolled in the High-Deductible Medical Plan, you will not be enrolled in the San Francisco Indemnity Plan.

If you choose to opt out of the San Francisco Indemnity Plan, then Robert Half will make a contribution on your behalf to the SF City Option.

If you choose to voluntarily waive Robert Half's obligation to make an expenditure on your behalf, then Robert Half will not make a contribution on your behalf to the SF City Option.

## Q5. HOW DO I ENROLL IN THE INDEMNITY PLAN?

A. If you are a qualified San Francisco employee, you will be automatically enrolled. You will receive an email with information about your new coverage and instructions how to enroll eligible dependents (spouse/domestic partner, child). While you are enrolled in this plan, Robert Half will not contribute to the SF City Option on your behalf.

## Q6. HOW DO I ENROLL DEPENDENTS IN THE INDEMNITY PLAN?

A. If you and your dependents are currently enrolled in the Group Hospital Indemnity Plan, you and your dependents will be automatically enrolled in the San Francisco Indemnity Plan as well.

You can also enroll your dependents in the San Francisco Indemnity Plan by using the **dependent form**, found on **roberthalf.gobenefits.net**. You will need the dependent's name, Social Security number, date of birth and gender. There is no cost for dependent coverage.

## Q7. WILL I BE ABLE TO KEEP MY OTHER BENEFITS WHEN I AM ENROLLED IN THE SAN FRANCISCO INDEMNITY PLAN?

A. If you are enrolled in any other benefit with Robert Half, your coverage will not change. However, if you are currently enrolled in the Group Hospital Indemnity Plan, your coverage and deductions will end shortly after your San Francisco Indemnity benefit becomes effective without any action required on your part. See Question 4 for more details.

## Q8. I CURRENTLY HAVE A MEDICAL REIMBURSEMENT ACCOUNT (MRA) BASED ON RH PREVIOUS CONTRIBUTIONS TO THE SF CITY OPTION. WILL I STILL HAVE ACCESS TO MY MRA FUNDS?

A. Yes, you will still have access to your MRA. However, no new contributions will be made into your account, unless you opt out of the San Francisco Indemnity Plan.

## Q9. HOW MUCH DOES THE SAN FRANCISCO INDEMNITY PLAN COST?

A. Robert Half pays the full cost of your San Francisco Indemnity Plan for you and your enrolled, eligible dependents. While you are enrolled in this plan, Robert Half will not contribute to the SF City Option on your behalf.

## Q10. DOES MY COVERAGE THROUGH THE SAN FRANCISCO INDEMNITY PLAN EXPIRE?

A. The San Francisco Indemnity Plan will terminate at the end of the month in which you did not meet the qualifying criteria – see question 3 for details. To continue this coverage, you may either enroll in one of the three Group Hospital Indemnity plans offered through The American Worker, or you may elect to continue the San Francisco Indemnity Plan through COBRA. For more details about your continued coverage options, contact The American Worker at 1.855.495.1192.

## Q11. WHAT HAPPENS IF I QUALIFY AGAIN?

A. If you meet the qualifying criteria in the month after which your San Francisco Indemnity Plan coverage terminates, you will be re-enrolled. See question 4 for your options.

## Q12. CAN I OPT OUT OF THE SAN FRANCISCO INDEMNITY PLAN AND ENROLL IN THE SF CITY OPTION?

A. You may opt out of the San Francisco Indemnity Plan using the **Opt-out of Indemnity Health Plan Form**. By completing this form, you are opting out of the Plan and choosing to have Robert Half contribute to the SF City Option on your behalf.

## Q13. CAN I WAIVE COVERAGE UNDER THE SAN FRANCISCO HEALTH CARE SECURITY ORDINANCE?

A. You can waive enrollment in the SF City Option by completing the **Health Care Security Ordinance Employee Voluntary Waiver Form**. By completing the form, Robert Half will not make the required HCSO contributions on your behalf to either the San Francisco Indemnity Plan or the SF City Option. Each year, you will be required to reaffirm your choice to voluntarily waive participation in the HCSO by completing this form. You can revoke your voluntary waiver at any time.

## Q14. DO I HAVE TO DESIGNATE A PRIMARY CARE PROVIDER?

A. No. You have access to the First Health Network, which provides discounts with network physicians and hospitals. To find a provider, visit **[www.FirstHealthLBP.com](http://www.FirstHealthLBP.com)**. You also have the option to use a primary care provider of your choice that is not listed in the First Health Network; however, your out-of-pocket costs will be higher outside the network.

## Q15. WHAT PHARMACIES CAN I GO TO?

A. There are more than 56,000 participating pharmacies nationwide. To find drug pricing or locate a network pharmacy, visit **[www.AWPValueRx.com](http://www.AWPValueRx.com)**.