

# SF ESSENTIALS



SF Essentials provides affordable solutions for companies seeking to comply with the PPACA and SFHCSO.

### Healthcare Expenditure Rates:

Employer Size	Number of Employees	2019 Expenditure Rate	Plan Option
Large	All employers with 100+ employees	\$2.93 per hour payable	SF Essentials #2
Medium	Businesses with 20-99 employees Nonprofits with 50-99 employees	\$1.95 per hour payable	SF Essentials #1
Small	Businesses with 0-19 employees Nonprofits with 0-49 employees	Exempt	N/A

# Valued Partners



## Network

- 900,000+ healthcare providers
- 68 million consumers
- 40 million claims

[multiplan.com](http://multiplan.com)



## Pharmacy Benefit Manager

- 1,000,000 prescriptions annually
- 65,000 pharmacies nationwide

[welldynerx.com](http://welldynerx.com)



## Telehealth

- 20,000,000 members nationwide
- 92% of issues resolved after first visit
- 360 languages
- 24/7/365 access to a national network of U.S. board-certified physicians and pediatricians

[teladoc.com](http://teladoc.com)



## TPA

- Leading Third Party Administrator
- Specializing in ACA-compliant, value-added healthcare solutions
- Delivering exemplary services to clients and broker partners
- Managing health care costs effectively

[regionalcare.com](http://regionalcare.com)



## HRA Partner

- Analyze and Review Quarterly Employee Worksheets
- Providing Quarterly Statements to Participants and/or Employer
- Providing Online Access to Participants and Employers
- Providing administration of Health Reimbursement Arrangement (HRA) program\*

[asibenefits.com](http://asibenefits.com)







## Specialist Insurer

- Three decades of experience
- Providing clients the highest standards of underwriting and claims service worldwide
- All our insurance businesses are rated A (Excellent) by A.M. Best

[beazley.com](http://beazley.com)

# MEC & Beazley Group Limited Indemnity (GLI)<sup>1</sup>

	SF Essentials #1	SF Essentials #2
<b>Plan Design</b>	Guaranteed Issue	
<b>Benefit Year</b>	Calendar Year 1/1 - 12/31	
<b>Eligibility</b>	Employee Status: All Permanent Employees Employee Hours: Actively at Work	
<b>PREVENTATIVE BENEFITS</b>	<b>MEC plans cover 100% of preventative benefits under PPACA</b>	
 <b>TELADOC 24/7 (Multilingual)<sup>2</sup></b>	<b>FREE (unlimited)</b>	
 <b>PPO NETWORK SERVICES<sup>2</sup></b>		
Primary Care Physician Visits	\$0 Copay (max 1 visit per plan year)	\$0 Copay (max 1 visit per plan year)
 <b>PRESCRIPTION BENEFITS<sup>2</sup></b>	<b>Discount Card - Up to 75% Discount on FDA Approved Medications</b>	
 <b>GLI Benefits</b> Underwritten by Beazley Insurance Company, Inc.		
<b>Physician Office/Urgent Care Facility Benefit</b> Maximum per Benefit Year:	\$80 per Insured, per day 6 days per Insured	\$90 per Insured, per day 10 days per Insured
<b>Outpatient Diagnostic Lab Benefit</b> Maximum per Benefit Year:	\$25 per Insured, per day 3 days per Insured	\$25 per Insured, per day 7 days per Insured
<b>Outpatient X-Ray Benefit</b> Maximum per Benefit Year:	\$75 per Insured, per day 2 days per Insured	\$125 per Insured, per day 2 days per Insured
<b>Outpatient Major Diagnostic Testing Benefit</b> Maximum per Benefit Year:	\$300 per Insured, per day 2 days per Insured	\$500 per Insured, per day 2 days per Insured
<b>Prescription Drug Benefit</b> Maximum per Benefit Year:	\$30 per Insured, per day 50 days per Insured	\$40 per Insured, per day 50 days per Insured
<b>Emergency Room–Sickness Benefit</b> Maximum per Benefit Year:	Not Covered	\$225 per Insured, per day 3 days per Insured
<b>Emergency Room–Injury Benefit</b> Maximum per Benefit Year:	\$400 per Insured, per day 3 days per Insured	\$700 per Insured, per day 3 days per Insured
<b>Hospital Confinement Benefit</b> Maximum per Benefit Year:	\$450 per Insured, per day 30 days per Insured	\$1,450 per Insured, per day 30 days per Insured
<b>Hospital Intensive Care Unit Confinement Benefit</b> Maximum per Benefit Year:	\$800 per Insured, per day 30 days per Insured	\$1,800 per Insured, per day 30 days per Insured
<b>Hospital Admission Benefit</b> Maximum per Benefit Year:	\$1,000 per Insured, per day 1 day per Insured	\$1,500 per Insured, per day 1 day per Insured
<b>Inpatient Surgery Benefit</b> Maximum per Benefit Year:	\$300 per Insured, per day 1 day per Insured	\$1,000 per Insured, per day 1 day per Insured
<b>Outpatient Surgery Benefit</b> Maximum per Benefit Year:	\$150 per Insured, per day 1 day per Insured	\$500 per Insured, per day 1 day per Insured
<b>Anesthesia Benefit</b> Maximum per Benefit Year:	\$50 per Insured, per day 1 day per Insured	\$300 per Insured, per day 1 day per Insured
<b>Ground or Water Ambulance Benefit</b> Maximum per Benefit Year:	Not Covered	\$300 per Insured, per day 3 days per Insured
<b>Air Ambulance Benefit</b> Maximum per Benefit Year:	Not Covered	\$900 per Insured, per day 2 days per Insured
<b>Mental or Nervous Disorders Confinement Benefit</b> Maximum per Confinement: Maximum per Benefit Year:	Not Covered	\$300 per Insured, per day 30 days per Insured 1 Confinement per Insured
<b>Substance Abuse Confinement Benefit</b> Maximum per Confinement: Maximum per Benefit Year:	Not Covered	\$300 per Insured, per day 30 days per Insured 1 Confinement per Insured
<b>TOTAL MONTHLY PREMIUMS</b>		
Employee <sup>3</sup>	<b>MEC</b> \$70.00 + <b>GLI</b> \$84.44 = <b>\$154.44</b>	<b>MEC</b> \$70.00 + <b>GLI</b> \$185.56 = <b>\$255.56</b>
HCSO Spend Requirement Balance: HRA • EMPLOYEES UNDER 20 Hours: HRA ONLY Any excess living wage per quarter, is always deposited into the HRA.		

Note: The MEC plans are PPACA compliant.

<sup>1</sup> GLI is underwritten by Beazley Insurance Company, Inc., 30 Batterson Park Road, Farmington, Connecticut, 06032. GLI does not satisfy any PPACA penalties.

<sup>2</sup> Non-insurance benefits are included with the MEC plans.

<sup>3</sup> Dependent rates available upon request.

<sup>4</sup> Beazley GLI premium is illustrated in pink.

\* HRA has a separate \$8.00 per member per month administration fee. This fee will be deducted from the earned HRA balance allocated to the member. This fee is subject to change if additional services are requested.

# Overview

## San Francisco Health Care Security Ordinance

The Health Care Security Ordinance (HCSO) requires employers who employ 20 or more employees nationwide, to satisfy the Employer Spending Requirement (ESR), by making the required healthcare expenditures on behalf of all covered employees; maintain records to establish compliance with the ESR; and submit an Annual Reporting Form by April 30th of each year. Employees working under 20 hours per week will *only* have access to the HRA option. If the number of hours worked in the previous quarter are multiplied by the living wage and it does not cover the full premium of the MEC and GLI the total living wage will be deposited into the HRA. The 100% irrevocable HRA is still SFHCSO compliant. Any excess living wage per quarter, is always deposited into the HRA.

## How ASi Can Help

The Health Reimbursement Arrangement (HRA) through ASi will satisfy the ESR and is an Excepted Benefits HRA. ASi will also maintain the required records to establish compliance and provide the information needed for the Annual Reporting Form. The Excepted Benefits HRA will allow reimbursement for eligible dental and vision expenses, as well as long-term care benefits, nursing home, home health, community-based care and coverage limited to a specific disease or illness.

## About Beazley GLI Plan

Group Limited Indemnity insurance provides coverage for a select set of benefits, such as inpatient hospitalization and ER visits for injury. Benefits for each covered medical service are paid at a specified amount per day, to a maximum number of days per year.

No medical questions are required to qualify for coverage. Employees may opt for coverage for spouses and child(ren). NOTE: Group Limited Indemnity is not major medical insurance.

- Guaranteed issue - Minimum 5 employees enrolled
- 2-year rate guarantee
- See Beazley proposal for product details and benefit definitions
- COBRA services are included in premium
- 1094 information is provided at no additional charge

The Beazley Group Limited Indemnity policy is offered under form number AHGLIMM001 102016 Ed. Coverage is not available in all states. Benefits may vary by state. Premium will vary based on the plan chosen. A waiting period for late entrants may apply. Pre-existing condition limitations may apply. This policy is renewable at the option of Beazley. Refer to the Master Policy and Certificate for all terms, conditions, exclusions and limitations. The GLI product is not available in NY, VT or HI. Insurance is underwritten by Beazley Insurance Company, Inc., 30 Batterson Park Road, Farmington, Connecticut, 06032. Beazley is rated A by A.M. Best. Beazley is licensed in all 50 states and the District of Columbia. For a current listing of product offerings and availability, visit <http://www.beazley.com/accident&health>. Beazley uses the services of a third party administrator.