

# 2025 San Francisco Health Care Security Ordinance (HCSO)

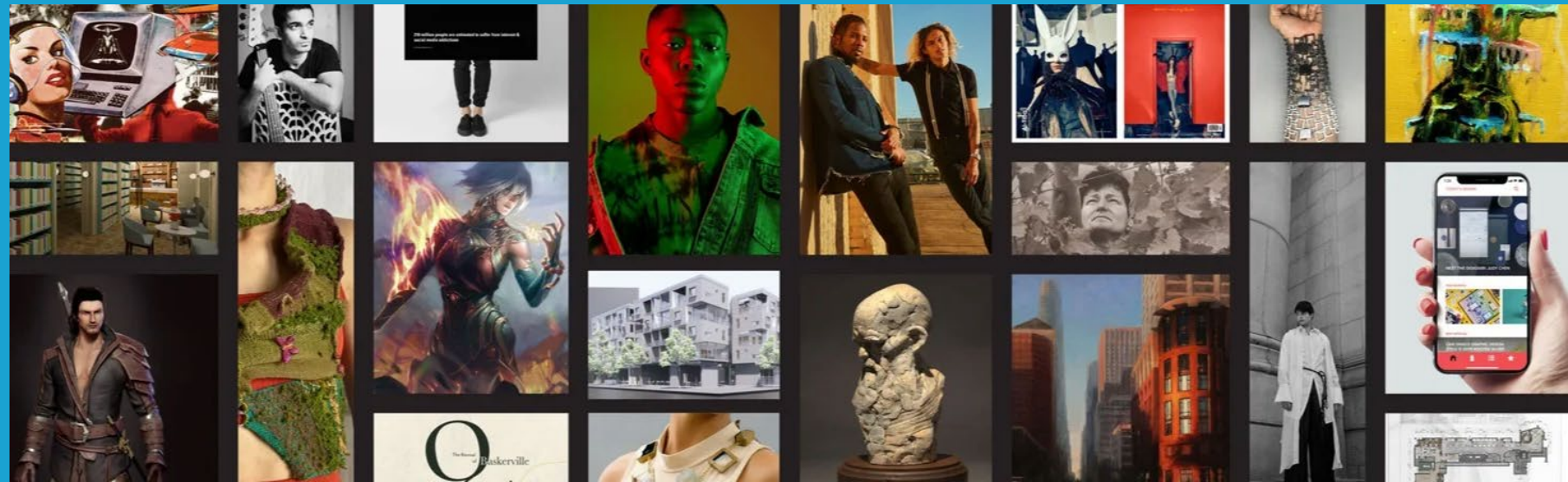


ACADEMY *of* ART  
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DEFY THE ORDINARY, CREATE THE EXTRAORDINARY™

Plan Year:

January 1, 2025 through  
December 31, 2025



# Your Broker Resource Team



Michael Stallone, Senior Vice President, Western Region

Steve Phillips, Client Consultant

Lucy Mendoza, Senior Account Manager

Julia Muna, Assistant Account Manager

Walter Huancas, Benefits Advocate

**You can reach your Benefits Resource Team by email or phone:**

Email: [ArtUBenefits@relationinsurance.com](mailto:ArtUBenefits@relationinsurance.com)

Phone: 1-844-ArtU-111 (1-844-278-8111), Monday-Friday 8:00 AM–5:00 PM (PST)

**Questions about San Francisco Medical Reimbursement Account (SF MRA):**

Please contact SF MRA Customer Service at 1-877-772-0415 or email at

[info@sfcityoption.org](mailto:info@sfcityoption.org)



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# San Francisco Health Care Security Ordinance (HCSO)

# SF HCSO Background

## **Purpose**

- Established to help San Francisco workers achieve and maintain health and wellness

## **Legal Mandate**

- Employers must provide a health benefit for eligible employees that predominantly work within the City and County of San Francisco

## **Administration**

- Program is administered by the City and County of San Francisco

## **Benefit to Workers**

- SF Medical Reimbursement Account (SF MRA) is the benefit within SF City Option.

# SF HCSO Eligibility

ArtU Employees are entitled to employer health care spending under the SF HCSO, if they meet the following qualifications:

- Employed for at least 3-months (90 days)
- Part-Time, Seasonal, or Temporary employee who works less than 30 hours per week **and** at least 8 hours per week in San Francisco
- Not currently enrolled in ArtU's full-time health coverage
- Does not currently have an SFHCSO waiver on file with ArtU.

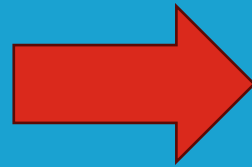
# SF HCSO Compliance

ArtU currently complies with the SF HCSO by:

- Providing health insurance at no cost to eligible employees through:
  - *WellMEC Medical Benefits (provided through the Boon Group) that includes:*
    - Preventative Care/Screening
    - HealthiestYou Telehealth Services
  - *Aetna Limited Medical Benefits that includes (provided through the Boon Group):*
    - Medical (Outpatient, Inpatient, ER & Ambulance) Coverage
    - Dental & Vision Coverage
- Cost of the health insurance above is compliant with the \$3.51 per hour worked in SF contribution up to a maximum of \$603.72 per month for 2024

# What is changing in 2025?

**Boon Group's WellMEC  
Medical with Aetna coverage  
ends **December 31, 2024****



**SF City Option – SF Medical  
Reimbursement Account (SF  
MRA) starts **January 1, 2025****



# 2024 ArtU SF HCSO Arrangement

## SF HCSO

Requires covered employers in San Francisco to make minimum healthcare expenditures for their eligible employees on a quarterly basis

## Boon Group

Third-party insurance provider and administrator for SF HCSO

## WellMEC with Aetna

Minimum Essential Coverage (MEC)  
Medical Plan offered through Aetna to eligible SF HCSO employees



# What is an MRA?

## Medical Reimbursement Accounts (MRA):

- Provides funds for eligible health care expenses
- Can be used for **you, your spouse/domestic partner, and dependents**

The **SF MRA through SF City Option** can be used towards the following expenses:

- Health insurance premiums
- Doctor office visits and hospital fees
- Vision and dental services
- Prescriptions and over-the-counter medicines
- Many other eligible expenses

Additional Information visit [SF MRA Eligible Expense Guide](#)



# WellMEC & SF MRA Comparison

Feature	WellMEC with Aetna	SF MRA
<b>Type of benefit</b>	Health insurance plan	Reimbursement account
<b>Coverage</b>	Provides basic health coverage	Reimburses for eligible health expenses
<b>Preventive care</b>	Limited coverage; copays required	Can reimburse for preventive care costs
<b>Prescription drugs</b>	Limited coverage; copays required	Can reimburse for prescription costs
<b>Portability</b>	Coverage ends when you leave your job	Funds remain available after leaving job
<b>Flexibility</b>	Limited to plan's covered services	Wide range of eligible expenses
<b>Tax implications</b>	Benefits not taxed	Reimbursements generally not taxable
<b>Employee choice</b>	Limited to plan options	Employees choose how to use funds
<b>Unused funds</b>	Not applicable	Funds remain in account for future use
<b>Dependent coverage</b>	Not available	Can cover expenses for dependents

# How to Enroll in the SF MRA

Need assistance:  
Call 1-877-772-0415  
Or email:  
info@sfcityoption.org

Step	Action
1	<b>Check your eligibility</b> – Use the SF MRA <a href="#">SF MRA Funds Finder</a> to see if you have funds available; if funds available move to Step 2
2	<b>Enroll</b> – Complete the <a href="#">SF MRA Enrollment Form</a> and return online or by mail; or call 1-877-772-0415 to speak with an SF MRA Customer Service Representative
3	<b>Wait for Confirmation</b> – After submission of your enrollment form, you will receive a Welcome Letter within 1-3 weeks
4	<b>Set Up Your Online Account</b> – Follow the instructions provided with your Welcome Letter <ul style="list-style-type: none"> <li>Accounts are administered by HealthEquity/WageWorks</li> </ul>
5	<b>Access Your Funds</b> – Once your online account is setup, you can view your balance, file claims for reimbursement, and manager your account online
6	<b>Keep Your Information Updated</b> – Ensure your contact information is current and up-to-date in order to receive important updates and maintain access to your funds

**HealthEquity®**

# Claims for Reimbursement Process

Need assistance:  
 Call HealthEquity  
 Member Services  
 1-866-697-6078

Step	Action
1	<b>Check your SF MRA Balance</b> – Log into your SF MRA online account at <a href="#">SFMRA Login Page</a>
2	<b>Verify Eligibility of Expenses</b> – Using the SF MRA Eligible Expenses list found here: <a href="#">SF MRA Eligible Expenses - San Francisco City Option</a>
3-A	<b>“Pay My Provider” Online</b> – Participants can pay their Service Providers directly for a One-time or Recurring Payment. Funds come directly from your SF MRA account. No further action is needed.
3-B	<b>Submit Claim for Reimbursement</b> <ul style="list-style-type: none"> <li>• <b>Gather Documentation</b> – If you paid the service provider using another means, you’ll need a receipt or statement that includes the name of provider or store, description of product or service, date of purchase or service, amount paid</li> <li>• <b>Submit Claim</b> – Use one of the four methods below to submit a claim:               <ul style="list-style-type: none"> <li>• Online at <a href="#">SFMRA Login Page</a> <ul style="list-style-type: none"> <li>• <i>For more information visit: <a href="#">Online Claims User Guide.pdf</a>*</i></li> </ul> </li> <li>• Mobile App – download the HealthEquity/WageWorks EZ Receipts app                   <ul style="list-style-type: none"> <li>• <i>For more information visit: <a href="#">Mobile App Guide.pdf</a></i></li> </ul> </li> <li>• By Mail or Fax – complete a paper claim form <a href="#">SF MRA Claim Form</a> and gather copies of documentation, directions for submission are included on the claim form.</li> </ul> </li> </ul>

## Employer Contributions to the SF MRA

Eligible employees for the SF MRA:

- Have worked for ArtU for more than 90 days; ***and***
- Regularly work at least 8 hours per week in San Francisco

SF MRA Employer Contributions for 2025 will be based on:

- Number of hours paid for work performed within San Francisco, not to exceed 172 hours in a single month
- \$3.85 per hour payable up to a maximum of \$662.20 for a single month

Contributions to the SF MRA:

- ArtU will make monthly contributions to your SF MRA based on hours worked during the month, contributions will be available in your SF MRA within 3 weeks of the close of the month.

Questions? We are here to help!

Benefit Advocate Team:

1-844-ArtU-111

(1-844-278-8111)

or email: [ArtUBenefits@relationinsurance.com](mailto:ArtUBenefits@relationinsurance.com)

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Help?

# THANK YOU!