Employees hired at least 20hrs/wk are eligible for the RAMS “Cafeteria Benefit Plan”, & can select their own customized benefit coverage. RAMS covers the equivalent cost of Kaiser HMO, Life/AD&D, & Short-Term Disability. Additional cost of all other insurance is paid out-of-pocket by employee (some costs may be subsidized by RAMS).

Medical Insurance
RAMS offers eligible employees the choice of three medical insurance providers:
- HMO: Kaiser Permanente or Chinese Community Health Plan offers in-network benefits & services. Kaiser & CCHP subscribers have $0 copay/OOP, chiropractic & acupuncture services, & added features under Nonstop Wellness benefit program.
- HMO/PPO: Anthem Blue Cross members can choose in- or out-of-network benefits & services.

Dental Insurance
Through Lincoln Financial, RAMS offers PPO & HMO plans that include in- or out-of-network benefits for dental care needs, including cleanings, exams, x-rays, fillings, child orthodontia, and other care.

Vision Insurance
Through VSP, RAMS offers a vision plan providing eligible employees in- and out-of-network benefits, which will cover eye exams, lenses, frames and contact lenses.

Life Insurance / Accidental Death and Dismemberment (AD&D)
Through Lincoln Financial, RAMS provides employer-sponsored life insurance with AD&D coverage.

Short Term (STD) & Long Term Disability (LTD)
Through Lincoln Financial RAMS provides employer-sponsored STD & optional employee-paid LTD coverage. STD benefit payments occur in first 90 days of disability; LTD continues coverage after employee is disabled and unable to work after 90 days.

Flexible Spending Accounts (FSA)
The HealthComp FSA plan offers employees option to set aside pre-tax earnings to pay for out-of-pocket health/medical expenses or dependent care expenses.

Supplemental Insurance
Through Aflac, these 4 core plans provide cash payments to employees who get sick or hurt, and also wellness benefits even if you are healthy.

* Employees have the option to add dependents to their medical, dental, & vision plans (additional cost is paid by the employee). RAMS also extends medical, dental, and vision benefits to eligible Domestic Partners of employees.

Employees hired less than 20hrs/wk & ineligible for Cafeteria Benefit Plan benefits are covered by HealthySF or Medical Reimbursement Account under SF HCSO City Option.