



WELCOME TO SAN FRANCISCO UNIFIED SCHOOL DISTRICT

The following packet contains a summary of benefits for eligible employees of SFUSD. Employees and their eligible dependents may enroll in the plans outlined within this packet. If you need further assistance, please e-mail your benefits analyst below:

- Last names beginning with A – G: Jeremy Balli at BalliJ@sfusd.edu
- Last names beginning with H – R: Dona Baybin at BaybinD@sfusd.edu
- Last names beginning with S – Z: Cherise Grigsby at GrigsbyC@sfusd.edu

HEALTH BENEFITS (AT A GLANCE)

Your health insurance plan is administered by **Health Services System of the City and County of San Francisco** located at:

1145 Market Street, 3Rd Floor (between 7th and 8th streets, near Civic Center)
 San Francisco, CA. 94103
 (415) 554-1750
www.myhss.org

MEDICAL HEALTH PLANS

HMO (Health Maintenance Organization)

- Kaiser Permanente
- Blue Shield

PPO (Preferred Provider Organization)

- City Health Plan (United Healthcare Choice Plus)

See [SFUSD 2017 HEALTH BENEFITS GUIDE](#) for deductible amounts, premium rates and coverage details.

ELIGIBLE DEPENDENTS

The following are eligible for Medical, Vision and Dental benefits:

- Legal Spouse or Registered Domestic Partner (proof of legal marriage or domestic partnership is required).
- Natural Children, Stepchildren and Adopted Children (from birth to 26 years of age).
- Legal Guardianships and Court-Ordered Children.
- Adult Disabled Children (must meet HSS criteria).

EFFECTIVE DATES (OF COVERAGE)

Coverage begins on the first day of the pay period following your hire date.

VISION AND DENTAL BENEFITS (AT A GLANCE)

VISION CARE

Provided by **Vision Service Plan (VSP)** – Northern California network of providers
(800) 877-7195
www.vsp.com

See [SFUSD 2017 HEALTH BENEFITS GUIDE](#) for a detailed list of coverage and limitations.

NOTE: If you do not enroll in an available medical plan, you will not be eligible for vision plan coverage.

DENTAL PLAN

Provided by **Delta Dental Premier Plan of California**
PO Box 7736
San Francisco, CA. 94120
(415) 972-8300 or (888) 335-8227
<https://www.deltadentalins.com>

Coverage begins on the first of the month following your initial hire date.

Benefits:

- Employees can enroll or make changes anytime.
- There is no monthly premium deduction.
- Basic Benefits are covered at 70% the first year, 80% the second, 90% the third and 100% in the fourth year, provided employee and each covered dependent uses the benefit at least once each year and with no break in coverage.
- Maximum benefit payable in a calendar year is \$2,000.00
- Orthodontic (Braces) - 50% up to a lifetime maximum of \$750.00

Group Number: **652-0016**

NOTE: Use your name, SSN, and Group # for services. **Delta Dental does not issue ID cards** but you can print one out online. Licensed Delta Dental providers can be located at the delta dental website: www.deltadentalins.com.

OPEN ENROLLMENT

Open Enrollment is a period of time during which employees can enroll in benefits (Medical/Vision and Flexible Spending Accounts), make plan changes or terminate coverage without need of a qualifying event. The annual Open Enrollment period takes place in the fall and any changes will become effective on January 1st of the following year.

NOTE: Employees are notified of the Open Enrollment period via mail and the WAD (Weekly Administrative Directive) found in SFUSD’s Employee Intranet.

SICK LEAVE, FLOATING HOLIDAYS AND VACATION

SICK LEAVE WITH PAY

Sick leave is a paid absence from duty and may be used when you are unable to work for the following reasons:

- Illness or injury not job-incurred
- For Medical/Dental appointments.
- Quarantine declared by the Department of Public Health.
- Death of an immediate family member
- Pregnancy or convalescence period following childbirth.

ACCRUING SICK LEAVE

Sick leave is accrued upon appointment, awarded each pay period at the current rate of .05 hours for every hour worked and can be used after 90 days of continuous employment. Example:

Hours Worked	Sick Hrs Accrued
40 hours	2 hours

FLOATING HOLIDAYS

- 4 floating holidays per fiscal year.
- **Use or lose!** Must be used within the current fiscal year (July 1st – June 30th).
- Prorated based on date of hire.

VACATION

Vacation is accrued upon hire and awarded each pay period in accordance with the following table:

Year Round Employees		
Years of Service	Award	Maximum Accumulation
1-5	.0385 hours for every hour worked	320 hrs (40 days)
5-15	.0577 hours for every hour worked	360 hrs (45 days)
15 and over	.0770 hours for every hour worked	400 hrs (50 days)

School Term Employees		
Years of Service	Award	Maximum Accumulation
1-5	.0485 hours for every hour worked	320 hrs (40 days)
5-15	.0728 hours for every hour worked	360 hrs (45 days)
15 and over	.0970 hours for every hour worked	400 hrs (50 days)

- **Temporary Provisional (TPV)** and **Permanent Civil Service (PCS)** employees will begin accruing sick leave upon hire, to be used after 1 year of continuous employment. **Permanent Exempt (PEX)** may be using accrued or transferred vacation time upon hire.

RETIREMENT PENSION, SOCIAL SECURITY AND MEDICARE

San Francisco Employees' Retirement System (SFERS)

1145 Market St. 5th Floor (between 7th and 8th streets, near Civic Center)

San Francisco, CA. 94103

(415) 487-7000

<http://mysfers.org>

WHAT IS SFERS?

The SFERS Pension Plan is a qualified defined benefit plan funded through employee and employer contributions and investment earnings. The Plan provides for its members service retirement benefits calculated using a formula based on *Age at Retirement, Years of Service* and *Final Compensation*.

ELIGIBILITY RULE

- **Permanent Exempt (PEX)** employees will begin mandatory contributions upon hire.
- **Temporary Provision (TPV)** and **Permanent Civil Service (PCS)** employees will begin mandatory contributions upon reaching 1040 hours of service in a rolling 12-month period.

CONTRIBUTION

The SFERS employee contribution is determined by the hourly wage. Likewise, the amount that the District matches is also determined by the employees' hourly wage.

SFUSD Hourly Wage Group	Fiscal Year 2016-2017 Employee Contribution	Fiscal Year 2016-2017 SFUSD Contribution
Less than \$25.8376	7.5%	21.40%
\$25.8376 - \$51.6754	10.0%	18.90%
\$51.6754 or higher	10.5%	18.40%

Note: SFERS contributions are in addition to the mandatory Social Security contribution of 6.2% of your gross salary; employer contributions are also 6.2%.

THREE FORMS OF RETIREMENT:

- **Service Retirement** – You can retire from service if you meet the below requirements:
 - You are at least 50 years age and have 20 or more years of credited service or
 - You are at least 60 years of age and have 10 or more years of credited service.
- **Disability Retirement** – If you sustain an injury or illness that prevents you from performing your duties, you may retire provided you have 10 or more years of credited service; no age limit.
- **Vesting Retirement** – If an employee terminates city employment with 5 or more years of service credit (90 days from termination date); first payable at age 50.

MEDICARE CONTRIBUTIONS

Mandatory Medicare contribution for all employees hired after April 1, 1986.

- Employee contribution: 1.45% of gross salary.
- Employer contribution: 1.45% of gross salary.

LIFE INSURANCE/LONG TERM DISABILITY

Symetra Life Insurance Company

777 108th Ave NE, Ste 1200

Bellevue, WA. 98004-5135

Phone: (800) 796-3872 TTY/TDD: (800) 833-6388 www.symetra.com

Life Insurance Group policy number: 01-016916-00

Long-Term Disability Group number: 01-016916-00

COVERAGE

(No cost to employee)

- The Life Insurance benefit amount is \$25,000.
- The Accidental Death, Dismemberment benefit is also \$25,000.
- Coverage begins on the 1st day of the month following hire date or benefit eligibility date.

Note: Life insurance policies require a beneficiary designation. Please contact your benefits specialist to assign beneficiaries.

- For Long-term disability, coverage is 50% of salary, up to a maximum of \$1,000 per month.
- Eligible employees have a 180 day waiting period from the date last worked or date of injury/illness.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Employee Assistance Program (EAP) is administered by the **Symetra Life Insurance Company** and is provided at no cost to the employee. The program offers the following services:

- Mental Health and Counseling Services
- Financial and Legal advice on Parenting/family issues
- Alcohol and Drug dependency counseling
- Child and Elder care referrals
- Living with chronic conditions counseling
- Workplace conflicts counseling

All active staff are eligible as of their date of hire.

Talk with a specialist at (888) 327-9573 or visit www.guidanceresources.com

First-time users: Click on “I am a first-time user” and provide your organization web ID: SYMETRA. You can then create a user name and password for future log-ins.

TAX SHELTERED ANNUITIES (VOLUNTARY)

403(B) PLAN & 457 SAVINGS PLAN

- Administered by **Tax Deferred Services:** (800) 542-5829.
- California public school employees can use the <http://www.403bcompare.com> website to view the list of approved vendors, available plans, investment options, performance information and associated fees.
- Please refer to appropriate IRS regulations regarding 403(b)/457 plan pre-tax contributions.

SUPPLEMENTAL ACCIDENTAL, LIFE INSURANCE AND SHORT-TERM DISABILITY

Please contact the insurance companies directly for supplemental plan premiums and coverage options. The plan vendors are listed below:

- **American Family Life Assurance Company (AFLAC)**
Rick Young (District Sales Coordinator)
Phone: (858) 204-2612 Fax: (510) 764-9854 Email: R4_young@us.aflac.com
Customer Service: (800) 992-3522 Website: <http://www.aflacatwork.com>
Note: For online enrollment, sign-in to AFLAC. Your username is your full SSN and your Password is the last four digits of your SSN + the last two digits of birth year (e.g., Last 4 digits of SSN: 6930, DOB: 01/01/1970 = Password: 693070).
- **Colonial Life and Accident Insurance Company**
Phone: (510) 220-8031 Fax: (415) 899-8032
Customer Service: (800) 325-4368 Website: <http://www.coloniallife.com>
- **Washington National Insurance Company**
Leonard E. McKines II (District Manager)
Phone: (510) 778-3521
E-Mail: len.mckines@pmagent.net
- **Legal Shield**
Linda Masoli (District's sales coordinator)
Business: (650) 755-3331
E-mail: masoli@legalshieldassociate.com
Website: <http://www.masoli.net>

EMPLOYMENT VERIFICATION (FOR CREDIT LOANS, MORTGAGE, APARTMENT LEASE, ETC.)

- **SFUSD Human Resources Dept.**
555 Franklin Street, 2nd Floor
San Francisco, CA 94102
(415) 241-6101 ext. 3389

FLEXIBLE SPENDING ACCOUNT (MEDICAL, DEPENDENT CARE AND COMMUTER TRANSIT)

Wage Works

1100 Park Place, 4th Floor
San Mateo, CA. 94403
(877) 924-3967
www.wageworks.com

WHAT IS A FLEXIBLE SPENDING ACCOUNT? (FSA)

A **Healthcare FSA** is a pre-tax benefit account used to pay for eligible medical, dental and vision care expenses that aren't covered by your insurance plan.

A **Dependent Care FSA** is a pre-tax benefit account used to pay for dependent care services such as elder daycare, preschool, summer day camp, before or after school programs for children up to age 13.

To enroll, complete the Wage Works Salary Redirection Agreement form and submit it to your HR Benefits Analyst.

WHAT ARE COMMUTER PARKING, TRANSIT AND VANPOOL ACCOUNTS?

Wage Works offers three Commuter Benefit Accounts.

All are great ways to put extra money in your pocket each month and make your commute more convenient and affordable.

- A Commuter Parking Account is a pre-tax benefit account used to pay for parking as part of your daily commute to work.
- A Commuter Transit Account is a pre-tax benefit account used to pay for public transit—including train, subway, bus, and ferry—as part of your daily commute to and from work and can include your eligible dependents.
- A Commuter Vanpool Account is a pre-tax benefit account used to pay for vanpools as part of your daily commute to work.

Enrolling in the Commuter Benefits Program is quick and easy. Just visit www.wageworks.com and choose the “Log in/Register” option located at the top-right corner of your browser.

AUTO/TRAVEL/RIDESHARE DISCOUNTS

<p align="center">AAA @ WORK</p>	<p>AAA@Work provides employees with a year-long AAA Classic membership with special discount pricing. AAA Classic Membership includes:</p> <p>Visit www.aaa.com/atwork and enter promo code: AAASFUSD to obtain special pricing (\$17 enrollment fee waived and \$6 off annual subscription price).</p> <p>For additional questions, please contact the below AAA reps:</p> <ul style="list-style-type: none"> ▪ Erick Vargas: (415) 553-7214 ▪ Ingrid Lozada: (415) 553-7205 ▪ Leon Castillo: (415) 553-7218 ▪ Richard Mikles: (415) 553-7201
<p align="center">BAY AREA BIKE SHARE</p>	<p>The Bay Area Bike Share is the region’s bike sharing system with 700 bikes and 70 stations across the region, with locations in San Francisco, Redwood City, Mountain View, Palo Alto, and San Jose.</p> <ul style="list-style-type: none"> ▪ District Employee sign-up rate is \$75 (Regular price: \$88) ▪ Register online at: https://www.bayareabikeshare.com/signup/sfcourt (be sure to register using your @sfusd.edu e-mail address. ▪ When asked, use password: RideSF2015
<p align="center">CITY CAR SHARE/CARMA</p>	<p>City CarShare is a service that allows a community to share vehicles rather than each household owning it’s own car. Your membership comes with 24/7 remote access to a diverse and fuel-efficient fleet of vehicles.</p> <ul style="list-style-type: none"> ▪ District Employees get \$30 in free driving credits ▪ Register online at: https://citycarshare.org ▪ When prompted, use promo code: LOCAL30
<p align="center">ZIPCAR</p>	<p>Zipcar is a car sharing service that allows car rentals by the hour or day with gas and insurance included in the rental cost.</p> <ul style="list-style-type: none"> ▪ District employees receive 50% off the membership fee, waived application fee and 10%-25% off of rental rates from Mon – Fri. ▪ Register online at: www.zipcar.com/sfusd
<p align="center">SCOOT</p>	<p>Scoots are shared electric, smartphone activated motor-scooters you can ride in the city.</p> <ul style="list-style-type: none"> ▪ Bay Area residents receive free sign-up with \$2 off first 10 rides. ▪ Register online at: www.scootnetworks.com ▪ Use promo code: SFUSD16

CREDIT UNION

SFUSD employees may apply for accounts with the following Credit Unions:

- **San Francisco Federal Credit Union**
770 Golden Gate Ave
San Francisco, CA. 94102
(415) 775-5377

- **San Francisco Bay Area Educators Credit Union**
258 B Laguna Honda Blvd.
San Francisco, CA. 94116
(415) 664-4313

- **Provident Central Credit Union**
303 Twin Dolphin Dr.
San Mateo, CA. 94065
(650) 508-0300

NOTE: You must first contact the agency to set-up the account. Then send a completed **Payroll Deduction Authorization Form** to:

SFUSD Payroll Operations Department
135 Van Ness Ave
San Francisco, CA. 94102
(415) 241-6114