



**2016 SUMMARY OF BENEFITS**  
**CERTIFICATED EMPLOYEES**  
 (TENURED, PROBATIONARY AND TEMPORARY)

**WELCOME TO SAN FRANCISCO UNIFIED SCHOOL DISTRICT!**

The following packet contains a summary of benefits for eligible employees of the San Francisco Unified School District (SFUSD or District). SFUSD employees and their eligible dependents may enroll in the plans outlined within this packet. If you need further assistance, please e-mail the SFUSD Salary and Benefits team at [benefits@sfusd.edu](mailto:benefits@sfusd.edu) or call us (415) 241-6101.

**Note:** The benefit and vendor information contained in this packet reflects the **2016** Calendar year only and is subject to change effective **January 1, 2017**. Please visit the Salary and Benefits website at <http://www.sfusd.edu/en/employment/salary-and-benefits.html> for up-to-date documents.

**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, 3<sup>Rd</sup> Floor (between 7<sup>th</sup> and 8<sup>th</sup> streets, near Civic Center)  
 San Francisco, CA. 94103  
 (415) 554-1750 or (800) 541-2266  
[www.myhss.org](http://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 2016 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 of the month following your start date.

**VISION AND DENTAL BENEFITS (AT A GLANCE)**

<p align="center"><b>VISION CARE</b></p>	<p>Provided by <b>Vision Service Plan (VSP)</b> – Northern California network of providers (800) 877-7195 <a href="http://www.vsp.com">www.vsp.com</a></p> <p>See <a href="#">SFUSD 2016 HEALTH BENEFITS GUIDE</a> for a detailed list of coverage and limitations.</p> <p><b>NOTE:</b> If you do not enroll in an available medical plan, you will not be eligible for vision plan coverage.</p>
<p align="center"><b>DENTAL PLAN</b></p>	<p>Provided by <b>Delta Dental Premier Plan of California</b> PO Box 7736 San Francisco, CA. 94120 (415) 972-8300 or (888) 335-8227 <a href="#">Delta Dental Insurance</a></p> <p>Coverage begins on the first of the month following your initial hire date.</p> <p>Benefits:</p> <ul style="list-style-type: none"> <li>▪ Employees can enroll or make changes anytime.</li> <li>▪ There is no monthly premium deduction.</li> <li>▪ 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.</li> <li>▪ Maximum benefit payable in a calendar year is \$1,500.00</li> <li>▪ Orthodontic (Braces) - 50% up to a lifetime maximum of \$750.00</li> <li>▪ Prosthodontic (Plates &amp; Partials) - 50% - 70% coverage</li> </ul> <p>Group Number: <b>652-0011</b></p> <p><b>NOTE:</b> 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: <a href="http://www.deltadentalins.com">www.deltadentalins.com</a>.</p>
<p align="center"><b>OPEN ENROLLMENT</b></p>	<p>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 1<sup>st</sup> of the following year.</p> <p><b>NOTE:</b> Employees are notified of the Open Enrollment period via mail and the WAD (Weekly Administrative Directive) found in SFUSD’s Employee Intranet.</p>

**LIFE INSURANCE/LONG TERM DISABILITY**

**Symetra Life Insurance Company**

777 108<sup>th</sup> Ave NE, Ste 1200

Bellevue, WA. 98004-5135

Phone: (800) 796-3872 TTY/TDD: (800) 833-6388 [www.symetra.com](http://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 1<sup>st</sup> 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.

**RETIREMENT**

**California State Teachers' Retirement System (CalSTRS)**

P.O. Box 15275

Sacramento, CA. 95851-0275

(800) 228-5453

<http://www.calstrs.com>

**WHAT IS CALSTRS?**

The CalSTRS Pension Plan is a defined benefit plan that provides service retirement benefits calculated using a formula based on age at retirement, years of service and final compensation.

**ELIGIBILITY RULE**

Mandatory membership begins on the first day of employment for all certificated staff who require a credential, certificate or permit **and** who are employed to perform creditable service on a full or part-time basis.

**CONTRIBUTION**

	Employee Contribution (Currently)	SFUSD Contribution (Currently)	Employee Contribution (as of July 1, 2016)	SFUSD Contribution (as of July 1, 2016)
CalSTRS Member before December 31, 2012	9.20% of base wages	10.73% of base wages	10.25%	12.58% of base wages
CalSTRS Member after December 31, 2012	8.56% of base wages		9.205%	

**SOCIAL SECURITY / MEDICARE / STATE DISABILITY**

<b>CONTRIBUTION</b>	<p><b>Social Security:</b></p> <ul style="list-style-type: none"> <li>▪ Certificated employees are exempt from Social Security coverage due to membership in a CalSTRS (a qualified retirement plan).</li> </ul> <p><b>Medicare:</b></p> <ul style="list-style-type: none"> <li>▪ Mandatory contribution for all employees hired after April 1, 1986</li> <li>▪ Employee – 1.45% of gross salary</li> </ul> <p><b>State Disability:</b></p> <ul style="list-style-type: none"> <li>▪ Certificated employees <u>do not</u> contribute to State Disability Insurance (SDI).</li> </ul>
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**SICK LEAVE, EXTENDED SICK AND PARENTAL LEAVES**

<b>SICK TIME</b>	<p>All Tenured, Probationary and Temporary certificated employees <b>are entitled to ten (10) days of sick leave allowance</b>, which will be credited at the beginning of the school year or pro-rated from the time of appointment.</p> <p>Child Development Program Teachers working a 218 day calendar will be credited with eleven (11) days of sick leave at the beginning of the school year or pro-rated from the time of appointment.</p>
<b>EXTENDED SICK</b>	<p>After all earned and accumulated sick leave is exhausted, <b>a teacher will have up to 100 days of extended sick leave</b> for a single illness or accident and will be paid their own pro rata salary (minus the per diem rate of a substitute teacher).</p>
<b>MATERNITY/PATERNITY</b>	<p>The district provides Maternity/Paternity leave for certificated employees who are required to be absent from work due to pregnancy, miscarriage, childbirth and recovery.</p> <ul style="list-style-type: none"> <li>▪ Accumulated sick time is used for Maternity/Paternity leaves.</li> <li>▪ Once accumulated sick time is exhausted, extended sick time will be used.</li> <li>▪ The teacher’s physician shall determine the length of the leave of absence, including the date on which the teacher resumes duties.</li> <li>▪ A teacher returning from Maternity/Paternity leave shall return to the position previously held.</li> </ul>
<b>CHILD BONDING LEAVE</b>	<p>Certificated employees may use his/her earned and accumulated unused sick and extended sick days for the purpose of bonding with a newborn child, an adopted child or a child placed in foster care.</p> <ul style="list-style-type: none"> <li>▪ May use up to a maximum of forty-five (45) days.</li> <li>▪ Can only be used in blocks of at least five (5) consecutive days.</li> </ul>

**TAX SHELTERED ANNUITIES (VOLUNTARY)**

<p><b>403(B) PLAN</b></p>	<ul style="list-style-type: none"> <li>▪ Administered by <b>Tax Deferred Services:</b> (800) 542-5829.</li> <li>▪ California public school employees can use the <a href="http://www.403bcompare.com">http://www.403bcompare.com</a> website to view the list of approved vendors, available plans, investment options, performance information and associated fees.</li> <li>▪ Please refer to appropriate IRS regulations regarding 403(b) pre-tax contributions.</li> </ul> <p><b>NOTE:</b> As of July 1, 2004, all 403(b) providers are required to register with CalSTRS. Please contact the Payroll Department at (415) 241-6114 for more information.</p>
<p><b>457 SAVINGS PLAN</b></p>	<p>The 457 Savings plan provides a wide array of investment options and low cost mutual funds options with no IRS penalty for withdrawing funds upon separation of service, regardless of age.</p> <ul style="list-style-type: none"> <li>▪ Administered by <b>Tax Deferred Services:</b> (800) 542-5829.</li> <li>▪ Please visit <a href="http://www.403bcompare.com">www.403bcompare.com</a> for account options.</li> </ul>

**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)  
 1390 Willow Pass Road, Ste. 420  
 Concord, CA. 94520  
 Phone: (510) 764-9853 Fax: (510) 764-9854 Email: [R4\\_young@us.aflac.com](mailto:R4_young@us.aflac.com)  
 Customer Service: (800) 992-3522 <http://www.aflac.com>
  
- **Colonial Life and Accident Insurance Company**  
 Phone: (510) 220-8031 Fax: (415) 899-8032  
 Customer Service: (800) 325-4368 <http://www.coloniallife.com>
  
- **Washington National Insurance Company**  
 Chris Ekstrom (District Representative)  
 Phone: (800) 458-9094 ext. 75532 Fax: (707) 428-6700  
 Customer Service: (800) 541-2254

## 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](http://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.

## FLEXIBLE SPENDING ACCOUNT

### Wage Works

1100 Park Place, 4<sup>th</sup> Floor  
San Mateo, CA. 94403  
(877) 924-3967  
[www.wageworks.com](http://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.

### ELIGIBILITY

Active staff working at least 20 hours a week are eligible as of their date of hire and **must enroll within 30 days of that date.**

Current employees can enroll during Open Enrollment for the following plan year.

**NOTE:** The plan year runs from January 1<sup>st</sup> to December 31<sup>st</sup> of each year.

### CONTRIBUTION

Employee selects the contribution amount, subject to IRS limits (see Health Benefits Guide for IRS limits).

### HOW TO ENROLL

Complete the **Wage Works Salary Redirection Agreement** form and submit it to your HR Benefits Analyst.

## COMMUTER BENEFITS PROGRAM

### Wage Works

1100 Park Place, 4<sup>th</sup> Floor  
San Mateo, CA. 94403  
(877) 924-3967  
[www.wageworks.com](http://www.wageworks.com)

### 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.

### ELIGIBILITY AND CONTRIBUTION

- Active staff working at least 50% of a full-time employment become eligible to enroll on the date of hire.
- Current employees can enroll anytime during the plan year.

**NOTE:** The plan year runs from January 1<sup>st</sup> to December 31<sup>st</sup> of each year.

### SIGNING UP

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

## AUTO/TRAVEL MEMBERSHIPS

### AAA @ WORK

AAA@Work provides employees with a year-long AAA Classic membership with special discount pricing. AAA Classic Membership includes:

Visit [www.aaa.com/atwork](http://www.aaa.com/atwork) and enter promo code: AAASFUSD to obtain special pricing (\$17 enrollment fee waived and \$6 off annual subscription price).

For additional questions, please contact the below AAA reps:

- Erick Vargas: (415) 553-7214
- Ingrid Lozada: (415) 553-7205
- Leon Castillo: (415) 553-7218
- Richard Mikles: (415) 553-7201

**RIDESHARE PROGRAMS**

**BAY AREA BIKE SHARE**

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. Intended to provide Bay Area residents and visitors with an additional transportation option for getting around the region, the Bay Area Bike Share is fun, easy, and affordable.

- 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

**CITY CAR SHARE/CARMA**

City CarShare is a service that allows a community to share vehicles rather than each household owning it’s own car. Most privately owned cars spend a great deal of time sitting idle. With carsharing, fewer cars can servemore people, resulting in less traffic and parking congestion.

As a City CarShare member, you’ll get to skip car payments, maintenance costs and insurance premiums. Your membership comes with 24/7 remote access to a diverse and fuel-efficient fleet of vehicles.

- District Employees get \$30 in free driving credits
- Register online at: <https://citycarshare.org>
- When prompted, use promo code: LOCAL30

**ZIPCAR**

Zipcar is a car sharing service that allows car rentals by the hour or day with gas and insurance included in the rental cost.

- 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](http://www.zipcar.com/sfusd)

**SCOOT**

Scoots are shared electric, smartphone activated motorscooters you can ride in the city. They are customized electric mopeds and minicars, can go up to 30 MPH and have approximately 20-25 miles range.

- Bay Area residents receive a \$25 sign-up special (3 months of pro membership extra)
- Register online at: [www.scootnetworks.com](http://www.scootnetworks.com)
- Use promo code: SF is Number 1



## WORKERS' COMPENSATION

As an SFUSD employee, you are covered by Workers' Compensation. It is your responsibility to report any injury or illness immediately to your supervisor. If you have any questions or concerns regarding a claim, please contact the SFUSD Workers' Compensation Unit:

### **SFUSD Workers' Compensation Unit**

555 Franklin Street, 2<sup>nd</sup> Floor  
San Francisco, CA 94102  
(415) 241-6308

## UNION INFORMATION

### **United Educators of San Francisco (UESF)**

2310 Mason St.  
San Francisco, CA. 94133  
(415) 956-8373  
[www.uesf.org](http://www.uesf.org)

Under the organizational security provisions of the Collective Bargaining Agreement with SFUSD, unit members are required to do one of the following:

- Become a member or
- Pay an agency fee in lieu of membership.

## PRE-PAID LEGAL SERVICES

### **LegalShield**

Rhona S. Unsell (District's sales coordinator)  
Business: (800) 530-3151  
E-mail: [rhona@unsellinc.com](mailto:rhona@unsellinc.com)  
[www.prepaidlegal.com/info/sanfranciscousd](http://www.prepaidlegal.com/info/sanfranciscousd)  
Customer Service: (800) 654-7757

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

- **SFUSD Human Resources Dept.**  
555 Franklin Street, 2<sup>nd</sup> Floor  
San Francisco, CA 94102  
(415) 241-6101



**2016 SUMMARY OF BENEFITS**  
**CERTIFICATED EMPLOYEES**  
**(TENURED, PROBATIONARY AND TEMPORARY)**

**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