NEW HIRE BENEFITS INFORMATION

2013-2014

Useful Information for you to Keep
SUMMARY OF BENEFITS
CERTIFICATED EMPLOYEES (TENURED, PROBATIONARY & TEMPORARY)

WWW.SFUSD.EDU
BENEFITS UNIT – 555 Franklin Street, 2nd Floor, San Francisco, CA 94102
Tel. (415) 241-6101 - Extensions 3243, 3389, 3250 / Fax (415) 241-6147 or (415) 241-6375

RETIREMENT

- Retirement System: State Teachers’ Retirement System (STRS)
P.O. Box 15275
Sacramento, CA 95851-0275
(800) 228-5453
www.calstrs.com

- Contribution: Employee – 8% of gross salary (pre-tax)

- 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-time or part-time basis

SOCIAL SECURITY / MEDICARE

- Social Security: Exempt from coverage due to membership in a qualified retirement plan (STRS)

- Medicare: Mandatory contribution for all employees hired after April 1, 1986
  Contribution: Employee – 1.45% of gross salary

- State Disability: Certificated employees do not contribute to State Disability Insurance (SDI)

HEALTH & VISION INSURANCE

All health insurance is administered by the Health Service System of the City and County of San Francisco:
Health Service System (HSS)
1145 Market Street, 2nd Floor (between 7th & 8th streets, near Civic Center)
San Francisco, CA 94103
(415) 554-1750 or (800) 541-2266

- Eligibility: Active certificated staff working at least 50% of a full-time employment

- Effective Date (Date Coverage Starts): Coverage begins on the first of the month following the end of the first pay period after date of hire, provided the employee enrolls in person at Health Service System (HSS) at 1145 Market Street, 2nd floor within 30 days of date of hire. Examples:
  Hire date 9/15, first pay period end date 9/20, effective date 10/1
  Hire date 9/26, first pay period end date 10/20, effective date 11/1

NOTE: If hired in August when School Year begins, effective date is 9/1

Employees who do not enroll at with the Benefits Dept. within 30 days of date of hire will not be eligible to enroll until the next Open Enrollment period (April)
HEALTH & VISION INSURANCE (continued)

- Health Plans: See HSS Benefits Information & Enrollment Guide, Comparison of Health Plans Brochure and individual Health Plan Packet

  HMOs: Kaiser Permanente
  Blue Shield (requires selection of primary care physician)
  Co-pays (generally $20-$25), no annual deductibles

  PPO: City Health Plan (administered by HSS City & County of San Francisco)
  50% - 85% coverage after annual deductible:
  Employee only $250
  Employee + 1 $500
  Employee + 2 or more $750

- Premium Rate: See attached Rate Table

  Monthly premiums subject to change each fiscal year (7/1-6/30)

- Eligible Dependent: Legal spouse, domestic partner (must register as domestic partners), unmarried children from birth to twenty-six (26) years of age who meet all the Health Service System conditions

  See HSS Benefits Information & Enrollment Guide for further information

- Prescription Drugs: Covered by the selected plan (see Comparison of Health Plans Brochure and individual Health Plan packet for detailed information)

  $5 and up co-pays vary on generic, brand name, non-formulary; mail order 30-day supply available

- Vision Care: Vision Service Plan (VSP) – Northern CA network of providers
  (800) 877-7195
  www.vsp.com

  NOTE: If you do not enroll in an available medical plan, you will not have vision plan coverage (eye exams, frames & lenses, contact lenses)

- Health & VSP Plan Packets: Refer to Plan Packet for detailed list of covered expenses, exclusions and limitations. Packets available at Health Service System (1145 Market St., 2nd floor)
DENTAL PLAN

- Plan Name: Delta Dental Premier Plan of California
  P.O. Box 7736
  San Francisco, CA 94120
  (415) 972-8300 or (888) 335-8227
  www.deltadentalca.org

- Group Number: 652-0011 (no i.d. card issued; use your name, ss# and group # for services)

- Provider of Service: Any licensed dentist world-wide

- Eligibility: Active certificated staff working at least 50% of a full-time employment become eligible to enroll in dental insurance on their date of hire

- Effective Date (Date Coverage Starts):
  Coverage begins on the first of the month following the end of the first pay period after date of hire provided the employee enrolls in coverage

  Same information as shown in Health & Vision insurance section

- Premium Rate: No cost to employee and their eligible dependents

- Eligible Dependents: Legal spouse, domestic partner (must register as domestic partners), unmarried children from birth to twenty-five (25) years of age who meet all the San Francisco Unified School District’s conditions

- Benefits: Basic Benefits are covered at 70% the first year, 80% the second, 90% the third and 100% on the fourth year, provided that employee and each covered dependent uses the coverage at least once a year and with no break in coverage

  - Maximum benefit payable in a calendar year is $1,500.00
  - Orthodontic (Braces) - 50% up to a lifetime maximum of $500.00
  - Prosthodontic (Plates & Partial) - 50%

LIFE INSURANCE

- Plan Name: Lincoln Life Insurance
  P.O. Box 2616
  Omaha, NE  68103-2616
  (800) 423-2765; Fax (877) 573-6177
  www.LincolnFinancial.com

- Group Number: 000010161135, Class 1

- Eligibility: Active certificated staff working at least 50% of a full-time employment become eligible to enroll on their date of hire (requires designation of beneficiary)

- Benefits: For Life Insurance - $25,000

- AD & D Benefit: For Accidental Death, Dismemberment or Loss of Sight - $25,000

- Premium Rate: No cost to employee
LONG-TERM DISABILITY

- Plan Name: Lincoln Life Insurance
  P.O. Box 2616
  Omaha, NE 68103-2616
  (800) 423-2765; Fax (877) 573-6177
  www.LincolnFinancial.com

- Group Number: 000010161136, Class 1

- Eligibility: Active certificated staff working at least 50% of a full-time employment become eligible to enroll on their date of hire

- Benefits: Paid up to a maximum of $1,300 and a minimum of $50

  Eligible employee has a five-month waiting period from date last worked or date of illness or injury

- Premium Rate: No cost to employee

EMPLOYEE ASSISTANCE PROGRAM (EAP)

- Plan Name: Lincoln Financial Employee Connect Program

  Talk with a specialist at (877) 757-7587 or visit www.eapadvantage.com
  password: connect

- Eligibility: All Active certificated staff on their first date of hire

- Benefits: Counseling Services, child and elder care referrals, financial and legal advice

  parenting and family issues, living with chronic conditions and work place conflicts

- Premium Rate: No cost to employee

SICK DAYS & EXTENDED SICK DAYS

- Number of Days: Teachers are entitled to ten (10) days of sick leave allowance, which will be credited at the beginning of the school year or pro-rated from the time of appointment

- Eligibility: All Tenured, Probationary and Temporary certificated employees

  Child Development Program Teachers working a 218 day calendar will be credited with eleven (11) days of sick leave or pro-rated from the time of appointment, beginning of the school year or pro-rated from the time of appointment

  After all earned and accumulated sick leave is exhausted, a teacher will have up to 100 days of extended sick leave for a single illness or accident and will be paid his or her own pro rata salary minus the per diem rate of a substitute teacher
UNION INFORMATION

- Union Name: United Educators of San Francisco (UESF)
  2310 Mason St.
  San Francisco, CA 94133
  (415) 956-8373
  www.uesf.org

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

  o  Become a member

  o  Pay an agency fee in lieu of membership
SUMMARY OF BENEFITS
CERTIFICATED EMPLOYEES (TENURED, PROBATIONARY & TEMPORARY)

VOLUNTARY BENEFITS
(PAYROLL DEDUCTIONS)

FLEXIBLE SPENDING ACCOUNTS (FSA)
(DEPENDENT CARE AND HEALTH CARE REIMBURSEMENT ACCOUNTS)

- Plan Name: WageWorks – (877-924-3967) or www.wageworks.com
  Contact: Jacqueline Flagg (Benefits Department SFUSD)
  (415) 241-6101, ext. 3250, fax: (415) 241-6375
  Or via email at flaggj@sfusd.edu

- Eligibility Rule: Active certificated staff working at least 50% of a full-time employment become eligible to enroll on their date of hire but must enroll within 30 days of date of hire; otherwise employees must enroll until the next annual Open Enrollment (Mid-October thru Mid-December) for the following Plan Year

- Benefits: FSAs are a way to be reimbursed for certain health care and dependent care expenses using tax-free dollars

- Contribution Rate: Employee selects contribution rate, subject to IRS limits. The Plan Year runs January 1st to December 31st of each year

SUPPLEMENTAL SHORT-TERM DISABILITY AND/OR LIFE INSURANCE

- Plan Names:
  - Lincoln Life Insurance Company
    P O Box 2616, Omaha, NE  68103-2616
    (800) 423-2765, Fax (877) 573-6177
    Contact: Jacqueline Flagg (Benefits Department SFUSD)
    (415) 241-6101, ext. 3250, fax: (415) 241-6375
    Or via email at flaggj@sfusd.edu

  - American Family Life Assurance Company (AFLAC)
    Greg Kremenliev (District’s Sales Coordinator)
    1390 Willow Pass Road, Suite 420
    Concord, CA  94520
    Business:  510-764-9853, Ext. 756
    Fax:  510-764-9854
    gkremenliev@gmail.com
    AFLAC’s Customer Service: (800) 992-3522
    www.aflac.com

  - Colonial Life & Accident Insurance Company
    Gary Hui (District’s sales coordinator)
    Business: (510) 928-2850  Fax: (415) 899-8032
    Colonial’s Customer Service: (800) 325-4368
    www.coloniallife.com

  - Conseco Health Insurance Company
    Kevin Schultz (District’s sales coordinator)
    Business: (800) 628-6428 x7910  Fax: (707) 428-6700
Conseco’s Customer Service: (800) 541-2254

- Benefits: Refer to company plan packet or contact Company or sales coordinator
- Premium Rate: Rates depend on coverage selected

TAX SHELTERED ANNUITIES (403b Plan)*

Please contact the Payroll Department at 241-6114, ext. 3075, for more information

- Plan Name: Starting July 1, 2004, new State legislation goes into effect that will require 403(b) providers to register with CalSTRS. California public school employees can use the www.403bcompare.com Web site to:
  Learn about 403(b) plans, available investment options, performance information, fees involved and view the list of approved vendors
- Eligibility: Active certificated staff. To enroll you will need to contact the vendor directly and then submit the required Salary Reduction Agreement form.
  You may also contact us for the list of vendors and Salary Reduction Agreement form http://portal.sfusd.edu/template/?page=benefits
- Contribution: Please refer to appropriate IRS regulations regarding 403(b) pre-tax contributions

457 SAVINGS PLAN

- Plan Name: Tax Deferred Services (TDS) (800) 542-5829

  The 457 Plan provides a wide array of investment options, low cost mutual funds, and no IRS penalty for withdrawing funds upon separation of service, regardless of age.
  Learn about 457 plans, available investment options, performance information, fees involved by emailing: PlanAdministrator@tdsgroup
- Eligibility: Active classified staff. To enroll you will need to contact the vendor directly and then submit the required Salary Reduction Agreement form.
- Contribution: Please refer to appropriate IRS regulations regarding 457 pre-tax contributions

LEGAL SERVICES*

- Plan Name: Pre-Paid Legal Services, Inc.
  Rhona S. Unsell (District’s sales coordinator)
  Business: (800) 530-3151
  runsell@prepaidlegal.com
  Pre-Paid Legal’s Customer Service: (800) 654-7757
  www.prepaidlegal.com/info/sanfranciscoud
CREDIT UNIONS*

Provident Central Credit Union: 303 Twin Dolphin Drive
San Mateo, CA 94065
Business: (650) 508-0300

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

San Francisco Federal Credit Union: 770 Golden Gate Avenue
San Francisco, CA 94102
Business: (415) 775-5377

* TO SIGN-UP FOR ANY OF THE AGENCIES LISTED ABOVE, YOU MUST FIRST CONTACT THE AGENCY TO SET-UP THE ACCOUNT. THE COMPLETED PAYROLL DEDUCTION FORMS MUST BE SUBMITTED TO BENEFITS AT 555 FRANKLIN ST., 2ND FLOOR, SAN FRANCISCO, CA 94102
OTHER SERVICES AVAILABLE

EMPLOYMENT VERIFICATION

For employment verification for loans, credit, apartment lease or mortgage contact, etc.

Please contact:

Human Resources/Employment Verification Unit
555 Franklin Street, 2nd Floor
San Francisco, CA 94102
(415) 241-6101, ext 3204

WORKERS’ COMPENSATION

- SFUSD Contact: SFUSD Worker’s Compensation Unit
  555 Franklin Street, 2nd Floor
  San Francisco, CA 94102
  (415) 241-6308
  Contact: Guillermo Murillo

As an employee of the School District, 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, you can contact the School District’s Workers’ Compensation Unit.

***

For questions and concerns that you might have, please refer to your union contract. If you need further assistance, you may contact UESF at (415) 956-8373 or the Benefits Office at (415) 241-6101 x3243, x3389, x3250.
1. WHAT IS THE COMMUTER BENEFITS PROGRAM?
Commuter Benefits allows you to pay for qualified transit passes and parking expenses using pre-tax money. The pretax limit per pay period is currently $245. When you place an order, you are asking the District to withhold money from your paycheck and use it for your transit and/or parking needs.

2. HOW DO I SIGN UP?
Go to www.wageworks.com and click on the link "First Time User? Register with WageWorks Now" at the left hand side of the page. Fill out the required information (name, DOB, home zip, and your ID Code). The ID code is the last 4 digits of your SSN. Do not enter your SFUSD or WageWorks ID.

3. HOW DO I ORDER PASSES?
After logging in and selecting your SFUSD the Commuter tab, click “Place Commuter Order” and select “Public Transportation”. The system will automatically update with the transit passes available in your area.

4. WHICH TYPES OF TRANSIT PASSES ARE AVAILABLE?
You can opt to get a Commuter Card or transit pass for your selected transit agency (MUNI, BART, etc.). The Commuter Card is a stored value card that can be used to purchase tickets or passes. The Commuter Card is a pin less debit card so make sure you choose “credit” when making your purchases. This is a less convenient but more flexible way to acquire a transit pass.

5. HOW DO I USE THIS BENEFIT WITH A CLIPPER® CARD?
If you’re planning on using Clipper® Card, you can either have a transit pass or E-Cash directly loaded onto your card ($2-3 fee) or you can request a Commuter Card and add value to your Clipper® Card at a kiosk or vending machine.

To load a pass directly onto your card, simply select “Clipper” as your transit agency when placing an order on the WageWorks website.

If you choose to use a Commuter Card to add value to your Clipper® Card, please keep in mind that due to the way Clipper® processes authorizations, you will need an extra $2 in your account over what you wish to load on your card. That’s because Clipper® places a temporary $2 authorization fee on your card to determine if the card is valid, but this fee is not refunded until after you load your pass or transit cash. Autoload may be set up
through WageWorks to fund your Clipper® card or the WageWorks Commuter Card balance may be used to add value to the Clipper® card.


6. **HOW DO I GET A HIGH-VALUE BART CARD?**
BART High-Value Discount Pass is available through WagWorks and provides a 6.25% discount when purchased in denominations of $48 and $64.

1. Order Commuter Card and choose an initial load value that will cover your monthly commute. Upon receiving your card, activate it immediately by calling the number on the back of the card.

2. With your Commuter Card in hand, go to the Clipper® Autoload website: [www.Clippercard.com/ClipperWeb/getTranslinkRegisterForAutoloadInfo.do](http://www.Clippercard.com/ClipperWeb/getTranslinkRegisterForAutoloadInfo.do)

3. Enter your Commuter Card information and select the BART high value product. You will receive either $48 or $64 of BART funds on your Clipper® card within three days.

4. When your balance falls below $10, Clipper® will automatically pull funds from your Commuter Card to load the same fare product. Once you set up Autoload, your transit benefit will load directly onto your Clipper® card—there is no need to carry your Commuter Card with you.

5. The maximum funds allowed on the Commuter Card is $1500. The funds reside there until pulled by Autoload. This allows you to avoid the $300 load limit for Clipper® cards. If you choose to later use a transit provider outside the Clipper® system, you will have the flexibility to do so, as Clipper® does not allow for refunds on funds loaded onto the Clipper® card.

6. Make sure that you keep enough funds on your Commuter Card. If Autoload pulls and there is not sufficient funding, the card will be blocked until you contact Clipper® customer service to restart the process or supply another card number.

7. **CAN I ASK WAGEWORKS TO LOAD THE BART HIGH VALUE DISCOUNT PASS TO MY CLIPPER® CARD?**
Yes, however, there is a monthly processing fee of up to $2 associated with this product. WageWorks is required to collect this fee and pass 100% of it on to the operator of the direct load program.

8. **I LOST MY CLIPPER® CARD AND GOT A NEW ONE, CAN WAGEWORKS TRANSFER FUNDS FROM MY OLD CARD TO MY NEW CARD?**
No. Only Clipper® has the ability to transfer funds from an existing card to a new card. To get funds transferred from one Clipper® Card to another, you must do the following:
1. Contact Clipper® and ask them to transfer any existing balance from the old card to the new card if they haven't already.

2. Come to the WageWorks site and update your pending election with the new card serial number.

9. WHEN DO I GET MY FIRST COMMUTER PASS?
The cut-off has moved to the 4th of each month for benefits starting two months later.

10. WHEN IS THE PAYMENT DEDUCTED FROM MY PAYCHECK?
Two months before you receive your pass. For biweekly employees, the commuter deduction and fee are taken out at the second pay period of the month.

11. WHY IS THERE A FEE?
When the employee of a business decides to take a pre-tax deduction, the business gets a payroll tax break. Businesses use this tax break to pay the monthly fee for their employees. Since SFUSD does not pay the same payroll tax, the fee has to be covered by the employee. Thanks to our collaboration with the City, however, the $3.15 fee is the lowest in the industry and less than you’ll be saving by paying for your commute passes with pre-tax money.

12. CAN I PARTICIPATE IF I DON’T NEED A TRANSIT PASS EVERY MONTH?
Absolutely. When you establish an online account, you can order passes only in the months when you will need them for commuting to work.

13. CAN I USE THIS BENEFIT FOR BIKE COMMUTE EXPENSES?
No. Current IRS rules prevent SFUSD from including bike benefits in a pre-tax benefits program. For more info, see http://www.sfbike.org/?commute.

14. CAN THIS BENEFIT BE USED FOR PARKING EXPENSES?
This benefit is available for specific parking garages in the financial District. You can elect to pay out of pocket and submit to WageWorks for reimbursement (Pay Me Back), or you can instruct WageWorks to send a payment directly to the garage for you each month (PayMyProvider).

15. CAN THIS BENEFIT BE USED TO PAY FOR FAST TRAK/TOLLS OR FAMILY MEMBERS?
No. Sorry. IRS regulations prohibit this.

16. WHY CAN’T I LOG INTO THE WEBSITE?
If you can’t log in then the system, this could be for two main reasons:
- The spelling of your name or your address is incorrect (match your paycheck).
- You are not eligible for commuter benefits (contact Payroll).