BENEFITS

Eligible employees of City College of San Francisco (CCSF) are offered a competitive and generous benefits packet for medical (includes vision), dental and life insurances. In order to qualify employees must meet the eligibility rules and guidelines.

BENEFITS Eligibility

Employees and their dependents can enroll in benefits coverage if they meet certain eligibility requirements. See Eligibility Matrix for more information.

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<tr>
<th>FACULTY</th>
<th>CLASSIFIEDS</th>
<th>BOARD of TRUSTREES</th>
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<tbody>
<tr>
<td></td>
<td>Full-Time</td>
<td>Part-Time</td>
</tr>
<tr>
<td>Medical (includes Vision)</td>
<td>Yes</td>
<td>*If Eligible</td>
</tr>
<tr>
<td>Dental</td>
<td>Yes</td>
<td>*If Eligible</td>
</tr>
<tr>
<td>Life Insurance</td>
<td>Yes</td>
<td>Yes</td>
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<tr>
<td>Drug Co-Pay Reimbursement</td>
<td>Yes</td>
<td>Yes</td>
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</tbody>
</table>

I. Full-Time & LTS Faculty:

- Eligible immediately for benefits on day one.

II. Part-Time Faculty:

- Part-time employees who are beginning at least their third semester and who are assigned either twelve and one-half (12½) hours or more per week for a semester in the noncredit program or seven and one-half (7½) units or more per week for a semester in the credit program will be provided health and dental coverage as outlined in this section. For purposes of this section, employees must serve at least 75% of the service days required in a full semester within that assignment (AFT article 21.B.1).

- Part-time faculty must have a minimum of .50fte each semester and nursing faculty must have a minimum of .39fte each semester to qualify for benefits.

- Enrollment: Spring eligibility enrollment starts February 1st; Fall eligibility enrollment starts September 1st.

- Summer Benefits: Part-Time faculty enrolled in medical coverage in the Spring semester may continue their medical coverage through the summer. Additional medical premium deductions will be taken from the April and May paychecks to cover for the summer months.

III. Classified Staff (SEIU Article 28.A):

- Permanent Full-Time classified: are eligible immediately

- Temporary, Part-Time Classified: Temporary employees who work twenty (20) or more hours per week and have six (6) months or more of continuous service may become members of the Health Service System.
**Medical Benefits (includes vision):**

CCSF's medical coverage is offered through the City of San Francisco's Health Service System (HSS). Log onto HSS's website: [www.myhss.org](http://www.myhss.org) to view the different plans and the comparison chart.

Once you enroll in medical with the District, vision is included and is offered through Vision Service Plan (VSP). Log onto [www.vsp.com](http://www.vsp.com) for a list of providers in your area and/or to download a claim form. You may visit any licensed eye doctor, but for maximum benefits, visit a VSP eye doctor. Every calendar year, the plan provides a benefit for an eye exam as well as eyeglass lenses and frames, or contact lenses. For injury or eye disease, such as glaucoma, cataracts and pink eye, see your medical doctor.

**Dental Benefits**

While active and eligible, District employees and their dependents can enroll in premium-free dental through Delta Dental. This is a preventative program. Newly enrollees start off at 70% coverage level. Every year this increases by 10% when a dental procedure is done until 100% coverage level is reached. If employees miss a year of service, their plan continues without the 10% increase. 100% of coverage is for basic procedures. Contact your dental office for actual out-of-pocket costs or Delta Dental at 866-499-3001 for more information.

- If you temporarily lose your dental coverage and continue coverage through COBRA dental (maximum 18-months), upon reinstatement of District dental coverage and prior to the 18-months maximum COBRA allowable time, your coverage will remain the same.
- If you lose your dental coverage and do not elect to enroll in COBRA dental, upon reinstatement, your District Dental coverage level falls back to 70%.

**Benefits Enrollment:**

Eligible employees can enroll their spouse, domestic partner, and/or their children. Print HSS’s enrollment application, attached the documents below, and return to Human Resources, Benefits Unit at 33 Gough Street.

I. **Enrollment:**

a. To enroll in benefits: upon eligibility, you have 2 weeks to enroll yourself and/or your dependents in an HSS medical plan and in the District’s dental plan.

   i. **Documents needed if enrolling dependent(s):**

   o Spouse: Include a copy of the marriage certificate
   o Registered Domestic Partners: You can cover your domestic partner if your partnership is registered with the State of California. The State of California registers same-sex domestic partners, as well as opposite-sex partners when one is age 62 or older and qualified for Social Security benefits. You may register your partnership in California even if you're not a California resident. For more information visit the State of California [Domestic Partners Registry Web page](http://www.ca.gov).
   o Children: Include a copy of the birth certificate.

II. **Change Happens:** Change is inevitable — whether in your personal or work life. When a "life event" takes place, you may be able to make mid-year changes to some or all of your benefit elections. You have 30-days from the date of loss or newly enrolled coverage to
submit change documents to CCSF. You must attach proof reflecting the effective date of change. The following life events may impact your benefits:

III. **Life Insurance:** Eligible active employees have a $50,000 basic life insurance for accidental death & dismemberment (AD&D).

**Flexible Spending Accounts & Transit One Programs (Administered through AFLAC)**

Flexible Spending Accounts (FSAs): FSA helps you plan for certain health and dependent day care expenses while reducing your taxes. Open enrollment for FSA’s run from October through November for calendar year from January-December. Claims must be filed 60-days after the year ends. Remember this is a “use-it-or-lose-it” program and any money not claimed will not be reimbursed to you. Your participation in an FSA program allows a portion of your salary to be redirected to provide reimbursement for eligible FSA expenses.

At the beginning of each plan year, you elect a specific dollar amount for each type of FSA you wish to participate in. Participation in one or both FSAs can save you money by reducing your taxable income. Taxes will be calculated after the elected amount is deducted from your salary. Your taxable income will be reduced for Social Security purposes; therefore, there may be a reduction in future Social Security benefits.

For more information visit:
[http://www.foundation.csupomona.edu/content%5Ces%5Cd%5Chb%5C AFLAC-FSA-DDC-Guide.pdf](http://www.foundation.csupomona.edu/content%5Ces%5Cd%5Chb%5C AFLAC-FSA-DDC-Guide.pdf)

A. There are two types of FSAs: Unreimbursed Medical (URM) and Dependent Day Care (DDC)

1. **URM: Medical Care**
   - *Medical care* means diagnosis, cure, treatment, or prevention of disease.
   - Medical care does not include cosmetic surgery or similar procedures. *Cosmetic surgery* means any procedure to improve your appearance; this may also include medicines or drugs prescribed by a physician.
   - A surgery or procedure necessary to correct a deformity resulting from a disfiguring disease, accident, or trauma may be eligible.
   - Expenses for medical care will be limited to expenses incurred primarily for the prevention or improvement of a physical or mental defect or illness. An expense that is merely beneficial to your general health is not an eligible expense.
   - **Substantiation of Medical Care:** When you submit a claim for reimbursement, you will be required to make a statement that you have neither received nor will seek reimbursement elsewhere for the expense. If you submit a claim that contains an expense that is not clearly for medical care, the plan sponsor and/or Aflac Benefit Services may request additional information from you to substantiate that your expense is for medical care.
   - **Claims Incurred:** Medical expenses reimbursed under a health FSA must be incurred during your coverage period. Expenses are incurred when you receive medical care and not when you are billed, charged for, or pay for them.
2. **DDC: Eligible DDC Expenses for Qualifying Individual**: The following expenses are eligible for reimbursement from your DDC account so long as you neither receive nor seek reimbursement for such expenses from another source: Care outside the home: Expenses incurred for services outside of your household for the care of a dependent (i.e., a baby sitter). Dependent care center: Expenses incurred for services provided by a dependent care center (i.e., a facility that complies with all applicable state and local laws and regulations, and that provides care for more than six individuals who do not reside at the facility). Payments to relatives: Expenses incurred for services provided by a relative who is not your dependent (even if he/she lives in your household).

However, you may not claim any amounts paid to: An individual for whom you or your spouse is entitled to receive a personal tax exemption as a dependent; Any of your children who are under age 19 at the end of the year in which the expenses were incurred even if he/she is not your dependent; or Your spouse or the parent of the child for whom care is provided. Summer day camp: Expenses incurred for a day camp that is primarily custodial in nature rather than educational. However, expenses for overnight camps are not considered work-related and are ineligible.

3. **Transit One Programs**: [http://www.aflac.com/us/en/docs/transitonebrochure.pdf](http://www.aflac.com/us/en/docs/transitonebrochure.pdf): Transit programs help you reduce parking and transit expenses. Because transit is ever changing, there is no enrollment period. Employees can enroll or cancel at any point. There is no claim process for this program. Once enrolled, refunds are deposited back to the employee's paycheck monthly. It's not that your transit costs will be reduced, but it's how you pay for these expenses that can make the difference. Without a Transit One plan, you pay taxes on every dollar you earn ...then you pay for your transportation expenses. With a Transit One plan, your transit benefit costs are deducted first and then you pay taxes on the remainder.

This means you don't pay taxes on the money you spend for your qualified transportation expenses! This is how Transit One works for you: A $62 Increase in Your Paycheck through these tax savings. This example is for illustration purposes only and assumes a combined tax rate of 25 percent (FICA, federal, and state). Your own personal tax situation may differ. Actual allowable expense election maximums may vary according to IRS regulations.

The expense amounts shown do not necessarily correlate with the current permitted maximums under federal law. The potential tax savings you gain from paying for transit expenses may give you the choice between adding to your benefits package or receiving a higher paycheck. Use the money in your Transit One account for expenses such as: Parking expenses you incur at or near your place of work. Transit expenses you incur for transportation on a bus, subway, train, or ferry while you commute to work. The benefits are limited to the amount of funds actually available in each benefit account at the time of claim processing.

Under the Transit One plan, you may elect up to the federally allowable monthly maximum for parking and transit. Transit One plan elections are irrevocable for a defined time period and may reduce Social Security compensation. Any unused funds for active participants in either the parking or transit benefit accounts will be automatically rolled over into the next consecutive plan year. Prior to participation, carefully review your summary plan description and salary redirection agreement for additional terms and conditions.

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**Disability Insurance:**

4. Faculty do not pay tax into State Disability Insurance (SDI); therefore they are not eligible for SDI. Short-Term and Long-Term care insurance can be purchased through an independent
insurance company/agency or through the California States Teachers Retirement System (CalSTRS). Contact the company/agency directly.

5. Classified Employees may be covered for SDI. Contact the Payroll Department for forms and filing procedures.

Leaves:
Employees unable to come to work are required to complete a leave of absence or time-off request form. Employees out sick five days or more must submit a doctor's certification for time off.

Leave procedures and forms are different for Faculty and Classified. Carefully select the appropriate leave type form and contact unit. Unauthorized leave may result in loss of income, benefits, and/or disciplinary actions.

I. Faculty (AFT Article 17A): (Categorically funded faculty are not eligible for leave)

- A leave is an authorized absence from duty for a specific period of time. A leave protects the full-time unit member by holding his/her place until he/she returns to duty. Part-time unit members on leave retain their Article 13-1 reemployment preference right. As indicated herein, some leaves are without pay, some leaves are with partial pay, and some leaves are with full pay.

- Notification of Leave:
  i. Except in emergency situations or when waived by management, requests for unpaid leaves longer than 20 working days shall be filed within 10 days following the beginning of the semester for the following semester (e.g., approximately January 30 for a Fall Semester leave or approximately August 30 for a Spring Semester leave).

  ii. Within twenty (20) working days of the request for leave, the Chancellor or designee shall, whenever possible, notify the applicant as to whether or not a recommendation for approval of the requested leave shall be forwarded to the Board of Trustees. Notification of approval or denial shall be provided immediately upon determination by the Board.

  iii. Where short term leave (20 days or less) is requested, such request shall be made no later than 5 working days prior to the requested beginning day of leave.

- Abridgment of Leave – The District may grant or deny requests for early return from leave or cancellation of approved leave.

- Return from Leave – Where no leave extension request has been received and granted, and no emergency exists to prevent return on the specified date, failure to return shall result in the following: District shall begin immediate processing for the securing of a written resignation and/or begin immediate processing for the discharge of such employee.

- Faculty requesting a leave must complete a Leave Form with the required signatures.

II. Classified Employees (SEIU Article 11A):
Leaves of absence, including sick leave, holidays, vacation, jury duty, witness leave, personal leave, etc., shall be granted in accordance with Civil Service Rule 120 in effect as of January 16, 2007, Charter and City Ordinances as applicable, and District policy and procedures for all unit members subject to Civil Service or its rules . . .

Classifieds requesting a leave must complete a “Time-Off Request form” located on the Payroll Department’s webpage.

Educational Assistance Programs
City College of San Francisco offers educational funding for employees to attend workshops, take classes, and/or enhance their knowledge and skills. Check with the Office of Professional Development for availability of funding. Employees can also contact the Teacher’s Resource Center for computer training, and/or attend the college’s bi-annual Professional Development Events.

COBRA (Continuing Medical/Vision & Dental Coverage)
If you or one of your covered dependents loses health coverage due to a life event (see below), the Consolidated Omnibus Budget Reconciliation Act (COBRA) allows you to continue coverage for up to 18-months, provided you are enrolled in these plans on the date of the life event.

I. Life Events:

a. There are a variety of events that make you eligible for up to 18 months of COBRA coverage. Some of the most common life events are:

   - You voluntarily leave City College of San Francisco
   - You retire from City College of San Francisco
   - City College of San Francisco ends your employment for any reason, unless you were terminated because of gross misconduct
   - The number of hours you are scheduled to work is reduced below that required for medical coverage eligibility
   - You become disabled

b. In some cases your covered dependents can continue coverage up to 36 months, such as:

   - You are divorced or legally separated
   - You die while you are covered under eligible plans
   - Your dependent no longer qualifies as a covered dependent

II. Enrollment

a. MEDICAL & VISION: HSS will mail to you a COBRA notification and enrollment package for you and your covered dependents. To elect COBRA coverage, you and/or your covered dependents must complete the COBRA enrollment package and return within 60 days after receiving it. Read the direction on where to return this packet.

b. DENTAL: City College of San Francisco will mail to you a COBRA dental notification and enrollment package for you and your covered dependents. To elect COBRA coverage, you
and/or your covered dependents must complete the COBRA enrollment package and return it within 60 days after receiving it. Return the enrollment form to CCSF, 33 Gough Street, San Francisco, CA 94103.

III. COBRA coverage ends:

- The last day of your allowable COBRA continuation period
- When premiums are not paid on a timely basis
- If the City’s Health Service System stops offering the group plan
- You become covered under another employer’s group health plan that does not have any pre-existing condition exclusion or limitation

Winter & Summer Benefits

Only affects part-time certificated employees, school-term-only employees, and those who are not receiving a paycheck through the winter and summer breaks.

For those not receiving paychecks through the summer months, in order to continue medical coverage, additional deductions will be made on previous checks to cover for these breaks.

Retirement & Benefits

Approaching retirement? Ready to take the big step? Here are a few tips on how you can make the transition smoother with regard to your benefits. Follow these steps to smooth your status transition from Active to Retiree. In order to retire successfully, we have prepared a comprehensive checklist and retirement packet for you to review and follow. It is recommended that you meet with your retirement organization(s): CalSTRS, SFERS, and/or PERS before retiring.

I. Full-Time Faculty & Administrators:
   a. 5 years of vested employment;
   b. Tenured;
   c. Eligible to continue medical (includes vision) through HSS;
   d. Eligible to continue dental through HSS or the District;
   e. Eligible for COBRA rx co-payment reimbursement program if not Medicare eligible.

II. Part-Time & Categorically funded faculty:
   a. Not eligible for retirement benefits;
   b. Eligible to continue medical and dental through COBRA;
   c. HSS will send out the COBRA medical (inclusive vision);
   d. CCSF will send out the COBRA dental.

III. Permanent Classified Employees:
   a. Vested service (check with the City of San Francisco Department of Human Resources);
   b. Must meet with the San Francisco Employees Retirement System (SFERS) first;
   c. File retirement paperwork through SFERS;
   d. Go to HSS to process medical (if eligible);
e. Eligible to continue dental through COBRA for 18-months.

IV. As-Needed and Temporary Classified Employees:
   a. Not eligible for retirement benefits;
   b. Eligible to continue benefits through COBRA for 18-months.

CONTACTS:

1. HSS: (415) 554-1750, (800) 541-2266, fax: (415) 554-1721
2. Delta Dental: 866-499-3001
   Group Numbers:
   • FT Faculty & Administrators = 7071-0006
   • Classifieds = 7071-0007
   • COBRA = 7071-0008
   • PT Faculty = 7071-0009
   • Board of Trustees = 7071-0010
   • AB528 Retirees = 7071-0011
3. FLEXIBLE SPENDING ACCOUNTS: Managed through AFLAC.
   • Phone: 1-800-323-5391
   • Medical Care –401
   • Dependent Care –402
   • Transit One/Bus –504
   • Transit One/Parking –506
4. COBRA
   • Fringe Benefits Management Company (FBMC)
   • Phone: 1-800-342-8017
5. RETIREMENTS

<table>
<thead>
<tr>
<th>SFERS</th>
<th>30 Van Ness Avenue, Suite 3000, San Francisco, CA 94102</th>
<th>(415) 487-7000, (415) 487-7023</th>
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<tbody>
<tr>
<td>CalSTRS</td>
<td>Ellen Reynon Tel: 916-229-3617 fax: 916-414-5475</td>
<td>(800) 228-5453, (916) 414-5040 (FAX)</td>
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