

Key: AFT	Key: CCSF
Current contract language <u>AFT language</u> ~~AFT strikethrough of current contract language~~ AFT language the District accepts Moving party (AFT or District) rejection of proposed new language Moving party (AFT or District) propose return to <u>current contract language</u>	Current contract language <u>District language</u> ~~District strikethrough of current contract language~~ District language that AFT accepts Moving party (AFT or District) rejection of proposed new language Moving party (AFT or District) propose return to <u>current contract language</u>

CCSF to AFT | October 5, 2026

ARTICLE 21 – BENEFITS

21.A. Benefits – Full-time Employees

1. Medical

- 1.1. ~~The District shall continue to provide medical care insurance programs to Contract and Regular Full-time employees, and other employees who were covered as of September 1981, in accordance with provisions of the City Charter.~~
- 1.2. ~~Employee contributions for calendar year 2023 shall be as follows. These are monthly rates for faculty working full-time. Eligible faculty working part-time pay the same yearly total but distributed over 9 months instead of 12. (See 21.B for eligibility.)~~

	Blue Shield Trio	Blue Shield Access+	Kaiser	HealthNet CanopyCare	Blue Shield PPO
~~Employee only~~	~~54.50~~	~~71.12~~	~~0~~	~~0~~	~~580.42~~
~~Employee + 1~~	~~319.98~~	~~348.14~~	~~212.92~~	~~286.45~~	~~1,340.89~~
~~Employee + 2 or more~~	~~728.72~~	~~792.90~~	~~639.05~~	~~652.33~~	~~2,243.11~~

- 1.3. ~~Employee contributions for calendar year 2024 shall be as follows. These are monthly rates for faculty working full-time. Eligible faculty working part-time pay the same yearly total but distributed over 9 months instead of 12. (See 21.B for eligibility.)~~

	Blue Shield Trio	Blue Shield Access+	Kaiser	HealthNet CanopyCare	Blue Shield PPO
~~Employee only~~	~~56.05~~	~~81.34~~	~~0~~	~~0~~	~~590.08~~
~~Employee + 1~~	~~329.08~~	~~398.26~~	~~239.33~~	~~296.97~~	~~1,363.48~~

~~Employee + 2 or more~~	~~749.47~~	~~907.10~~	~~718.36~~	~~676.31~~	~~2,281.00~~
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- 1.1 Effective January 1, 2027, employee's monthly contributions toward health insurance premiums shall be adjusted to reflect the agreed-upon allocation of increased health care premium costs between the District and employee's for the 2027 plan year. Employee monthly contribution rates shall be as follows:

	Blue Shield - Trio HMO	Blue Shield – Access + HMO	Kaiser	Blue Shield PPO	Health Net **
Employee Only	\$75.81 (6.34%)	\$113.05 (7.60%)	\$0.00 (0.00%)	\$740.10 (23.09%)	~~\$0.00 (0.00%)~~
Employee + 1	\$444.72 (18.63%)	\$553.18 (18.63%)	\$297.30 (14.35%)	\$1,708.83 (23.11%)	~~\$347.03 (18.36%)~~
Employee + 2	\$1,012.59 (30.00%)	\$1259.73 (30.00%)	\$892.10 (30.45%)	\$2,858.13 (23.116%)	~~\$790.03 (18.38%)~~

** Health Net is leaving the CA market March 2027

~~1.4. Employee contributions for calendar year 2025 shall be negotiated as soon as HSS rates for that year are available.~~

- 1.2 The percentage (%) listed next to each benefit cost represents the employee contribution amount. The District shall pay the remaining balance of the cost, unless otherwise specified in this Agreement.

- 1.3 The employee contribution percentages established under this Agreement shall remain in effect for the duration of the Agreement. Employee contributions may increase only to the extent necessary to maintain the agreed-upon contribution percentage if HSS premium rates increase during the contract term. All other terms and conditions of health benefits shall remain unchanged unless otherwise mutually agreed by the parties.

- 1.4 The District shall provide written notice to the Union of receiving notice from the San Francisco Health Service System (HSS) of any premium rate changes that may affect employee contributions under this Agreement.

2. Drug/Dental/Orthodontia/Life Insurance

The District shall provide Drug, Dental (including orthodontia) and Life Insurance Programs to Contract and Regular Full-time employees, as well as other employees covered as of September 1981.

- 2.1. Effective January 1, 1995, the face value of the Life Insurance Policy shall be \$50,000. On the 70th birthday of the faculty member, the payable amount is reduced to \$32,500. On the 75th birthday of the faculty member, the payable amount is reduced to \$25,000.
- 2.2. The District shall, during the life of this Agreement, pay increased premiums for such coverage, if any.
- 2.3. Only employees and their eligible dependents with District-provided Health Service System health plans shall be eligible for the District-provided Drug Plan. Employees and their eligible dependents shall first obtain prescriptions through such plans. In any plan year where an eligible employee and/or his/her eligible dependents pays prescription drug co-payments exceeding \$1200, the District shall reimburse the employee or eligible dependent co-payment(s) in excess of \$1200, subject to the following provisions:
 - 2.3.1. Effective July 1, 2015, the initial Plan Year shall run from July 1, 2015 to October 31, 2016. After October 31, 2016, subsequent Plan Years shall run from November 1 to October 31.
 - 2.3.2. In order to receive reimbursement under this provision, the employee must submit appropriate documentation of the amount paid for qualifying co-payments in excess of the \$1200 deductible. Forms and instructions for this process shall be developed by Human Resources.
 - 2.3.3. With the exception of the initial Plan Year, all Claims under this benefit must be submitted to the District during the period from November 1 to November 15. For the initial Plan Year only, Claims shall be submitted during a window period to be mutually agreed upon by the parties.
 - 2.3.4. Total District payments for co-payment reimbursements in any single Plan Year, unit-wide, shall not exceed \$20,000. In the event that more than \$20,000 in eligible co-payments are submitted, payments shall be prorated proportionally based on the relationship of the employees' submissions to the whole.
 - 2.3.5. Employee dependents who are not participating in a District-provided Health Service System health plan shall not be eligible for benefits under the District-provided Drug Plan.
- 2.4. Effective January 1, 2008, the District shall provide, in accordance with carrier requirements, general dental and orthodontia coverage as follows:

General dental, per calendar year:	\$3,000
Orthodontia, lifetime:	\$2,000

21.B. Benefits – Part-Time Employees Medical and Dental/Orthodontia\

1. Eligibility

- 1.1. Part-time employees who are beginning at least their third semester and who are assigned fifty percent (50%) of a full-time load in that semester 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.
 - 1.1.1. Effective Spring Semester 2002, part-time employees who (1) were eligible for and received coverage during the Spring Semester, and (2) are subsequently hired for the Fall Semester at a load making them eligible for benefits will be provided health and dental coverage for the Summer period.
 - 1.1.2. In order to continue health benefits through the Summer period, the District will make additional deductions from employees' paychecks in the months of January through May to cover applicable employee premiums during the Summer months of June, July and August, if any. The effective rates for January through May shall be 1.6X the regular employee premiums. Each year, prior to January, employees will be notified in writing of the increased employee premiums for January through May to pay for Summer coverage
 - 1.1.3. Employees who have made additional contributions towards Summer health benefits pursuant to Section 21.B.1.3 who separate from District employment prior to the end of Spring Semester shall be refunded those additional contributions.
 - 1.1.4. Employees who are not hired for the subsequent Fall or Spring Semester at a load making them eligible for health and dental benefits shall have their benefits terminated. Benefits shall be terminated effective September 1st or February 1st in the semester following the last one for which benefits were received. The District will, in advance of the termination of benefits, notify the Union of any part-time unit member who it determines is no longer eligible for benefits and whose coverage is being terminated.
 - 1.1.5. Part-time employees initially determined to be eligible for

health and dental coverage for a semester under Section 1.1, above, subsequently shall not be determined to be ineligible for health and dental coverage under that section if they should suffer a reduction in assigned hours/units in the same semester due to class cancellation(s) because of low enrollment, provided they continue to be assigned for a minimum of an FTE of 20% or a workload of three (3) units. For purposes of this section, employees must serve at least 75% of the service days required in a full semester. The total expenditure for this benefit and transit/parking fees (Article 20) shall not exceed \$50,000 in any year during the three-year period covered by this Agreement (a total allocation of \$150,000 for the three-year period).

- 1.1.5.1. Part-time employees who are beginning at least their third semester and who receive assignments with effective dates that cause the employees' load levels to vary during a semester shall be deemed eligible for health and dental coverage provided the employees, on average, work an FTE of 50% or a workload of 7.5 units during the semester. For purposes of this section, employees must serve at least 75% of the service days required in a full semester.
- 1.2. Part-time employees within the credit program whose teaching assignment within a department is limited to eight or nine hours per week and such hours do not equal at least seven and one-half units of credit due to laboratory or lab/lecture load differentials may apply for such coverage. Such applications shall be processed through the consultation procedure between District and Union on a case-by-case basis. Any exception granted shall be documented and provided to the Human Resources Department.
- 1.3. Any other exception that in the view of the Union is unjust or unfair to an individual because the assigned workload in credit or noncredit does not meet the eligibility criteria of this section, may be submitted by the Union on a case-by-case, semester-by-semester basis. Any coverage allowed as an exception in an individual case shall not be considered or construed as a precedent in any way or in any manner. The District decision on each case is not grievable or appealable under any process. Any exception granted shall be documented and provided to the Human Resources Department.
- 1.4. Effective Fall Semester 2004, part-time faculty members who give birth

will remain eligible for District-paid medical and dental benefits for a maximum period of up to 12 weeks while caring for their newborn child, provided they were already enrolled for and receiving such benefits. The twelve-week period for the care of a newborn child shall not include the six-week period of disability under Article 17.G, Pregnancy Disability Leave.

- 1.5. For purposes of this section, effective Academic Year 2023-2024, following a break in service as defined in Article 13-1.H, an employee shall revert to third semester status provided they had attained at least that status prior to the break in service. Employees who do not revert to third semester status following a break in service must establish eligibility pursuant to Section 1.1, above.

2. Dental Insurance for Part-Time Faculty

- 2.1. Effective July 1, 1990, eligible employees will be provided, at District expense, as long as so employed, the Delta Dental Plan of California one hundred percent (100%) Dental Insurance Program, including orthodontia, for employee and dependents, in accordance with carrier requirements.
- 2.2. The District shall, during the life of this Agreement, pay increased premiums for such coverage, if any.

3. Health Insurance for Part-Time Faculty

- 3.1. Eligible employees will be provided coverage as long as they remain eligible during the academic year. (See 21.B.1 et. seq.)
- 3.2. Faculty working part-time pay the same yearly rates as faculty working full-time. Deductions for faculty working part-time shall be distributed over 9 months. (See 21.A.1 for rates.)
- 3.3. Coverage shall commence on the first day of the pay period following the first payroll deduction.
- 3.4. Except as provided by Article 21.B.1.5 above, coverage shall cease on the last day of the pay period in which termination occurs, or on the last day of the following pay period when the employee's share of the health premium for that pay period has been deducted by the District. Consistent with Article 21.B.1.4, above, any employee whose coverage ceases pursuant to this subsection during the Spring Semester shall be refunded any additional contributions already deducted towards the cost of Summer benefits.

21.C. Dental – Retirees

A full-time or part-time unit member may, upon retirement, elect to continue dental insurance coverage in accordance with carrier requirements and State law, at their expense.

21.D. Insurance Committee

The Union shall be entitled to one (1) representative at all District insurance meetings considering drug, dental and life carriers, bids, specifications and selection, including selection and specifications for consultants for the above-mentioned insurance.

21.E. Pool Access

Effective Spring 2009, when school is in session, faculty shall have access to the pool within the Wellness Center on the Ocean campus during specified available hours. The parties will jointly publicize faculty pool access hours at the beginning of each semester. The parties shall review the utilization of the pool over the term of the Agreement and pledge to work cooperatively regarding setting of access hours and any protocol issues that may arise.

21.F. Retiree Health Benefits

On behalf of full-time faculty, the District will contribute all the savings from Article 9.G.4 and Article 21.A.2.3 to the San Francisco Retiree Health Care Trust Fund (RHCTF). Annual funding of the RHCTF shall continue until/unless the parties provide otherwise (e.g., due to changes in the healthcare landscape). Should that prove to be the case based on actuarial study, and should the terms of the RHCTF so allow, the parties will reopen the agreement to negotiate over distribution of the excess funds for the benefit of the AFT bargaining unit.

1. Employee Contributions

1.1. Effective July 2016, current faculty (i.e., faculty employed by the District before ratification of this Agreement) shall begin paying 0.25% to the RHCTF, rising by 0.25% per year to 1% of salary over four years.

1.2. New employees hired on or after January 1, 2014 will contribute 2% of salary to the RHCTF.

1.3. As a condition of an employee's contribution to the RHCTF, they must be eligible to vest in post-retirement health coverage. Part-time and full-time temporary faculty are not eligible to vest in District-paid retiree health coverage and do not have to contribute to the RHCTF. The Side Letter between SFCCD and AFT Local 2121 regarding part-time faculty Access to Retiree Medical/Dental, dated April 28, 2011, shall remain in effect.

2. Employer Contributions – As long as the District is a Participating Employer in the RHCTF, the District will contribute no less than what is stipulated under the City Charter

21.G. CalSTRS Contribution Increase

In consideration of the contributions made by the faculty bargaining unit to balancing the District budget in recent years, the District will consider any increase mandated by CalSTRS during the term of this Agreement as a challenge that will not be borne solely by the employees who are STRS members but instead as a cost to be addressed as part of the District's overall plan for addressing its budget gap.