

# *Classified Employee Schedule of Benefits*

## **District Contribution to Health and Welfare Benefits**

San Mateo-Foster City School District makes a monthly "District Contribution" toward dental insurance and health benefits.

If you do not enroll in the District's medical plan, you must provide Proof of Alternative Medical Insurance to receive the cash back.

Employees shall become eligible for the District contribution at the beginning of the first full month following the first ninety calendar days of employment, with benefits eligible the following month.

The District contribution table, based on 11 months pay cycle (Employees that are contracted 10 months), is as follows:

With participation in the District's Medical Insurance 7 1/2 and 8 hours		Cash in Lieu, without participation in District's Medical Insurance* 8 hours      7.5 hours		
		Over 1 hour to 1 1/2 hours	\$34.10	\$51.10
4 hours to less than 4 1/2 hours	\$567.00	Over 1 1/2 hours to 2 1/2 hours	\$68.20	\$85.20
4 1/2 hours to less than 5 hours	\$631.00	Over 2 1/2 hours to 3 1/2 hours	\$102.30	\$119.30
5 hours to less than 5 1/2 hours	\$694.00	Over 3 1/2 hours to 4 1/2 hours	\$136.40	\$153.41
5 1/2 hours to less than 6 hours	\$757.00	Over 4 1/2 hours to 5 1/2 hours	\$170.50	\$187.50
6 hours to 8 hours	\$1009.00	Over 5 1/2 hours to 6 1/2 hours	\$204.50	\$221.60
		Over 6 1/2 hours to 7 1/2 hours	\$238.60	\$272.70
		Over 7 1/2 hours to 8 hours	\$272.70	

*\*Note: 11-months pay cycle employees, August insurance premium will be deducted equally (1/11) each month.*

The District contribution table, based on 12 months pay cycle (Employees that are contracted 11 or 12 months), is as follows:

With participation in the District's Medical Insurance 7 1/2 and 8 hours		Cash in Lieu, without participation in District's Medical Insurance* 8 hours      7.5 hours		
		Over 1 hour to 1 1/2 hours	\$31.25	\$46.88
4 hours to less than 4 1/2 hours	\$520.00	Over 1 1/2 hours to 2 1/2 hours	\$62.50	\$78.13
4 1/2 hours to less than 5 hours	\$578.00	Over 2 1/2 hours to 3 1/2 hours	\$93.75	\$109.38
5 hours to less than 5 1/2 hours	\$636.00	Over 3 1/2 hours to 4 1/2 hours	\$125.00	\$140.63
5 1/2 hours to less than 6 hours	\$694.00	Over 4 1/2 hours to 5 1/2 hours	\$156.25	\$171.88
6 hours to 8 hours	\$925.00	Over 5 1/2 hours to 6 1/2 hours	\$187.50	\$203.13
		Over 6 1/2 hours to 7 1/2 hours	\$218.75	\$250.00
		Over 7 1/2 hours to 8 hours	\$250.00	

## Dental (enrollment is mandatory)

Delta Dental insurance is mandatory for employees working half time or more. When enrolling for Delta Dental you have the option to enroll your dependents. Delta Dental has an Open enrollment period, but is limited, if you cancel your dependents after enrolling them, you will not be able to re-enroll them for years. *Exceptions* to this rule are qualifying events like marriage, adoption, loss of coverage, and dependent child turning 3 or 4 years old.

## Health

Classified Employees working half time or more can select from a variety of health plans offered through CalPERS Health Administration. The following table shows the different plans offered by the District. *All enrollment and changes in enrollment are handled through the Health Benefits Officer at the District Office.*

Carrier	Phone #	Web Site
<b>HMO's</b>		
Anthem HMO Select	1-855-839-4524	<a href="http://www.anthem.com/ca/calpers/HMO">www.anthem.com/ca/calpers/HMO</a>
Anthem HMO Traditional	1-855-839-4524	<a href="http://www.anthem.com/ca/calpers/HMO">www.anthem.com/ca/calpers/HMO</a>
Blue Shield Access + (HMO)	1-800-334-5847	<a href="http://www.blueshieldca.com/calpers">www.blueshieldca.com/calpers</a>
HealthNet Smartcare	1-888-926-4921	<a href="http://www.healthnet.com/calpers">www.healthnet.com/calpers</a>
Kaiser	1-800-464-4000	<a href="http://www.kp.org/calpers">www.kp.org/calpers</a>
<b>PPO's</b>		
PERS Gold**, PERS Platinum (Anthem Blue Cross)	1-877-737-7776	<a href="http://www.anthem.com/ca/calpers">www.anthem.com/ca/calpers</a>

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## Vision

Our vision plan, called Vision Service Plan (VSP), is offered to all employees that work half time or more and wish to purchase vision insurance.

## Income Protection Plans (Disability insurance)

The District does not have State Disability insurance. Disability insurance plans are designed to provide additional income if you cannot work. We currently offer plans through American Fidelity; these plans provide a second level of insurance beyond a Health Plan in the case of prolonged illness or injury. Once you have been approved, the company will notify the District and we will begin the deductions. Please contact Dave Hume at American Fidelity [dave.hume@americanfidelity.com](mailto:dave.hume@americanfidelity.com) within 30 days of hired.

## Accident and Cancer and Life insurances

These insurances are offered by American Fidelity, please contact Dave Hume at American Fidelity [dave.hume@americanfidelity.com](mailto:dave.hume@americanfidelity.com) within 30 days of hired.

## Flexible SP-ending Accounts (enrollment required within 30 days of hire)

This plan is designed to reimburse you for medical expenses not covered by your medical insurance and for dependent care expenses, like childcare. We currently offer a plan through American Fidelity. To participate, you can either enroll as a new employee and participate in the current calendar year, or enroll during open enrollment to participate January through December. Once enrolled, participation for the entire calendar year is mandatory.

## **Tax Sheltered Deductions (403b)**

At the employee's request, money can be placed into a Tax Sheltered Annuity or other type of investment. This contribution is a voluntary deduction from your salary. There are many companies that offer these services that are approved by the District.

The District does not endorse any specific carrier or agent. You are advised to carefully study the various types of programs that are available and, if desired, select the program that best fits your individual financial planning needs.

**For more information about 403b or 457 retirement plans, please contact Alta Montclair at (408) 978-1000, email: [tpa@altamontclair.com](mailto:tpa@altamontclair.com) or Stacie Bowman (Employee Benefits Services/Alta Montclair' representative for SMFCSD) [sbowman@ebenefitsservices.net](mailto:sbowman@ebenefitsservices.net)**

## **CalPERS and Security Benefit 457 Retirement Plans**

This is a supplemental retirement savings program designed to shelter a portion of your salary from current income taxes and direct your money into investment options of your choice. The earnings grow tax-free, until the money is withdrawn as taxable income during retirement. **Please consult your tax advisor if this plan is appropriate for you.**

## **Commuter Benefit Program**

The commuter benefit program will help you save money on your commuting costs. My Commuter Check provides Vouchers, Debit Cards for a number of transit authorities through an easy on-line enrollment and benefit management program. If you would like to enroll, please email/contact payroll first to include you on the roster. For more information call 888-235-9223 or go to <https://www.mycommutercheck.com>.

**Employees are responsible for completing paperwork and signing up for insurances.**

**Enrollment is not automatic.**