ELIGIBILITY
Faculty must work 30+ hours per week to be eligible for USF’s benefits package, which also includes optional coverage for one eligible adult and for any eligible dependent children. For details about all benefits, visit the HR Benefits webpage. For eligibility details, visit the Benefits Eligibility webpage.

HEALTHCARE BENEFITS
Effective 1st of the month after date of hire

Medical Plan: USF offers two medical plan options through Kaiser Permanente Health Maintenance Organization (HMO) and Anthem Blue Cross Preferred Provider Organization (PPO). The faculty member’s portion of the premium varies with salary and is paid through payroll deductions. Below is a brief comparison between the HMO and PPO plans:

**Kaiser HMO**
- All medical, hospitalization, and pharmacy services at Kaiser facilities
- Lower premiums
- No deductibles
- Lower co-pay
- Out-of-pocket limit: $1,500 for individual, $3,000 for family

**Anthem PPO**
- Can choose services and practitioners in- or out-of-network
- Higher premiums
- Annual deductible: $250 for individual, $750 for family
- Higher co-pay
- Out-of-pocket limit (in-network): $889 for individual
- Higher cost-sharing if practitioner is out-of-network

**Medical Plan Opt-Out Waiver:** Faculty may elect to opt out of the USF medical plan and receive $75/month in taxable income after showing proof of other medical coverage.

**Spousal Surcharge:** There is a $75/month surcharge on medical plan premiums for faculty whose spouse, Registered Domestic Partner (RDP) or Grandfathered Legally Domiciled Adult (GF LDA) has medical coverage available through his/her employer but is nevertheless covered under the USF medical plan. The surcharge is paid through payroll deductions.

**Dental Plan:** USF offers a dental Preferred Provider Organization (PPO) plan through Delta Dental of California. This incentive plan rewards faculty for going to the dentist at least once a year. During the first year, the Delta Dental plan provides 70% of reasonable and customary charges on diagnostic, preventive, and basic dental work up to a maximum of $1,500 per year per participant. Coverage increases by 10% each year after until the fourth year when it reaches 100% if the benefit is used in each prior year. A higher out of pocket expense to the faculty member may apply if the dentist is not a Delta Participating Dentist. USF pays the full premium for faculty and eligible dependents.

**Vision Plan:** USF offers vision benefits through Vision Services Plan (VSP) and subsidizes this voluntary plan. Benefits include a comprehensive annual vision exam and an allowance for contact lenses and frames every two years at participating providers. Premiums are paid through payroll deduction.

**Note:** Current IRS regulations require that faculty members’ benefit choices, including healthcare elections, remain in effect during the calendar year unless they experience a qualified change in status, also known as a qualifying event. Enrollment or termination of healthcare benefits must be completed within 30 days of the qualifying event. Faculty should contact the Benefits Team at benefits@usfca.edu to determine if they have a qualifying event.
LIFE INSURANCE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

See below for specific effective dates

**Basic Life and AD&D Insurance (effective date of hire):** USF provides basic life and AD&D insurance at no cost to the faculty member through Cigna. The amount of basic life coverage and AD&D coverage equals 1X the faculty member's annual base salary rounded to the nearest $1000 up to a maximum of $500,000. The benefit amount is reduced to 65% when the faculty member reaches age 70.

**Voluntary Supplemental Life Insurance (effective 1st of the month after date of hire):** To supplement USF-provided life insurance, faculty may elect 1X, 2X, or 3X their base salary in additional term life insurance. The guaranteed approval is up to $400,000 if purchased within 30 days of hire. Greater amounts up to a maximum of $500,000 are subject to Evidence of Insurability (EOI). Premiums are based on age and are paid through payroll deductions. The benefit amount is reduced to 65% at age 70.

**Voluntary Dependent Life Insurance (effective 1st of the month after date of hire):** Faculty may enroll in a $5,000 term life insurance plan for their spouse or RDP and/or $2,000 for each dependent child, $500 for children under the age of one year. The premium is paid through payroll deductions. No EOI is required.

**Voluntary AD&D Insurance (effective 1st of the month after date of hire):** Faculty may enroll in additional AD&D coverage, which is available in $25,000 increments up to $250,000. Family coverage is also available. The premium is paid through payroll deductions.

**RETIREMENT BENEFITS**

*Effective date of hire*

**Defined Contribution Retirement Plan (401a):** USF contributes 10% of the faculty member's base salary (12% of salary over Social Security base up to the annual IRS limit), to purchase a choice of variable and/or fixed annuities through TIAA-CREF. The plan has a three year cliff vesting schedule, unless the faculty member was previously vested in a qualified plan.

**Voluntary Contribution Retirement Plan (403b):** Faculty are automatically enrolled to contribute 3% of their pre-tax salary through payroll deductions to a TIAA-CREF account unless they opt out. Faculty may also contribute after-tax dollars to a Roth 403b plan through TIAA-CREF or Fidelity Investments. A portion of their current pay may be tax deferred by purchase of annuities or mutual funds through TIAA-CREF or Fidelity Retirement.

To opt out of the 401a plan or change contributions to any plan, faculty must submit a [Salary Reduction Agreement](#).

**Emeriti Retirement Health Plan:** Emeriti is a tax-advantaged way to invest and accumulate assets exclusively to help meet future retiree medical expenses through the Emeriti Health Account. Upon turning age 40, USF will begin contributing to the faculty member’s Emeriti Health Account. Also, faculty who are age 21 or older may elect to contribute after-tax dollars into an Emeriti account at any time.

**Financial Planning:** USF offers reimbursement ($200.00 before taxes per calendar year) for consulting services from a financial advisor of your choice. For more information, please read [Financial Advisor Reimbursement FAQs](#). Employees can also meet with representatives from USF’s retirement plan providers, TIAA-CREF or Fidelity, on-campus or over the phone for free, one-hour individual consultations. The [on-campus meeting schedule](#) is available online and updated throughout the year.
WELLNESS PROGRAMS
See below for specific effective dates

GoUSF Wellness Program (effective date of hire): GoUSF is an award-winning holistic wellness program whose mission is to support the health and well-being of faculty and their families. A diverse array of wellness benefits and opportunities are offered throughout the year, including sponsorship and training for races, educational sessions, wellness challenges, weekly walking and running groups, and a free gym membership at Koret. All upcoming wellness events are listed on gousf.usfca.edu.

Employee Assistance Program (effective 1st of the month after date of hire): The Employee Assistance Program (EAP) offered by CONCERN provides confidential, professional assistance for faculty and family members. Each individual can talk with an EAP professional eight times in 12 months for each incident. Services are available for matters including personal and emotional issues, parenting and childcare referrals, legal consultations, and financial aid advice. Please visit www.concern-eap.com for a list of all services. USF pays the entire premium for faculty and family coverage.

TUITION BENEFITS
See Tuition Remission Eligibility for specific effective dates

Tuition Remission: Tuition Remission is a waiver of undergraduate or graduate tuition and is available to eligible faculty, their IRS tax dependent children, and their spouse or RDP who qualify and are admitted for enrollment at USF. Certain programs are not eligible under the tuition remission benefit if deemed impacted (programs that are full). The list of impacted programs is posted by May 1st of each year for the following academic year. Tuition remission applies to tuition only; all non-tuition expenses and fees, such as books and housing, are the responsibility of the student. Graduate tuition remission is subject to applicable federal and state taxes. For a full listing of eligibility requirements and more information, visit the Tuition Benefits webpage.

Tuition Exchange (TE) Program: The TE program provides the opportunity for eligible faculty member’s IRS tax dependent children to possibly receive an award for an undergraduate degree at a participating member institution. There are a limited numbers of slots available each year. Applying for a TE award does not guarantee acceptance at that institution or ensure that an award will be granted.

Faculty and Staff Children Exchange Program (FACHEX): FACHEX is an undergraduate tuition remission program for eligible faculty member’s IRS tax dependent children at participating Jesuit institutions. The program permits a limited number of children eligible for tuition remission at the home institution to receive the same benefit from other participating Jesuit colleges and universities. The tuition remission benefit applies to tuition only.

FLEXIBLE SPENDING ACCOUNT (FSA)
Effective 1st of the month after date of hire

Healthcare & Dependent Care FSA: Faculty can designate regular pre-tax deductions from each paycheck to be placed in a Healthcare FSA and/or a Dependent Care FSA through Custom Benefit Administrators (CBA). Healthcare FSA funds may be used to pay for eligible out-of-pocket medical expenses for faculty and their eligible dependents. Dependent Care FSA funds may be used for eligible dependent care expenses that enable faculty and their spouse or RDP to work or seek employment.

CHILDCARE SUBSIDY & ADOPTION ASSISTANCE
Effective 1st of the month after date of hire

Childcare Subsidy: USF provides eligible faculty with a monthly subsidy to help meet the cost of pre-first grade childcare expenses. Subsidy levels are determined based on faculty rank or staff salary. Faculty receive the full subsidy amount for their rank or salary level for their first eligible child and an additional 75% of their initial amount for subsequent eligible children, up to a maximum of $5,000 per year. Funds are
Benefits at a Glance:

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added to faculty’s Dependent Care FSAs through CBA. Total Childcare Subsidy and Dependent Care FSA contributions may not exceed $5,000 per family each year. Reimbursement requests must meet the IRS criteria for qualified dependent care expenses.

**Adoption Benefit:** Faculty may receive up to a maximum of $4,000 reimbursement for adoption fees, per family, per adopted child. Please contact the benefits department for more information.

**DISABILITY INSURANCE**

*Effective date of hire*

**Voluntary Disability Insurance (VDI) and Paid Family Leave (PFL):** After a seven-day waiting period, the VDI plan will pay up to 60% of the faculty member’s weekly salary (up to 52 weeks annually) to maximum of $1,104.00 per week for short-term disability or paid family leave claims. The University’s VDI plan is administered by Sedgwick CMS.

**Long-Term Disability Insurance:** After 90 days of continuous disability, Cigna, USF’s long-term disability carrier, provides monthly income of 60% of monthly salary to a maximum income of $12,000 reduced by income from other sources. Minimum benefit is $100/month. USF pays the entire premium.

**Workers’ Compensation:** USF’s workers’ compensation carrier, Travelers provides medical care and financial assistance for work-related illness or injury. For more information, please visit the [Workers Compensation webpage](#).

**COMMUTER BENEFITS**

*Effective 1st of the month following the date in which the first online order is placed*

**Commuter Subsidy and Pre-Tax Deductions:** My Commuter Checks (MYCC) allows faculty to order transit passes and fares directly to their Clipper card using pre-tax dollars deducted through payroll. Participating agencies include BART, Muni, and almost all bus and ferry services. Up to $130 per month can be tax sheltered from paychecks in order to pay for commuting costs through these vouchers. USF will provide a subsidy of $65 a month to faculty who do not have a parking permit. If faculty take advantage of the $65 subsidy, an additional $65 may be tax-sheltered to total the $130 per month in accordance with IRS regulations.

**ADDITIONAL BENEFITS**

*See below for specific effective dates*

**Relocation Assistance Program:** USF reimburses faculty up to $4000 maximum for expenses incurred for relocation from the East Coast, $2500 maximum for expenses incurred for relocation from the Midwest and $2000 maximum for expenses incurred for relocation from the West Coast if the location is more than 50 miles from the University of San Francisco main campus.

**Second Mortgage Assistance Program:** USF provides a second mortgage program to supplement with the down payment for a Bay area home. Principal amount of the loan will be repaid to the USF Housing Subsidy Fund at the end of loan term, as defined in the promissory note. There is no prepayment penalty, and monthly interest obligations will end if the loan is paid off early.

**Sick Leave (available as earned):** Faculty receive 675 hours of sick time annually. Each calendar year, up to 72 hours of USF sick leave may also be used to care for a family member who is ill.

**Credit Union:** Faculty may become members of The Golden One Credit Union or Provident Central Credit Union, who offer competitive loan and savings rates. Payroll deduction is available for credit union services.

**Plan Documents:** This document provides an overview of benefits offered by USF. Official plan and insurance documents govern a faculty member’s specific rights and benefits under each plan. Detailed information can be found in the plan documents.
descriptions and statements of benefits are provided in the Summary Plan Description(s), and/or other official Plan Documents. Please refer to the individual SPDs, plan document, certificates of coverage for each plan or collective bargaining agreement (if applicable). If any discrepancy exists between this summary and the official documents, the official document will prevail.

For more information about the wide range of benefits offered at USF, contact us at:

Human Resources
2130 Fulton Street
Lone Mountain Main, Room 339
San Francisco, CA 94117-1080

Phone: 415.422.2442
Email: benefits@usfca.edu
www.usfca.edu/hr/benefits