



UNIVERSITY OF SAN FRANCISCO
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University of San Francisco

Adjunct Faculty Benefits

A Great Resource!

Adjunct Faculty Benefits page on myUSF

The screenshot displays the myUSF website interface. At the top, there is a navigation bar with the myUSF logo and a search icon. Below this is a secondary navigation menu with categories: ACADEMICS, STUDENT SERVICES, HEALTH & WELLNESS, CAMPUS LIFE, OFFICES, and SCHOOLS & CENTERS. The main content area is titled "Adjunct Faculty Benefits". On the left, a sidebar lists various benefits under the heading "BENEFITS", with "Adjunct Faculty Benefits" highlighted. The main content area features a large image of a street sign that reads "GOLDEN GATE" with a "2400" sign above it. Below the image, there is a call to action: "Register for the Adjunct Benefits Orientation". On the right side, there are two additional sections: "HUMAN RESOURCES QUICK LINKS" with links to "2023 Benefits Guide", "New Employees", "Managers", "Careers at USF", "About HR", "Payroll", and "USFWorks"; and "CONTACT HUMAN RESOURCES" with contact information for Lone Mountain Main, Room 339, including phone numbers (415) 422-6707 and (415) 386-1074, and an email address humanresources.

<https://myusf.usfca.edu/human-resources/benefits/adjunct-faculty-benefits>

Medical Coverage: Kaiser

Eligibility

- Must have completed one year of employment at USF and have taught twelve (12) units
- Must teach during the semester in which they are requesting healthcare coverage for fall and/or spring semesters
- Must earn a monthly salary that is sufficient to cover the employee portion of the benefit deduction
- Must have paychecks paid in the months of October, November, and December for the fall semester and March, April, and May for the spring semester
- Kaiser eligibility evaluations require post-census date information; therefore, the entire process is based on the census date for that semester

Kaiser Enrollment – Coverage Timeframe

- For new fall enrollees, coverage begins on October 1 through February 28
- Fall coverage: effective September 1 through February 28 (continuing enrollees)
- Spring coverage: effective March 1 through August 31
- Payroll deductions will be taken out of six paychecks each semester to cover employee contributions for six months of coverage (Sept-Feb for the fall semester and March-August for the spring semester)
- Year-round coverage if you teach continuously in the fall and spring semesters

When can you make changes?

- Only adjunct faculty already enrolled in the Kaiser plan who experience a qualifying event as defined by the IRS (e.g., gained coverage elsewhere, marriage, birth, etc.), may make changes to their existing coverage
- Your qualifying event change to your benefits must be consistent with the event (e.g. if you give birth to or adopt a child, you can add your child to your medical coverage plan)
- To make a qualifying event change please contact the Benefits Team within 30 calendar days of the event
- Adjunct faculty may also make changes to their existing coverage during annual open enrollment

Kaiser – Adjunct Faculty Moving to Full-Time Status (Academic Year)

- If you accept a full-time appointment for the academic year, you will have full-time faculty benefits (including health insurance coverage) for the academic year. However, your benefits will terminate on May 31 when the assignment ends
- You will be offered COBRA effective June 1
- If you have a multi-year contract your benefits will continue

Kaiser – Adjunct Faculty Moving to Full-Time Status (Fall semester)

- If you accept a full-time appointment for the fall semester, you will have full-time faculty benefits (including health insurance coverage) for the fall semester. However, your benefits will terminate on December 31 when the assignment ends
- You will be offered COBRA effective January 1

Kaiser – Adjunct Faculty Moving to Full-Time Status (Spring semester)

- If you accept a full-time appointment for the spring semester, you will have full-time faculty benefits (including health insurance coverage) for the spring semester. However, your benefits will terminate on May 31 when the assignment ends
- You will be offered COBRA effective June 1

Kaiser – FT Term Faculty appointment ending and transitioning to Adjunct Faculty

- If your term appointment ends May 31, you may continue Kaiser coverage from June 1 through September 30 provided your dean's office can confirm your fall teaching assignment. Premiums must be paid by adjunct faculty.
- If your term appointment ends December 31, you may continue Kaiser coverage from January 1 through February 28 provided your dean's office can confirm your spring teaching assignment. Premiums must be paid by adjunct faculty.
- Premiums contributions are required and will be collected for this time period.
- [Review detailed information about this policy and important dates and deadlines](#)

Health Care Security Ordinance (HCSO)

- What is the SFHCSO, City Option and SFMRA?
- Eligibility
 - Employed for more than 90 days and who regularly work at least eight hours per week in San Francisco
- Contribution process and next steps
 - \$3.40/hour in 2023
 - Eligible employees must enroll in SFMRA to access funds!
- HCSO Waiver
- <https://myusf.usfca.edu/sites/default/files/health-care-security-ordinance-hcso-employee-voluntary-waiver-form.pdf>



Don't forget about this important benefit!

- The SF MRA balance rolls over year after year.
- You can continue to use the account even if you no longer work at USF.
- Effective March 1, 2023, the City and County of San Francisco will begin closing accounts that have not been used for three years or more starting on April 2026.

HCSO and SFMRA Resources

- <https://myusf.usfca.edu/human-resources/benefits/healthcare-plans/sf-healthcare-security-ordinance>
- https://sfcityoption.org/files/SFCO_Onboarding_ENG.pdf
- <https://sfcityoption.org/sfmra/>
- <https://sfcityoption.org/sfmra/employee-faq/>

Tuition Remission

- Who is Eligible- PHP and their eligible dependents
- What Programs- UG and Graduate, Impacted
- When to Apply- Process
- Documentation for dependents
- Taxation Process

Resources:

<https://myusf.usfca.edu/human-resources/benefits/tuition-benefits>



Employee Assistance Program through Concern

- Adjunct Faculty automatically enrolled
- In the moment support and consultation
- Qualified clinical advisors available 24/7, 365 days a year
- Referrals for on-going support
- Strictly confidential
- No limits
- Use USF company code 'USF' on EAP website: www.concern-eap.com
- Toll free number: 1-800-344-4222

Basic Life and Accidental Death & Dismemberment (PHP)

Basic Life and AD&D

- 1 times annual salary, maximum \$40,000
- No cost to you
- ALWAYS designate your beneficiary in USFWorks
- Coverage reduced to \$26,000 for age 70+
- Will receive conversion letter from New York Life if no teaching assignment in Fall or Spring

Retirement Planning and Savings

401(a) Defined Contribution Plan

- For adjunct faculty with PHP status USF contributes an equivalent of ten percent (10%) of gross salary to the [401\(a\) Defined Contribution Plan](#).
- Adjunct faculty with at least two (2) years of USF service and PHP status will be automatically vested in the 401(a) Defined Contribution Plan.

Retirement Planning and Savings

403(b) Voluntary Retirement Plan

- All adjunct faculty are eligible to participate in the [University's 403\(b\) Voluntary Retirement Plan](#).
- Immediately vested in your own money
- You can choose how to invest these contributions.
- Can change anytime: flat dollar or percentage
- Be sure to [designate your beneficiaries](#) for your retirement plans.
- Access your TIAA account through SSO on USFWorks
- [Meet with TIAA consultants](#) to review your retirement plans
- Questions? Contact our Retirement Plan Manager at retirementplan@usfca.edu.

Commuter Subsidy (Semester Pass Program)

Commuter Check Direct (CCD) / Edenred

Optional program, administered by CCD/Edenred.

- Every semester in which you are working on campus, you are eligible to receive a commuter subsidy:
 - \$210 for fall (Oct.-Dec.)
 - \$210 for spring (Mar.-May)
 - \$70 for summer (July)
- You will receive an email announcement at the beginning of the semester, which will include instructions on how and when you can place your order.
- If you miss the order deadline, you will **not** receive the subsidy.

Commuter Subsidy

- You **must** have a Clipper card registered with Clipper in your possession before placing your order.
- USF does **not** send out pre-loaded Clipper cards.
- To ensure you receive the subsidy, the Clipper card account number you enter on your order must match the number on the back of your Clipper card.
- If you do not have a Clipper card, please visit www.clippercard.com or call their customer support at (877) 878-8883.
- You are **not** eligible for the subsidy if you:
 - Have a university parking permit
 - Are listed on a university carpool parking permit
 - Live within a half-mile radius of the perimeter of campus
 - Are not actively working
 - Are not working on campus
 - Are not commuting

Commuter Subsidy

- You can find out more about adjunct faculty commuter benefits and enrollment periods here on myUSF: <https://myusf.usfca.edu/human-resources/benefits/commuter-benefits/adjunct>

Contact Us

Benefits Team, Human Resources

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Email: humanresources@usfca.edu

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