



UNIVERSITY OF SAN FRANCISCO
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University of San Francisco

Adjunct Faculty Benefits

Required Training Reminder

All USF faculty and staff are required to complete the required trainings. Fall adjuncts must complete these by Sept. 1.

- **Anti-harassment**
 - Upon hire within 30 days of hire date; can be waived with a current certificate from another CA employer
 - Renewed every 2 years
- **Workplace Violence Prevention**
 - Upon hire within 30 days; annually thereafter
 - Cannot be waived

Training is accessed via the Learning app in [USFWorks](#)

A Great Resource!

Adjunct Faculty Benefits page on myUSF

HUMAN RESOURCES

- Benefits**
- ADJUNCT FACULTY BENEFITS
- BENEFITS ENROLLMENT
- BENEFITS COMPLIANCE
- CHILDCARE SUBSIDY
- COMMUTER BENEFITS
- DISABILITY INSURANCE
- CONCERN EAP
- FLEXIBLE SPENDING ACCOUNTS
- HEALTHCARE PLANS
- LIFE INSURANCE
- OTHER BENEFITS
- PUBLIC SERVICE LOAN FORGIVENESS (PSLF)
- RETIREMENT BENEFITS
- TIME AWAY FROM USF
- TUITION BENEFITS
- WELLNESS BENEFITS
- WORKERS COMPENSATION

Campus Resilience

Adjunct Faculty Benefits


Adjunct Benefits Overview Webinar Recording

Are you a new or current adjunct faculty member and are curious about your benefit options at USF? Please join the benefits team to learn about Kaiser eligibility and the Kaiser medical plan, SFMRA, Employee Assistance Program, Tuition Remission (PHP), Life Insurance (PHP), retirement planning and savings, and commuter benefits.

WATCH THE RECORDED WEBINAR >


REVIEW THE PRESENTATION DECK >

The University of San Francisco offers a number of benefits to our adjunct faculty.




Kaiser Permanente Healthcare

HEALTHCARE



Semester subsidy

COMMUTER BENEFITS



PHP Life Insurance benefits

PHP LIFE INSURANCE BENEFITS

<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 (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
- Please contact the Benefits team directly should you receive a FT appointment during the Fall semester.

Adjunct Faculty Sick Leave

- You accrue 1.875 hours per pay period (3.75 hours per month) up to a maximum of 80 hours.
- You can use sick hours for your own illness or that of a family member.
- Please review USF's [sick leave policy](#) for more information.

If you are unable to work, please report your absence to your Dean's office and record your sick hours in [USFWorks](#). Hours submitted will be deducted from your available balance.

Health Care Security Ordinance (HCSO)



What are SFHCSO, City Option, and SFMRA?

Eligibility

- Employed for more than 90 days and regularly working **at least eight hours per week in San Francisco in a calendar quarter**

Contribution process and next steps

- \$3.51/hour in 2024
- 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 April 1, 2026, the City and County of San Francisco will begin closing accounts that have not been used for three years or more.

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: Preferred Hiring Pool (PHP) and their eligible dependents
- Which Programs: UG and Graduate
- When to Apply: Process
- Documentation for dependents
- Taxation Process

Resources:

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



Wellness Program: GoUSF

GoUSF is an award-winning holistic wellness program whose mission is to support the health and well-being of employees and their families.

What we offer:

- Monthly programming and events that support the focus on the many dimensions of wellness
- [Discounted membership rates](#) available for Koret Health and Rec Center
- Ergonomic education and resources
- Mental Health Resources

Email gousf@usfca.edu with questions!

Employee Assistance Program through Concern

- Adjunct Faculty automatically enrolled
- In the moment phone support and consultation
- Qualified clinical advisors available 24/7, 365 days a year
- Referrals for on-going support at a discounted rate
- Strictly confidential
- Refer to the Concern Adjunct flyer
- Use USF company code 'USF' on EAP website:
employees.concernhealth.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
- Premium is paid by USF
- You will need to designate your beneficiary in USFWorks by submitting a Beneficiary Change task. You can find the steps in the [Managing Life Insurance Beneficiaries job aid](#).
- Beneficiaries can be changed at any time
- Coverage reduced to \$26,000 for age 70+
- You will receive conversion letter from New York Life if no teaching assignment in Fall and Spring

Retirement Planning and Savings (PHP only)

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. If you do not make a selection, the default investment option is the LifeCycle Fund closest to the year you turn age 65.
- Can change your contribution election, whether it is flat dollar or percentage, anytime by accessing your TIAA account through SSO on USFWorks. See the *Change your 403(b) contribution* guide on myUSF for the steps: <https://myusf.usfca.edu/human-resources/benefits/retirement>

Retirement Planning and Savings

403(b) Voluntary Retirement Plan

- You must enroll in this – it is not an auto enrollment.
- Be sure to [designate your beneficiaries](#) for your retirement plans.
- [Meet with TIAA consultants](#) for a complimentary review of your retirement plans
- Questions? Contact our Retirement Plan Manager at retirementplan@usfca.edu.

Commuter Subsidy (Semester Pass Program)

Edenred

Optional program, administered by 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.
- The Clipper card account number you enter on your order must match the number on the back of your Clipper card or you will not receive the subsidy.
- If you do not have a Clipper card, please visit www.clippercard.com or call their customer support at (877) 878-8883.
- Visit our [Adjunct Faculty Commuter Benefits](#) page for the full list of subsidy eligibility criteria. You do not qualify for the subsidy if you: (examples)
 - Have a university parking permit/carpool permit
 - Are not actively working
 - Are not working on campus
 - Are not commuting

Find out more about this benefit on myUSF: <https://myusf.usfca.edu/human-resources/benefits/commuter-benefits/adjunct>

Contact Us

General HR:

Phone: 415.422.6707

Email: humanresources@usfca.edu

Benefits:

Phone: 415.422.2442

Email: benefits@usfca.edu

Retirement:

Email: retirementplan@usfca.edu

Tuition benefits:

Email: tuitionremission@usfca.edu

Make an appointment with us: [HR Appointments](#)



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QUESTIONS?