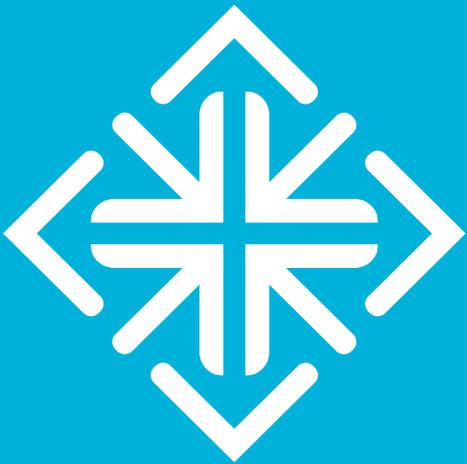




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FACULTY AND STAFF **2017 BENEFITS GUIDE**



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## Contact Human Resources Benefits Team

- Lone Mountain  
Main, Room 339
- [benefits@usfca.edu](mailto:benefits@usfca.edu)
- 415-422-2442

# What's New for 2017

## Cost of Coverage Update

We are pleased to announce that Dental and VSP employee contribution rates will remain the same as last year. The Anthem Blue Cross and Kaiser plans will have a moderate increase in employee premium contributions.

## New Ergonomic Vendor

Effective July 1, 2016, the University changed its ergonomic vendor to Syntropy in order to provide faster and more effective service to employees. Assessments are available to newly hired employees, current employees with new work locations (i.e., new office, new desk, etc.), or current employees who are experiencing pain or discomfort. Please visit [myusf.usfca.edu/hr/benefits/ergonomics](http://myusf.usfca.edu/hr/benefits/ergonomics) to submit an online ergonomic assessment request form.

## Commuter Subsidy Increase

Effective October 1, 2016, the USF Commuter Subsidy has increased from \$70 per month to \$73 per month. Benefits-eligible full-time faculty and staff who participate in the pre-tax commuter plan, do not have a USF parking permit, and are not listed on a carpool parking permit are eligible for the subsidy.

For more information, please view the Pre-Tax Commuter Benefits section.

## Dental Plan Maximum Increase\*

Effective January 1, 2017, the Delta Dental plan maximum will increase from \$1,500 to \$1,750 for the calendar year. For more information, please view the Dental Benefits section.

The University of San Francisco offers a comprehensive benefits package to full-time faculty and staff and their eligible dependents.

## Benefits Help

For detailed benefits information, visit [myusf.usfca.edu/hr/benefits](http://myusf.usfca.edu/hr/benefits).

The Human Resources Benefits Team is also available to provide assistance.

**Call:** 415-422-2442

**Email:**  
[benefits@usfca.edu](mailto:benefits@usfca.edu)

**Fax:** 415-386-1074

**In person:**  
Lone Mountain  
Main, Room 339  
MON-FRI  
8:30AM - 5:00PM



Photo courtesy of Aouie Rubio

\* Calendar year dental plan maximum remains at \$1,500 for USFFA members due to ongoing negotiations at the time of printing.

# Enrollment Information

## Who is Eligible

### Employees:

- Regular full-time employees who work 30 hours or more per week\*
- For Branch Campuses: Assistant Director, Librarian, Librarian Assistant
- Jesuits\*\* who are members of the USF Jesuit Community
- Employees of Fromm Institute, Loyola House, and St. Ignatius Church

In order to comply with the Affordable Care Act (ACA), USF determines your eligibility for benefits using the Look-Back Measurement Method. Refer to the Look-Back Measurement Method section for additional information on how your eligibility is determined.

### Eligible Dependents:

- Your legal spouse (same or opposite sex) or Registered Domestic Partner (RDP as set forth in California Family Code Section 297 and are same sex partners unless at least one is over age 62)
- Your natural child, adopted child, stepchild, legal ward, foster child, or an eligible dependent of your RDP up to age 26
- Your child over age 26 who is supported primarily by you and is incapable of self-sustaining employment by reason of mental or physical handicap (proof of the condition and dependence is required)

Employees who have a Legally Domiciled Adult (LDA) enrolled are considered to be grandfathered into the plans they were enrolled in as of December 31, 2011. Grandfathered LDAs (GF LDA) may continue participation in those benefits they were enrolled in as of January 1, 2012. No new enrollment of an LDA will be permitted as of January 1, 2012. If you drop your GF LDA from coverage, he or she may not rejoin the plan as an LDA.

If you are an eligible employee, refer to the table below to determine when you are eligible for each of the benefits plans:

	Medical	Dental Vision FSA Childcare Subsidy	Short-Term Disability Long-Term Disability Basic Life/AD&D Voluntary Life/AD&D EAP 401(a) plan*** 403(b) plan	Commuter Benefit	Tuition Remission
Staff	1st of the month following date of hire	1st of the month following date of hire	Date of hire	1st of the month following the date in which the first online order is placed	After one year of full-time service (Self, Spouse/RDP); <i>Immediately for Children</i>
Jesuit**	Date of hire				
Faculty	Date of hire				

## Enrollment Procedures

USF uses an online enrollment system, BeneTrac. New hires have 30 days from the date of hire to complete their online enrollment. Before you enroll online, please do the following:

- Collect the date of birth, Social Security Number (SSN), and address for each dependent and/or beneficiary you wish to cover
- Consider your needs and the needs of your eligible dependents. Review any coverage offered through your spouse's/Registered Domestic Partner's employer to avoid costly duplicate coverage
- Carefully review the plan information in this Benefits Guide and plan materials available online at [myusf.usfca.edu/hr/benefits](http://myusf.usfca.edu/hr/benefits).

\* All employees, other than student employees, are eligible to participate in the Voluntary 403(b) Retirement Plan.

\*\* Jesuits' medical and dental plans are covered by the Jesuit Health Trust, and they are eligible for all other benefits available to full-time faculty and staff, except for short-term disability.

\*\*\* Some employees covered by the Defined Contribution 401(a) Retirement Plan have different eligibility dates.

## Benefits Website

Take a moment to review the benefits website.

For more information, visit [myusf.usfca.edu/hr/benefits](http://myusf.usfca.edu/hr/benefits).

## New Faculty and Staff

All newly benefits-eligible faculty and staff are encouraged to attend a benefits orientation. The session is designed to provide an overview of your benefits and instructions on how to enroll. Visit [myusf.usfca.edu/hr/new-employees](http://myusf.usfca.edu/hr/new-employees) for more information and to RSVP.

## Making Elections in BeneTrac

- Log into BeneTrac using the instructions available at [myusf.usfca.edu/hr/benefits/enrollment](http://myusf.usfca.edu/hr/benefits/enrollment)
- Verify information, including legal names and SSN, for you and your dependents
- Elect or waive coverage for each benefit block, including the appropriate medical plan option
- For your life insurance plans, verify or add your beneficiaries (SSN not required)
- If applicable, make your 2017 FSA annual election, apply for childcare subsidy, and/or certify your medical spousal surcharge
- Click "Review & Finalize" to see a summary of your benefit elections
- If you are not making any of the above changes to your benefits, simply log into BeneTrac, scroll to the bottom of the page, and click on the "Review & Finalize" button
- Click "Agree to Above and Finalize My Selections"

## When You Can Change Your Benefits: Qualifying Events

Current IRS regulations require that your benefit choices remain in effect during the calendar year unless you experience a qualified change in status, also known as a qualifying event.

Qualifying events include, but are not limited to:

- Marriage, divorce, legal separation, or entry into a Registered Domestic Partnership (RDP)
- Death of spouse/RDP or other dependent
- Spouse/RDP employment begins or ends
- Dependent's eligibility status changes
- Birth or adoption of a child
- You or your spouse/RDP experience a change in work hours that affects benefit eligibility
- Relocation into or outside of your plan's service area

Please note that your qualifying event change to your benefits must be consistent with the event. For example, if you give birth to or adopt a child, you can add your child to medical coverage. Or, if you get divorced, you must remove your ex-spouse from your benefits coverage, unless mandated otherwise. You must submit your qualifying status change (qualifying event) online through BeneTrac and provide the Benefits Team supporting documentation within 30 days\* of the qualifying event.

See the table below for the required supporting documents:

If you add this dependent	You must provide this supporting document
Spouse	Copy of Marriage Certificate
Registered Domestic Partner (RDP)	Copy of Registered Domestic Partnership Certificate
Natural child	Copy of Birth Certificate
Adopted child	Copy of Adoption Decree
Stepchild	Copy of Birth Certificate
Dependent child of RDP	Copy of Birth Certificate
Legal ward or foster child	Copy of Court Documents and Last Tax Return
Disabled dependent child over age 26	Copy of Birth Certificate, Proof of Condition, and Last Tax Return

\* 60 days if you, your spouse/RDP, or eligible dependent child loses coverage under Medicaid or a state Children's Health Insurance Program (CHIP) or becomes eligible for state-provided premium assistance.

## Qualifying Events

You must submit your qualifying status change (qualifying event) online through BeneTrac and provide the Benefits Team supporting documentation within 30 days\* of the qualifying event.

Submit supporting documentation to any of the following:

**Email:**  
benefits@usfca.edu

**Fax:** 415-386-1074

**In person:**  
Lone Mountain  
Main, Room 339  
MON-FRI  
8:30AM - 5:00PM

# Medical Benefits



## Free Eligible Screenings

Preventive care is covered in full under both medical plans. Keep current with your preventive care exams and screenings. Early screenings are the best way to detect and diagnose illnesses when they are at their most treatable stages.

## LiveHealth Online

LiveHealth Online provides 24/7 access to U.S. board-certified physicians with an average of 15 years experience from an Internet-connected device (e.g. computer, tablet, or mobile phone) for non-emergency medical assistance. Anthem members may consult a doctor through LiveHealth Online for free, a savings of \$49 per use.

Read more and sign up at [livehealthonline.com](http://livehealthonline.com).

## Medical Benefits

Comprehensive and preventive healthcare coverage is important for protecting you and your family in the event of an illness or injury. The University offers two medical plan options. Before choosing a plan, please refer to the Medical Benefits at a Glance chart on the next page for a comparison of each plan's major provisions.

### Kaiser Permanente HMO

Participants enrolled in the Kaiser Permanente Health Maintenance Organization (HMO) receive all medical treatment from Kaiser physicians, facilities, and pharmacies. The Plan does not cover services rendered by providers outside of the Kaiser Plan unless participants require immediate medical care for an urgent medical condition and are outside the Kaiser service area at the time. You may designate your primary care physician (PCP) who refers you to specialists within Kaiser.

### Anthem Blue Cross PPO

The Anthem Blue Cross Preferred Provider Organization (PPO) provides benefits when participants use an Anthem Blue Cross PPO network provider or a non-network provider. However, the levels of coverage are higher for network providers than for providers who are not in the Anthem Blue Cross network.

No referral is necessary from a primary care physician for services of specialists in or outside of the network. For many services, members must meet the annual individual deductible before the Plan begins paying benefits.

Services received out of network require you to submit a claim form for processing. You are responsible for paying any difference between the allowed customary and reasonable (C&R) amount and actual charges, in addition to your deductible and coinsurance. Some services may require approval from Anthem Blue Cross. You are responsible for contacting Anthem Blue Cross to determine if potential services are covered or if they must be submitted for utilization review and approval by Anthem Blue Cross.

## Medical Plan Opt-Out Waiver

You may elect to opt out of the USF medical plan in BeneTrac 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 and staff whose spouse/RDP/GF LDA has medical coverage available through his/her employer but is nevertheless covered under the USF medical plan.

All faculty and staff with a spouse/RDP/GF LDA enrolled in the USF medical plan will pay the surcharge unless it is waived in BeneTrac and approved by the Benefits Team. **Annual recertification is required.**

## Medical Benefits at a Glance

For more detailed information about coverage, please refer to your plan's Summary Plan Description located at [myusf.usfca.edu/hr/benefits/compliance](http://myusf.usfca.edu/hr/benefits/compliance). Percentages shown are the coinsurance amount you pay after you meet the deductible, if applicable. Out-of-network coinsurance is based on Customary and Reasonable (C&R) charges determined by the plan.

Key Features	Kaiser Permanente HMO	Anthem Blue Cross PPO	
	In-Network Only	In-Network	Out-of-Network
Deductible (Individual/Family)	None		\$250/\$750
Out-of-Pocket Limit** (Individual/Family)	\$1,500/\$3,000		\$889/\$2,667
Lifetime Maximum	Unlimited	Unlimited	Unlimited
<b>Physician Services</b>			
Doctor's Office Visit	\$15 copay	\$20 copay, no deductible	30% after deductible
Specialist Visit	\$15 copay	\$20 copay, no deductible	30% after deductible
Lab and X-ray Services (office visit copay may apply)	No charge	10% after deductible	30% after deductible
<b>Preventive Care</b>			
Well Baby & Child (under age 19)	No charge	No charge, deductible waived	30% after deductible
Well Baby & Child (over age 19)	No charge	No charge, deductible waived	
Adult Physical Exam	No charge	No charge, deductible waived	
Routine OB/GYN Exam	No charge	No charge, deductible waived	
Cancer Screenings (cervical, breast, prostate, colorectal)	No charge	No charge, deductible waived	
<b>Hospital Medical Services</b>			
Inpatient	No charge	10% after deductible	30% after deductible*
Outpatient	\$15 copay per procedure	10% after deductible	30% after deductible*
Urgent Care Center	\$15 copay per visit	\$20 copay, no deductible	30% after deductible
Emergency Room (waived if admitted)	\$50 copay per visit	\$50 copay per visit, then 10% after deductible	
Home Health Services	No charge (up to 100 visits per calendar year)	10% after deductible	30% after deductible
Skilled Nursing Facility (preauthorization required)	No charge (up to 100 days per calendar year)	10% after deductible (up to 100 days per calendar year)	30% after deductible (up to 100 days per calendar year)
<b>Other Services</b>			
Acupuncture	\$15 copay (physician referral required)	\$20 copay, no deductible 20 visits per year	30% after deductible
Chiropractic***	\$15 copay (up to 30 visits per calendar year)	\$20 copay, no deductible 30 visits per year	30% after deductible
<b>Prescription Drugs</b>			
Generic	\$10 copay	\$10 copay	\$10 copay plus 50% of the maximum amount allowed
Brand-name: Formulary	\$20 copay	\$20 copay	\$20 copay plus 50% of the maximum amount allowed
Brand-name: Non-Formulary	All drugs on formulary	\$25 copay	\$25 copay plus 50% of the maximum amount allowed
Supply	Up to 100-day maximum supply	30-day (Retail) or 31-day to 90-day (Mail Order) maximum supply	30-day to 90-day maximum supply

\* For California facilities, a discount applies if the facility has a contract with Anthem Blue Cross for fee-for-service business. For California facilities without a contract, the plan's covered expense for non-emergency hospital services and supplies is reduced by 25%, resulting in higher out-of-pocket costs for members. Note: If you go to an out-of-network provider who charges more than the allowable amounts established by the insurance carrier, the provider may bill you for the remaining balance. See page 4 for information on C&R amounts.

\*\* Out-of-pocket maximums include medical copays, deductibles, and coinsurances, and prescription drug copays.

\*\*\* Kaiser members must use Americal Specialty Health Network providers.

## Balance Billing

If you go to an out-of-network provider who charges more than the amounts allowed by the plan, the provider may bill you for the remaining balance.

### Balance Billing Example:

Out-of-Network Provider Charge for an MRI: \$2,000

Anthem Allowed Amount for MRI: \$1,500

Potential Balance Bill Amount to Member: \$500 (this would be in addition to any other member responsibility such as coinsurance and deductible).

# Medical Benefits



Photo courtesy of Babujak Photography

## Save Money with Your Prescription Drug Plan

- Check with your doctor about a generic option.
- If you take prescription medication on an ongoing basis, save time and money through your plan's mail order pharmacy.
- Kaiser members: Find out more about your pharmacy options at **healthy.kaiserpermanente.org**
- Anthem members: Refill and renew prescriptions through Express Scripts home delivery. Express Scripts is available through your **anthem.com** member login or the Express Scripts mobile app.

## Medical Coverage While Traveling

Whether you're traveling domestically or internationally, participation in your medical plan (Anthem Blue Cross or Kaiser Permanente) will grant you coverage in the event of a life- or limb-threatening medical emergency. If you are traveling and receive emergency services, remember to retain all your receipts and related documentation. Call your insurance carrier at your earliest opportunity to inform them of any emergency services received.

## Getting Care When You Need It Now

You have more choices than just the emergency room (ER) that can save you time and out-of-pocket costs. The ER shouldn't be your first stop — unless there's a true emergency.

### What is urgent care?

While both urgent and emergency care situations are serious, urgent care is for medical symptoms, pain, or conditions that require immediate medical attention but are not severe or life-threatening and do not require use of a hospital or ER.

Urgent care conditions include, but are not limited to: earache, sore throat, rash, sprained ankle, flu and fever not higher than 104°.

So what do you do when you need care right away, but it is not an emergency?

- Kaiser Permanente Plan Participants
  - Call Kaiser's 24/7 NurseLine at 800-464-4000
  - Find an urgent care center by visiting **kp.org**
- Anthem Medical Plan Participants
  - Call Anthem's 24/7 NurseLine at 800-977-0027
  - Find an urgent care center by visiting **anthem.com/ca**
  - Contact doctors through **livehealthonline.com**

## Useful Tools to Help You Save Time and Money

Take advantage of the free tools offered by Kaiser and Anthem:

As a *Kaiser participant*, register for My Health Manager, and take charge of your health 24 hours a day, 7 days a week. This free online and mobile service allows you to view your and your family members' health information, email your doctor, set appointments, refill prescriptions, and much more. To get started, visit **kp.org/registernow**.

As an *Anthem participant*, you have access to easy-to-use tools at home or on the go. Do your benefits seem complex, or do you have a question about a specific Anthem service? Register for personalized guidance at **anthem.com/ca**. You can also compare costs for medical services and find facilities that accept your insurance. Maximize your benefits, and improve your health.

# Dental Benefits

## Dental Benefits

The University offers a dental Preferred Provider Organization (PPO) Plan through Delta Dental of California. A dental PPO plan gives you the freedom to visit any in-network or out-of-network dentist you choose. You will have the maximum benefit by choosing a Delta Dental PPO contracted dentist. Delta Dental Premier dentists are also considered in-network. If you visit an out-of-network dentist, you will be responsible for the difference between the Delta Dental Maximum Plan Allowance (MPA) amount and the amount billed by a non-participating provider in addition to your coinsurance.

Key Features	Delta Dental PPO	Delta Dental Premier Dentist	Non-Network
<b>Plan Maximums*</b>			
• Calendar Year	\$1,750	\$1,750	\$1,750
• Orthodontia Lifetime (per eligible child)	\$1,500	\$1,500	\$1,500
<b>Annual Deductible</b>	None	None	None
	<b>You Pay</b>	<b>You Pay</b>	<b>You Pay</b>
<b>Preventive &amp; Diagnostic</b>	0% - 30%	0% - 30%	0% - 30%
• Examinations, cleaning			
• X-rays			
<b>Basic Services</b>	0% - 30%	0% - 30%	0% - 30%
• Fillings, simple tooth extractions			
• Sealants			
<b>Major Dental</b>	0% - 30%	0% - 30%	0% - 30%
• Oral Surgery			
• Endodontics (root canals)			
• Periodontics (Gum treatments)			
• Crowns, inlays, onlays, and cast restorations			
<b>Prosthodontics Services</b>	50%	50%	50%
<b>Orthodontics Service</b>		50%	
• For dependent children up to age 19		Separate \$1,500 lifetime maximum per child	
<b>Dental Accident</b>		No charge	
		(part of your \$1,500 maximum per individual calendar year)	

\* Calendar year dental plan maximum remains at \$1,500 for USFFA members due to ongoing negotiations at the time of printing.

## Demonstrating how the Delta Dental PPO plus Premier Plan design works

The following claim example demonstrates how lower out-of-pocket costs can be achieved with Delta Dental PPO plan options. Compare the patient's share of costs at each network level below:

### Claim Example: Implant

Dentist Network Status	Delta Dental PPO Network	Delta Dental Premier Network	Non-Contract
Dentist bills (submitted charge)	\$875	\$875	\$875
Fee agreement with Delta Dental	\$550	\$650	No fee agreement with Delta Dental
Plan payment is 50%*	\$275	\$325	\$350
Patient's share**	\$275	\$325	\$525

\* Hypothetical example for illustrative purposes assumes that the annual maximum has not been reached and that the benefit levels for in- and out-of-network treatment are the same.

\*\* The patient's share for covered services may include coinsurance, any amount over the annual maximum, and for a Premier provider, any unpaid difference between the Premier provider's contracted fee and the PPO contracted fee.



Photo courtesy of Aouie Rubio

## Easy to Add Kids!

You can add your children up to age 4 to your dental plan at any time during the plan year.

## Coinsurance

The coinsurance percentage for eligible dental services will decrease by 10% each year, to no charge for some services, for each enrollee provided they visit a dentist at least once during the calendar year. If an enrollee does not use the plan during the calendar year, the percentage remains at the level attained the previous year. If an enrollee becomes ineligible for benefits and later regains eligibility, the percentage will revert to 30% of the cost.

# Vision Benefits

## Healthy Vision

VSP promotes preventive care through regular eye examinations and early corrective treatment. In addition to helping you see better, routine eye exams can detect a number of serious health conditions such as glaucoma, cataracts and diabetes. Eye exams for dependent children can also recognize problems that may affect their learning.



## Vision Benefits

The University's vision plan offers vision care benefits through Vision Service Plan's (VSP) extensive provider network. Benefits include annual eye exams, plus lenses and frames or contacts every other calendar year.

### Vision Benefits at a Glance

VSP	In-Network	Out-of-Network
Eye Exam (every calendar year)	\$20	Up to \$50
<b>Prescription Glasses (in lieu of contacts)</b>		
Frames (every other calendar year)	\$120 frames allowance, then 20% off the amount over your allowance	Up to \$70
Lenses (every other calendar year)		
• Single Vision	Combined with exam	Up to \$50
• Lined Bifocal	Combined with exam	Up to \$75
• Lined Trifocal	Combined with exam	Up to \$100
• Standard Progressive	\$50	Up to \$75
• Premium Progressive	\$80-\$90	Up to \$75
• Custom Progressive	\$120-\$160	Up to \$75
<b>Contacts (in lieu of prescription glasses)</b>		
Contact Lens Care (every other calendar year)	Up to \$60 exam and fitting \$105 contact lens allowance	Up to \$105
<b>Additional Benefits</b>		
Diabetic Eyecare Plus (as needed)	\$20 copay for services related to type 1 and type 2 diabetes. Ask your VSP doctor for details.	
Extra Savings and Discounts	5%-15% off fees for laser vision correction surgery; 20%-30% off additional pairs of glasses	N/A

## Additional Benefits

With VSP as your vision care provider, you and your covered dependents have access to additional benefits:

- Discounted Frames:** Are your glasses ready for an update? VSP offers a \$20 discount on featured frame brands like Calvin Klein, Diane von Furstenberg, Valentino, Sean John, and many more. Choose a frame style from one of the brands, and \$20 will automatically be applied to your purchase. To find a doctor who carries the discounted brands, visit [vsp.com](http://vsp.com).
- Affiliate Providers:** VSP has contracts with affiliate providers such as **Costco**. Check with Costco for member pricing on frame and lens options. Contact VSP for information on other affiliate providers in your area.
- TruHearing Program:** Hearing aids can be costly, but through the TruHearing Program, you and your enrolled family members can receive a pair of hearing aids for free. The TruHearing Program is the first and only state-approved discount health medical organization for hearing. Membership in the TruHearing Program gives you access to a national network of more than 4,000 licensed hearing aid professionals, a selection of more than 90 digital hearing aids in 400 styles, savings of up to \$1,300 per hearing aid purchase, and deep discounts on additional batteries. Additionally, each hearing aid purchase from TruHearing includes three professional visits, a 45-day money-back guarantee, and 48 replacement batteries. Learn more about this program at [vsp.truhearing.com](http://vsp.truhearing.com) or call 877-396-7194.

# Flexible Spending Accounts (FSAs)

You can choose to enroll in one or both FSA accounts—the Healthcare FSA and the Dependent Care FSA—through BASIC pacific. These accounts save you money by allowing you to set up regular pre-tax deductions from each paycheck. Your contributions are deducted before federal, state, and Social Security taxes are withdrawn, saving you money on your taxes. You may then use the accounts to pay for eligible health and/or dependent care out-of-pocket expenses with your pre-tax dollars.

	Healthcare FSA	Dependent Care FSA
Advantages	Pay for eligible out-of-pocket expenses with pre-tax dollars, reduce your taxable income, and increase your take-home pay	
What's Covered	In general, health-related expenses that are not covered by a health plan	In general, dependent care expenses that allow you (and your spouse if you are married) to work
Eligible Expenses	<p>Examples include:</p> <ul style="list-style-type: none"> <li>• Out-of-pocket costs</li> <li>• Deductibles and copays</li> <li>• Healthcare expenses not covered by your plan and approved by the IRS</li> <li>• Over-the-counter medications that are prescribed by a physician</li> </ul> <p>For more information, see "Common Eligible and Ineligible Expenses for FSAs" on the next two pages.</p>	<p>Examples include:</p> <ul style="list-style-type: none"> <li>• Childcare for children under age 13</li> <li>• Adult dependent daycare</li> <li>• Dependent daycare centers</li> <li>• Preschool expenses</li> </ul>
Restrictions	<ul style="list-style-type: none"> <li>• Medical expenses that are not deductible under Section 213 may not be reimbursed</li> <li>• Over-the-counter drugs not prescribed by a physician are not eligible</li> </ul>	Expenses reimbursed under this plan may not be claimed as a federal tax credit on your tax return
Maximum Annual Election	\$2,500	\$5,000 per household (\$2,500 if married and filing separately)
Access to Funds	Immediate access to annual elections	You may access these funds only as they are contributed

## Use It or Lose It

FSAs are administered under Sections 125 and 129 of the Internal Revenue Code. IRS regulations require that if, at the end of a plan year, the actual expenses you incur are less than the amount you contribute to an FSA, you must forfeit the excess amount. The USF plan is a calendar year plan.

There is a grace period from January 1 through March 15, 2018 during which you may continue to incur expenses and obtain reimbursement from your 2017 Healthcare FSA balance. You may file claims for expenses incurred during the 2017 plan year and the grace period through March 31, 2018. It is important that you make your FSA elections carefully to avoid forfeiture under the plan. There is no grace period for dependent care accounts.

When you have incurred qualified healthcare and/or dependent care expenses, you can submit a claim form and documentation to BASIC pacific for reimbursement. BASIC pacific also offers a debit card solution. Participants in the Healthcare FSA plan will receive a BASIC pacific Benny debit card, which they can swipe at participating pharmacies, hospitals, and doctors' offices, including vision and dental clinics. If you use your Benny card, please make sure to retain your receipts in case substantiation of the purchase is required. Retain your Benny card for each plan year that you participate in the Healthcare FSA.

## Stop Losing Money!

Lower your taxes and save money by participating in the Healthcare FSA. Visit **basicpacific.com** for tools to help you determine your FSA needs.

## Healthcare FSA Maximum

The 2017 Healthcare FSA maximum is \$2,600 per employee, regardless of whether you cover just yourself or your family. Because it is per employee, your spouse can also claim \$2,600 with his/her employer.

## Debit Card Reminder

Purchases made with your Benny card on or after January 1, 2017 through March 15, 2018 will access any remaining funds from your 2016 FSA account first before your 2017 elected amount.

# FSA's

## Common Eligible and Ineligible Expenses for Healthcare FSAs

Below is a list of the most asked about Healthcare FSA expenses. For a complete list of eligible and ineligible expenses, visit [irs.gov/publications/p502/index.html](https://irs.gov/publications/p502/index.html).

### Common Eligible Expenses

#### Medical Services

- Coinsurance/copays
- Lab tests, X-rays, scans
- Ambulance
- Acupuncture
- Chiropractic
- Alcohol/substance abuse treatment
- Fertility treatment
- OB/GYN exams and fees
- Lamaze classes
- Lactation supplies
- Hearing tests
- Mileage & transportation\*
- Reconstructive surgery\*

#### Medical Equipment

- Crutches, walkers, and wheelchairs
- Arches and orthotic inserts
- Syringes
- Nebulizers
- Hearing aids
- Exercise equipment\*
- Air purification equipment\*
- Orthopedic shoes\*

#### Dental

- Exams, cleaning, and X-rays
- Extractions and fillings
- Periodontal services
- Oral surgery
- Orthodontia/braces
- Dentures and bridges

#### Vision

- Exams
- Prescription eyeglasses, sunglasses, and contact lenses
- Laser eye surgeries

#### Therapy

- Counseling
- Occupational/Physical/Speech
- Smoking cessation program
- Massage\*
- Weight loss programs\*

### Common Ineligible Expenses

- Cosmetic surgery/procedures
- Electrolysis
- Hair loss medication
- Insurance premiums/interest
- Long-term care premiums
- Marriage or career counseling
- Teeth bleaching/whitening
- Toothbrush/toothpaste
- Vitamins/supplements\*

### Over-the-Counter (OTC) Items

Below is a list of common OTC items, some of which do not require a prescription.

#### Eligible without a prescription

- Denture adhesives, repair, and cleansers
- Diabetes testing and insulin
- Ear care
- Elastic/athletic treatment
- Contact lens care
- First-aid dressings and supplies
- Foot care treatments
- Hearing aid and other medical batteries
- Incontinence products
- Pregnancy/ovulation kits
- Prenatal vitamins
- Reading glasses
- Walking aids

#### Ineligible without a prescription

- Acne medications
- Allergy, cold, cough, flu, and sinus medications
- Antifungal (foot or feminine)
- Antiseptics and wound cleaners
- Baby teething pain remedies
- Cold sore remedies
- First-aid burn remedies
- Hemorrhoid remedies
- Homeopathic remedies
- Incontinence treatment products
- Motion sickness
- Pain relievers
- Sleep aids/sedatives
- Stomach remedies (anti-gas, acid control, etc.)



Photo courtesy of Babuljak Photography

For more information about your FSA, contact **BASIC pacific**

**Site:** [basicpacific.com](https://basicpacific.com)

**Phone:** 800-574-5448

**Fax:** 800-584-4591

**Address:**  
P.O. Box 2170  
Rocklin, CA 95677

**Email:**  
[customerservice@basicpacific.com](mailto:customerservice@basicpacific.com)

**Note:** Expenses marked with an asterisk (\*) may potentially require a Letter of Medical Necessity or a prescription from your healthcare provider to qualify for reimbursement.

# Dependent Care FSAs

## Dependent Care FSA — Common Eligible Expenses

- After-school care
- Au pair
- Daycare
- Elder care
- Extended day programs
- Nanny fees
- Nursery school/pre-kindergarten
- Registration fees for care
- Summer camp

**Note:** The Dependent Care FSA is only used for childcare or elder care expenses that allow you to work. It is not used for dependent healthcare expenses. If you are married, both you and your spouse must be employed or looking for work. The maximum amount per calendar year is \$5,000 per married couple or single filing head of household and \$2,500 for married filing jointly.

## Dependent Care FSA — Common Ineligible Expenses

- After-school enrichment classes
- Diaper services
- Educational expenses
- Field trips
- Meals, snacks or beverages
- Summer overnight camps



Photo courtesy of USF's Student Leadership & Engagement

# Life Insurance

## Important Beneficiary Reminder

Did you get married, divorced, or have a child in the past year?

Be sure to review your beneficiary information every year in our BeneTrac employee benefits enrollment website.

Your named beneficiary or beneficiaries will receive benefits if something happens to you. Make sure you are protecting the people you intended to by keeping your beneficiaries up-to-date.

You can make a new beneficiary designation on BeneTrac at any time during the year. You do not have to wait until Open Enrollment to make a change.

## Basic Life and AD&D Insurance

Life and Accidental Death and Dismemberment (AD&D) insurance helps protect you and your family's financial security in case of accident, injury, or death. As an eligible faculty or staff member, you receive basic life and AD&D coverage at no cost to you through CIGNA.

### Basic Life Benefit

- **For yourself:** 1 times annual salary rounded to the nearest \$1,000 to a maximum of \$500,000.

### Basic AD&D Benefit

- **For yourself:** 1 times annual salary rounded to the nearest \$1,000 to a maximum of \$500,000.

## Additional Information about Your Life Insurance Benefits

Refer to the plan certificate for the low-cost, age-based rates and for the complete schedule of benefits. Evidence of Insurability (EOI) or a health questionnaire may be required if you elect coverage over the guarantee issue amount of \$400,000 or if you enroll after your initial eligibility period. Life insurance coverage for faculty and staff, age 70 and older, will be reduced to 65% of the face value.



Photo courtesy of Babuljak Photography

## Voluntary Life & Voluntary AD&D Insurance

The following information summarizes the key features of the benefits available to you. The cost of voluntary life and AD&D insurance depends on your age and how much coverage you select. BeneTrac will display your cost after you make your election.

Description	Coverage Amount*	Evidence of Insurability (EOI) Required?	Monthly cost (per \$1,000 of coverage)
<b>Voluntary Term Life – For You</b>			
Supplements your basic life insurance by providing additional coverage in the event of death	1, 2, or 3 times your base annual salary  If the coverage amount is not a multiple of \$1,000, then it is rounded to the next multiple of \$1,000  Maximum coverage: \$500,000	<b>During Open Enrollment</b> • If enrolling for the first time, or if increasing your coverage by more than 1 times base salary, or if your coverage amount is greater than \$400,000, then EOI is required  <b>When You Are First Eligible</b> • If your election is \$400,000 or less, then EOI is NOT required • If your election is over \$400,000, then EOI is required	<b>Based on your age as of January 1st</b> Under 24.....\$0.05 25–29.....\$0.06 30–34.....\$0.08 35–39.....\$0.09 40–44.....\$0.11 45–49.....\$0.20 50–54.....\$0.33 55–59.....\$0.43 60–64.....\$0.66 65–69.....\$1.29 70–99.....\$2.21
<b>Voluntary AD&amp;D – For You</b>			
Supplements your basic AD&D coverage in the event of your death due to accident or covered disabling injury. This coverage can help replace lost income and lessen the impact of costs associated with serious injury	Increments of \$25,000, up to a maximum of \$250,000	EOI is not required	Employee Rate .....\$0.027
<b>Voluntary AD&amp;D – For You and Your Family</b>			
Supplements your basic AD&D coverage in the event of your death due to accident or covered disabling injury. This coverage can help replace lost income and lessen the impact of costs associated with serious injury	<b>For you:</b> • Increments of \$25,000 to \$250,000 maximum  <b>For your Spouse/RDP:</b> • 50% of your coverage up to \$125,000  <b>For your Child(ren):</b> • 15% of your coverage up to \$37,500	EOI is not required	Family Rate.....\$0.048
<b>Voluntary Dependent Term Life – For Your Dependents</b>			
Life insurance for your dependents, spouse/RDP under age 70  Unmarried child(ren) covered to age 26	<b>For your Spouse/RDP:</b> • \$5,000  <b>For your Child(ren):</b> • \$2,000 for child(ren) one year or older • \$500 for child(ren) less than 1 year old	EOI is not required	\$1.40 per month (Regardless of the number of covered children)

\* Voluntary Life and Voluntary AD&D coverage will be reduced to 65% for faculty and staff reaching age 70. Your spouse/RDP will not be covered after age 70.

## Voluntary Life and AD&D Plans

Life and personal accident insurance can provide financial security for your beneficiaries in the event of your death. These are voluntary, employee-paid plans that supplement your USF-provided life insurance.

## Review Your Dependents

Make sure to review your dependents on your benefits coverage to determine that they are still eligible.

For example, the dependent term life benefit only covers unmarried child(ren) to age 26.

Your spouse/RDP will not be covered after reaching age 70.

# Disability Insurance Plans

## Short-Term Disability (STD) Insurance Plans

### Voluntary Disability Insurance (VDI)

All USF California employees, except student employees, are eligible for coverage under USF's California state-approved private Voluntary Disability Insurance Plan (VDI), which is a partial wage-replacement insurance plan, for short-term disability. Faculty and staff contribute through a required payroll deduction. VDI coverage includes Disability Insurance and Paid Family Leave (PFL) benefits.

USF employees who work outside of California may still be eligible to participate in USF's VDI plan. Also, they may be eligible for California's PFL benefits, depending on the state in which they work. To discuss your eligibility and disability options, contact the Human Resources Leave Associate at [leaves@usfca.edu](mailto:leaves@usfca.edu).

Employees are eligible to receive VDI benefits after a seven-day waiting period following a qualified accident or illness or pregnancy disability. The plan pays 60% of your current earnings to a weekly maximum determined by the state for a maximum of 52 weeks for any one disability benefit period.

### CA State Disability Insurance (SDI)

The Disability Insurance Branch of the California Employment Development Department (EDD) administers the state's disability insurance plan. State Disability Insurance (SDI) is a partial wage-replacement insurance plan for California workers. The SDI programs are state-mandated and funded through employee payroll deductions. Workers covered by SDI are covered by two programs: Disability Insurance and Paid Family Leave (PFL).

### Comparison of USF's STD Plans

	State Plan (SDI)	USF Voluntary Plan (VDI)
Determination of Benefit	Uses Base Period Earnings which are an average of the past 18 months	Uses Current Weekly Earnings which are normally higher than Base Period Earnings
Benefit Formula	55% of Base Period Earnings*	60% of Current Weekly Earnings*
Benefit Duration	52 Weeks Maximum	52 Weeks Maximum
Benefit Distribution	Benefit Payment is not taxed	Benefit Payment is not taxed
Administered by	State of California	University of San Francisco

*\*to a weekly maximum determined by the state or employer*

### Voluntary Paid Family Leave (PFL)

All USF California employees, except student employees, are covered by USF's Voluntary Plan or the California State Plan and contribute through a required payroll deduction. The rate is equal to or less than the contribution rate established by the California EDD for the State Disability Insurance Plan (as described in the previous section). Employees are eligible for the PFL benefits after a seven-day waiting period.

The maximum and minimum weekly benefit is the same amount as stated under the VDI Plan. PFL benefits will be payable up to six weeks in a 12-month period upon compliance with all the PFL claim and eligibility requirements for any employee:

- who requires PFL benefits to care for a Child, Grandchild, Grandparent, Parent, Parent-In-Law, Sibling, Spouse, or Domestic Partner;
- who requires time to bond with a new child of the employee or the employee's spouse/RDP/GF LDA; or
- who requires time to bond with a child in connection with adoption or foster care of the child of the employee or the employee's spouse/RDP/GF LDA.

## For More Information

For more information regarding the short-term disability plans, contact the Human Resources Benefits Team in Lone Mountain Main, Room 339, at 415-422-2442 or [benefits@usfca.edu](mailto:benefits@usfca.edu).



Photo courtesy of Babujak Photography

## Long-Term Disability (LTD) Insurance Plan

Eligible faculty and staff are provided LTD benefits through Cigna. USF pays the cost of this benefit for you.

Waiting Period	90 days
Plan Pays	60% of your basic monthly earnings to a maximum of \$12,000/month
When Benefits End	The earlier of the following: <ul style="list-style-type: none"> <li>• You are no longer disabled</li> <li>• You reach the maximum benefit</li> <li>• You reach Social Security Normal Retirement Age (SSNRA)</li> </ul>
Definition of Disability	You are considered Disabled if, solely because of Injury or Sickness, you are: <ol style="list-style-type: none"> <li>1. Unable to perform the material duties of your Regular Occupation; and</li> <li>2. Unable to earn 80% or more of your Indexed Earnings from working in your Regular Occupation.</li> </ol> After Disability Benefits have been payable for 24 months, you are considered Disabled if, solely due to Injury or Sickness, you are: <ol style="list-style-type: none"> <li>1. Unable to perform the material duties of any occupation for which you are, or may reasonably become, qualified based on education, training or experience; and</li> <li>2. Unable to earn 60% or more of your Indexed Earnings.</li> </ol>

## For More Information

For more information regarding the long-term disability plan, contact the Human Resources Benefits Team in Lone Mountain Main, Room 339, at 415-422-2442 or [benefits@usfca.edu](mailto:benefits@usfca.edu).

# Pre-Tax Commuter Benefits



Photo courtesy of clippercard.com

## Clipper Card Reminder

Remember to register your Clipper Card at [clippercard.com](http://clippercard.com) and [mycommutercheck.com](http://mycommutercheck.com).

## MYCC MasterCard Debit Card

MYCC offers a re-loadable MasterCard Debit Card for commuter benefits which is accepted at Transit Agencies or designated transit retail centers where only transit passes, tickets, and fare cards are sold. For more information, visit [myusf.usfca.edu/hr/benefits/commuter-benefits](http://myusf.usfca.edu/hr/benefits/commuter-benefits).

Section 132(f) of the Internal Revenue Code allows you to reduce your monthly commuting costs on transit by paying for certain transit expenses on a pre-tax basis through USF's pre-tax commuter plan.

In addition, benefits-eligible full-time faculty and staff who participate in the pre-tax commuter plan, do not have a USF parking permit, and are not listed on a carpool parking permit are eligible for the USF Commuter Subsidy of up to \$73 per month. You are not eligible for the subsidy if you are not actively at work, not commuting, or do not have an order placed with My Commuter Check (MYCC). If you live within a half-mile radius of the perimeter of campus, you are not eligible for the commuter subsidy, but you may participate in the pre-tax monthly benefit with your own pre-tax payroll deductions.

USF contracts with a third-party administrator (MYCC) for the pre-tax commuter benefit. You are responsible for maintaining your account. You must place your orders, make changes, or cancel your orders by the 10th of each month in order to receive the transit benefit for the following month.

The subsidy will be applied to your active order each month. Deductions from your paycheck are pre-tax to IRS limits. There are no refunds or retroactive or prospective payments of the subsidy. It is designed to be used in conjunction with the pre-tax commuter program on a monthly basis. In accordance with IRS regulations, your pre-tax commuter dollars are not refundable, so plan carefully for your transit needs.

## Commuter Benefit Highlights

Who is Eligible	Benefit Election Period	Benefit Effective
Benefits-Eligible Employees without a USF parking permit	<ul style="list-style-type: none"> <li>Eligible for commuter subsidy and pre-tax commuter contributions.</li> <li>You must submit a Pre-Tax Commuter form available at <a href="http://myusf.usfca.edu/hr/benefits">myusf.usfca.edu/hr/benefits</a>.</li> <li>Place your order with MYCC by the 10th of each month.</li> </ul>	<p>1st of the month following the date in which the online order is placed.</p> <p>Example: Place your order by September 10th for your October benefit.</p>
Benefits Eligible Employees with a USF parking or carpool permit	<ul style="list-style-type: none"> <li>Eligible for pre-tax commuter contributions only.</li> <li>You must submit a Pre-Tax Commuter form available at <a href="http://myusf.usfca.edu/hr/benefits">myusf.usfca.edu/hr/benefits</a>.</li> <li>Place your order with MYCC by the 10th of each month.</li> </ul>	<p>1st of the month following the date in which the online order is placed.</p> <p>Example: Place your order by September 10th for your October benefit.</p>

## Clipper Card Helpful Information

- You can add transit passes and fares directly to your Clipper card using pre-tax dollars deducted from your paycheck.
- You must "tag" your card to a card reader by the 16th of the month in order to pick up your order for that month. If you do not tag your card by the 16th, you will lose the ability to load and use your pass for that month. Once a pass is lost for failure to tag your card, it is not recoverable.
- Monthly passes expire at the end of the month. Unused passes do not roll over and are non-refundable; they are lost. Unlike monthly passes, unused cash remains on your card until you use it.
- Clipper cards will hold a maximum of \$300. If the value of an order causes the total card value to exceed \$300, the order will not load and you may lose the subsidy. USF does not issue refunds for the University-provided commuter subsidy.
- Orders will not load if your Clipper card balance is negative.
- For lost or stolen cards, you must register your new card at [clippercard.com](http://clippercard.com) AND the MYCC site.
- Clipper Card: 800-878-8883, [clippercard.com](http://clippercard.com)  
MYCC: 800-531-2828, [mycommutercheck.com](http://mycommutercheck.com)



# Tuition Remission Program

As part of USF's comprehensive benefits package, eligible faculty and staff and their families can further their education, enhance their skills, and pursue career development through the Tuition Remission program.

Tuition Remission is a waiver of tuition and is available to faculty and staff and their eligible family members who qualify and are admitted for enrollment at USF. The benefits apply to tuition only; all non-tuition expenses and fees are the responsibility of the student. Employees, spouses/RDPs, and IRS tax dependent children are eligible for 100% tuition remission subject to the eligibility requirements.

Certain programs are not eligible under the tuition remission benefit if deemed impacted (programs that are full) by the Office of Strategic Enrollment Management. The list of impacted programs is posted on the Benefits website in May of each year for the following academic year.

## Not eligible for tuition remission:

- Online courses or programs (except the MSHI, MATESOL and MCA programs)
- Non-credit courses (i.e., courses that are not counted toward a degree)
- Courses added after the census date, per the University's Academic Calendar

## Impacted Courses for 2016/2017:

- Law (all programs)
- MSFA (Master of Science Financial Analysis) and Accelerated MSFA
- Master of Science in Nursing (Clinical Nurse Leader MEO, at Hilltop and Orange County branch campuses)
- Master of Science in Analytics
- Master of Arts in Higher Education Student Affairs

Please note that the only impacted program for full-time faculty and librarian members of USFFA is the full-time law program.

## Who May Use the Tuition Remission Benefit?

### Eligibility Groups

- Administrative Staff
- Association of Law Professors/Law Librarians
- Executive Officers
- International Union of Operating Engineers, Stationary Local No. 39\*
- Office and Professional Employees, Local 3\*
- Public Safety Officers Association\*
- SEIU United Service Workers West\*

### Employee

Waiting Period	Eligible after one year of continuous full-time service
Graduate Degree Programs	Must obtain written permission from the employee's supervisor and Dean/Vice President before enrolling in a graduate degree program
Non-Degree Program Courses	May enroll in a course (undergraduate or graduate) without enrolling in a degree program with Dean/Vice President approval
Limitation of Degrees	One degree at a time

### Spouse/RDP

Waiting Period	Eligible after employee completes one year of continuous full-time service
Non-Degree Program Courses	May enroll in a course without enrolling in a degree program
Limitation of Degrees	One undergraduate degree program or one graduate degree program

### Dependent Child(ren)

Eligibility	Tax dependent of the employee, as defined under the Internal Revenue Code (IRC)
Waiting Period	Effective as of the employee's date of hire
Non-Degree Program Courses	May enroll in a course without enrolling in a degree program
Limitation of Degrees	One undergraduate degree program and one graduate degree program
Undergraduate Degree Program Time Allowance	Undergraduate degree must be completed within five (5) years from start of program
Graduate Degree Program Time Allowance	Graduate degree must be completed in regular program time

\* Enrollment in classes during regularly scheduled work hours is not permitted.

Employees covered by a collective bargaining agreement (CBA) should refer to their agreement for specific exclusions and/or limitations.

If you have recently changed positions at USF while applying for tuition remission, email your most recent job description to [tuitionremission@usfca.edu](mailto:tuitionremission@usfca.edu).

## Tuition Remission Taxation

The Internal Revenue Code and the California Revenue and Taxation Code include provisions regarding the taxation of tuition remission benefits received by an employee and his/her spouse/RDP and dependent(s). The tax treatment of tuition remission benefits depends upon the student-to employee relationship (i.e., whether the student is an employee, spouse/RDP, or dependent) and the course level of the class(es) taken (i.e., graduate or undergraduate).

For more information go to [myusf.usfca.edu/hr/benefits/tuition-benefits](http://myusf.usfca.edu/hr/benefits/tuition-benefits).

## Employee Graduate Program Tax Waiver Process

The Office of Internal Audit and Tax Compliance reviews employees' eligibility for the graduate taxation waiver. This saves you time because you no longer need to submit requests for the taxation exclusion. Human Resources notifies employees of their eligibility.

For more information, visit [myusf.usfca.edu/hr/benefits/tuition-benefits/taxation](http://myusf.usfca.edu/hr/benefits/tuition-benefits/taxation).

## FACHEX and Tuition Exchange

Dependent children are eligible to apply for a scholarship with participating institutions for undergraduate studies through FACHEX and the Tuition Exchange programs. These programs are VERY competitive. Form submissions are accepted annually from September 1 - November 13.

For more information, go to [myusf.usfca.edu/hr/benefits/tuition-benefits](http://myusf.usfca.edu/hr/benefits/tuition-benefits).



## Who May Use the Tuition Remission Benefit?

### Eligibility Groups

- **University of San Francisco Faculty Association (USFFA), Full-time Faculty** - May request to enroll in courses through the Academic Career Prospectus (ACP) process or in written communication with the Dean
- **USFFA, Librarians** - May request to enroll in courses through the Librarian Career Prospectus (LCP) process or in written communication with the Dean

### USFFA Member

Waiting Period	Eligible after one year of continuous full-time service
Graduate Degree Programs	Must enroll in a degree program that is related to current position; a detailed written professional development plan must be submitted to his/her Dean and Provost

### Spouse/RDP \*\*

Waiting Period	Eligible after USFFA member completes one year of continuous full-time service
Non-Degree Program Courses	May enroll in a course without enrolling in a degree program
Limitation of Degrees	One undergraduate degree program or one graduate degree program

### Dependent Child(ren) \*\*

Eligibility	Tax dependent of the USFFA member, as defined under the IRC
Waiting Period	Effective as of the USFFA member's date of hire
Non-Degree Program Courses	May enroll in a course without enrolling in a degree program
Limitation of Degrees	One undergraduate degree program and one graduate degree program
Undergraduate Degree Program Time Allowance	Undergraduate degree must be completed within five (5) years from start of program
Graduate Degree Program Time Allowance	Graduate degree must be completed in regular program time

\*\* Benefits are also extended to academically eligible spouses, RDPs, and tax dependent children of tenured faculty who die or have died, or are or become totally disabled.

# Childcare Subsidy Program

The University has established a Childcare Subsidy program to help meet the expenses of pre-first grade childcare.

- Funding levels depend on faculty rank or staff salary. You will receive the full subsidy amount for your level for your first eligible child. You may receive an additional 75% of the subsidy amount for subsequent eligible children. However, the maximum you receive cannot exceed \$5,000 total for the calendar year.
  - Example: If your subsidy amount is \$365 per month, for the first child you receive \$4,380 for the calendar year. If you have subsequent eligible children, you may receive \$273.75 ( $\$365 \times 75\%$ ) per month until you have reached the maximum of \$5,000. The combination of all subsidies cannot exceed \$5,000 for the calendar year.
- Funds are added to your Dependent Care FSA through BASIC pacific. Total Childcare Subsidy and employee Dependent Care FSA contributions may not exceed \$5,000 per family during the calendar year of 2017.
- New faculty and staff are eligible for the Childcare Subsidy the first of the month following the date of hire.
- Current faculty and staff are eligible for the Childcare Subsidy after a qualifying event (i.e., new baby).
- If both parents work at USF, only one parent may apply for the Childcare Subsidy.
- You must be working full-time in order to be eligible for the Childcare Subsidy; partial subsidies are not provided. If a child enters first grade in the fall of the upcoming year, you are eligible for only eight months of the Childcare Subsidy (January through August).

The Childcare Subsidy amount is determined by the following criteria:

	Monthly Subsidy
<b>Faculty and Librarians</b>	
Instructors, Assistant Professors, and Assistant Librarians	\$405/month
Associate Professors and Associate Librarians	\$365/month
Professors and Librarians	\$324/month
<b>Staff (Administrative, OPE, Laborers &amp; Gardeners/Local 1877, Stationary Engineers/Local 39, Public Safety)</b>	
Annual Salary \$90,192 or less	\$405/month
Annual Salary \$90,193 to \$111,636	\$365/month
Annual Salary \$111,637 to \$143,535	\$324/month

## Don't Miss Out

Apply for your childcare subsidy within 30 days of returning to work.

## Childcare Subsidy Maximum

The Childcare subsidy and employee Dependent Care FSA combined contributions cannot exceed \$5,000.



# Additional Benefits

## Employee Assistance Program

The Employee Assistance Program (EAP) offered by CONCERN provides confidential and professional assistance to eligible faculty, staff, and their dependents. Confidential services are available for a wide range of personal matters, such as:

- Self-improvement
- Parenting and childcare referrals
- Elder care needs
- Relationship issues
- Workplace issues
- Emotional/mental health
- Legal consultations
- Financial advice
- Other work-life concerns of daily living

Each individual has an 8-visit benefit per issue per each 12-month period. Many issues can be addressed directly with your EAP professional. In some cases, you may be referred to other resources, and there may be an associated cost. You can access this program 24 hours a day, 365 days a year at 800-344-4222 or at [concern-eap.com](http://concern-eap.com) (company code: USF).

## Will Preparation

The EAP offers referrals for legal issues including will preparation. A free 30-minute consultation is available with an attorney. A 25% discount is available if you decide to retain the services of the attorney. See above for more information on the EAP.

## Adoption Benefit

The University provides up to a maximum of \$4,000 reimbursement for adoption fees, per family, per adopted child. Contact the Human Resources Benefits Team for more information at 415-422-2442.

## Lactation Rooms

The University provides lactation rooms for faculty and staff to support women who need to express milk during working hours. Email [leaves@usfca.edu](mailto:leaves@usfca.edu) at least one week in advance to reserve a room.



Photo courtesy of Aouie Rubio



# Wellness Benefits



Photo courtesy of Suzanne Kisyllia



New events are happening almost every week. Stay in the loop.

- Website: [gousf.usfca.edu](http://gousf.usfca.edu)
- Email: [gousf@usfca.edu](mailto:gousf@usfca.edu)
- Like GoUSF on [facebook.com/gousf](https://www.facebook.com/gousf)
- Instagram: [gousf\\_ca](https://www.instagram.com/gousf_ca)

## GoUSF—Wellness Program

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

The American Heart Association recently rated USF one of the fittest workplaces in the country and honored the University with two awards, one of which places USF among 40 elite innovators in health and wellness.

A diverse array of wellness programs and events are offered throughout the year, including:

- Sponsorship (up to \$100/year) and training support for race events that support local charities
- Educational "Go Learn Seminars" each month
- Weekly running and walking groups
- Wellness challenges for employees, families, and friends
- 50% reimbursement for Weight Watchers membership
- Resources to support healthy work meetings, including Wellness on Wheels
- Free gym membership at Koret Health Center or a subsidy for benefits-eligible branch campus employees

## 24/7 Health Resources

Access your plan's health resources any time of day or night, from wherever you are, using your computer or mobile device.

Anthem Blue Cross members can use LiveHealth Online to video chat with a board-certified doctor. You don't need an appointment, and each visit is free of charge. Sign up at [livehealthonline.com](http://livehealthonline.com). **LiveHealth Online is not for emergencies. If you're experiencing an emergency, call 911 immediately.**

Kaiser members can access health information through the free online and mobile service, My Health Manager. You can view your and your family members' health information, securely email your doctor, set appointments, refill prescriptions, and much more. To get started, visit [kp.org/registernow](http://kp.org/registernow).



This workplace has been recognized by the American Heart Association for meeting criteria for employee wellness.

## New Ergonomic Vendor

What you can expect from Syntropy, USF's new ergonomic vendor:

- *Efficient scheduling.* Appointments will be streamlined and managed through Google calendar.
- *Frequent appointments.* Assessments are conducted on campus every Thursday, rather than once a month.
- *Professional evaluation.* A licensed occupational therapist will conduct all assessments.
- *Drop-in hours.* The licensed occupational therapist will be available for drop-in hours on campus each month to answer any questions without the formality of setting an appointment.
- *Educational opportunities.* Human Resources will hold quarterly workshops dedicated to wellness and ergonomics.

For more information, including current drop-in hours, visit [myusf.usfca.edu/hr/benefits/ergonomics](https://myusf.usfca.edu/hr/benefits/ergonomics).



## Weight Watchers

Weight Watchers offers a healthy and balanced approach to weight loss. The University will reimburse 50% of program participation fees for benefits-eligible faculty and staff who sign up for Weight Watchers online or who participate in the on-campus meetings.

Contact the Human Resources Benefits Team at 415-422-2442 or [benefits@usfca.edu](mailto:benefits@usfca.edu) for more information.



## choice plus

Grabbing a snack? Look for the "choice plus" label.

USF supports your healthy food choices at work. When you see a "choice plus" sticker, it means that the food item in the Canteen vending machine is a healthier snacking choice with less fat, fewer calories, or lower sodium.

Even relatively simple changes in your diet can help you feel livelier and more energetic. And that's what making healthier food choices is all about.

## Ergonomic Benefits

In alignment with its commitment to providing you a safe and healthful working environment, USF offers a comprehensive ergonomic assessment of your work space. Assessments are available to newly hired employees, current employees with new work locations, or current employees who are experiencing pain or discomfort. To schedule your ergonomic assessment, visit [myusf.usfca.edu/hr/benefits/ergonomics](https://myusf.usfca.edu/hr/benefits/ergonomics).



Photo courtesy of Suzanne Kisy/ia

# Retirement Savings Benefits

The University offers eligible faculty and staff many long-term opportunities to save for retirement. Whether your retirement is decades away or closer, it's never too early or too late to start saving. To determine whether you are eligible to participate in the retirement plans, please refer to the Summary Plan Descriptions, which are available at [myusf.usfca.edu/hr/benefits/compliance](https://myusf.usfca.edu/hr/benefits/compliance).

## Defined Contribution 401(a) Retirement Plan

For eligible employees, the University contributes an amount equal to 10% of your eligible salary up to the Social Security wage base and an amount equal to 12% of your eligible salary above the Social Security wage base up to the IRS annual maximum compensation limit. Contributions are made to your TIAA account every pay period. You can invest your contributions among a variety of fund choices. If you do not select a fund, the default investment option is a TIAA Lifecycle fund. All investment earnings and/or losses are reflected in your account.

The plan requires a three-year cliff vesting schedule—if your employment ends before three years, all employer contributions will revert back to the University. If you provide proof of prior vesting in an employer-contributed retirement plan at another not-for-profit or institution of higher education, you will be immediately vested in this plan. The vesting verification form is available at [myusf.usfca.edu/hr/forms](https://myusf.usfca.edu/hr/forms).

## Voluntary 403(b) Retirement Plan

The Voluntary 403(b) Retirement Plan provides an easy way to add to your retirement savings while decreasing current income tax when you make pre-tax contributions. You may also make post-tax contributions in the Roth 403(b) plan. Your combined pre- and post-tax contributions cannot exceed the annual IRS limit. You may choose TIAA or Fidelity Investments.

### Auto-Enrollment

To encourage financial planning for retirement, all newly eligible faculty and staff\* will be automatically enrolled at 3% in the Voluntary 403(b) Retirement Plan with TIAA unless you opt out.

Contributions are deducted from your paycheck on a pre-tax basis, and you choose how to invest the contributions. If you do not select an investment, you will be enrolled in a Lifecycle fund, the default investment option. As a participant in the Retirement Plan(s), you have the right to decide how to invest your assets. If you do not provide investment instructions, your assets will be invested in the Plan's default investment. This option is known as the qualified default investment alternative or QDIA. The QDIA for the TIAA investments will be a TIAA Lifecycle Fund. The QDIA for the Fidelity Investments option will be a T.Rowe Price Target Date Fund.

### Changing Your Contribution

You can increase or decrease the amount of your contribution at any time by completing a Salary Reduction Agreement (SRA). You may elect a percentage or flat dollar amount. Return your completed form to the Benefits Team in Lone Mountain Main, Room 339, or email a scanned copy to [retirementplan@usfca.edu](mailto:retirementplan@usfca.edu). The Salary Reduction Agreement is available at [myusf.usfca.edu/hr/forms](https://myusf.usfca.edu/hr/forms).

### Roth 403(b)

Roth 403(b) can offer an additional way to save for retirement and generate tax-free retirement income with TIAA and/or Fidelity Investments. Unlike a pretax 403(b), the Roth 403(b) allows you to contribute after-tax dollars and then withdraw tax-free dollars from your account when you retire. In the event of either retirement or termination, your earnings can be withdrawn tax-free as long as it has been five tax years since your first Roth 403(b) contribution and you are at least 59½ years old. In the event of death, beneficiaries may be able to receive distributions tax-free if the deceased started making Roth contributions more than five tax years prior to the distribution. In the event of disability, your earnings can be withdrawn tax-free if it has been five tax years from your first Roth 403(b) contribution.

\* who are employed in positions that are at least a .53 full-time equivalent, except members of the International Union of Operating Engineers, Stationary Local No. 39. Faculty and staff who are employed in positions that are not at least a .53 full-time equivalent and who wish to participate in the Voluntary 403(b) Retirement Plan should complete a Salary Reduction Agreement, which is available at [myusf.usfca.edu/hr/forms](https://myusf.usfca.edu/hr/forms).



## Retirement Plan Beneficiaries

Because retirement plan elections carry on without an annual open enrollment, it's easy to overlook your beneficiary designations. Review your beneficiaries annually to make sure that they are up-to-date and that the proper people would benefit should something happen to you.

Visit [tiaa.org/beneficiaries](https://tiaa.org/beneficiaries) or [netbenefits.com](https://netbenefits.com) to make changes to your beneficiaries.



For more information on your retirement plans, please review the Summary Plan Descriptions at [myusf.usfca.edu/hr/benefits/compliance](http://myusf.usfca.edu/hr/benefits/compliance).

## Retirement Consultant on Campus

USF encourages you to take the time to become educated about your Plan(s) and monitor your financial goals at least annually by providing the following options:

- Schedule a consultation with a representative from the University’s retirement plan providers, TIAA and Fidelity Investments, in person or by phone. Visit [myusf.usfca.edu/hr/benefits/retirement-benefits](http://myusf.usfca.edu/hr/benefits/retirement-benefits) for dates and scheduling information.
- Receive a reimbursement of up to \$200\* per calendar year for consultation fees for a financial advisor of your choice. Visit [myusf.usfca.edu/hr/forms](http://myusf.usfca.edu/hr/forms) for the reimbursement form.

## Emeriti Retiree Health Solutions

The Emeriti Health Account offers a tax-advantaged way to save, invest, and accumulate assets to pay for healthcare expenses in retirement for full-time faculty/librarians and non-union staff.

Employee Group	Monthly University Contribution Beginning at Age 40	Voluntary After-Tax Contribution
USFFA Faculty and Librarians	\$50.00	Eligible to contribute after age 21
ALP Faculty and Librarians	\$60.42	Eligible to contribute after age 21
Non-Union Administrative Staff	\$45.59	Eligible to contribute after age 21

Your contributions are immediately vested; contributions made by the University vest after 10 years. Features of the plan include:

- Emeriti Retiree Health Insurance Plan Options offer portable, group health insurance options that complement Medicare for you and your dependents through Aetna Insurance Company.
- Emeriti Reimbursement Benefit enables you to use funds from your Emeriti Health Account tax-free to reimburse yourself for qualified out-of-pocket medical expenses not covered by Medicare or other insurance.

For more information, visit [emeritihealth.org](http://emeritihealth.org).

*\*before taxes*

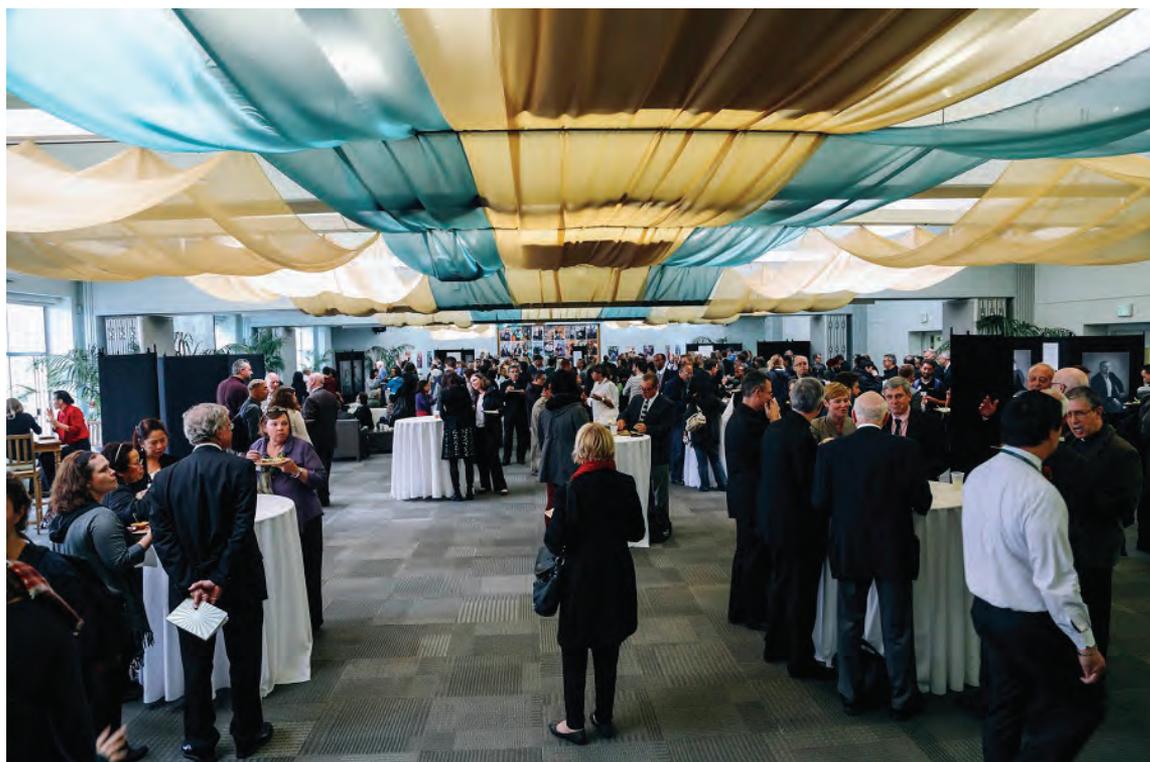


Photo courtesy of Babuljak Photography

# Monthly Contributions

Having benefit options gives you the freedom and flexibility to choose the coverage that best meets your needs and your lifestyle. The University provides some benefits at no cost to you, such as dental, basic life insurance, basic accidental death and dismemberment insurance (AD&D), long-term disability insurance, and an employee assistance program.

You and the University share the cost of other benefits that you enroll in, including medical and vision insurance. Additional benefits, such as voluntary life insurance, are paid by you at discounted group rates. The following tables show the costs associated with your medical, dental, vision, and EAP coverage.

## ★ Spousal Premium Surcharge

There is a \$75/month surcharge on medical premiums for faculty and staff whose spouse/RDP have health coverage available through their employer but who nevertheless are included as a dependent of the employee. You will need to add this surcharge amount to **Your Monthly Contribution** listed below to obtain your total monthly premium cost.

## Medical-Anthem Blue Cross (PPO)

Anthem Blue Cross—Employee Only				
Salary Band	Total Monthly Rates	Your Monthly Contribution*	Monthly USF Contribution	Monthly COBRA Rates
<\$56,600	\$975.41	\$40.00	\$935.41	\$994.92
\$56,601 - \$85,000	\$975.41	\$49.00	\$926.41	\$994.92
\$85,001 - \$113,500	\$975.41	\$57.00	\$918.41	\$994.92
\$113,501 - \$141,500	\$975.41	\$68.00	\$907.41	\$994.92
\$141,501 - \$170,000	\$975.41	\$96.00	\$879.41	\$994.92
\$170,001+	\$975.41	\$116.00	\$859.41	\$994.92
Anthem Blue Cross—Employee Plus One				
<\$56,600	\$2,056.92	\$144.00	\$1,912.92	\$2,098.06
\$56,601 - \$85,000	\$2,056.92	\$185.00	\$1,871.92	\$2,098.06
\$85,001 - \$113,500	\$2,056.92	\$226.00	\$1,830.92	\$2,098.06
\$113,501 - \$141,500	\$2,056.92	\$246.00	\$1,810.92	\$2,098.06
\$141,501 - \$170,000	\$2,056.92	\$349.00	\$1,707.92	\$2,098.06
\$170,001+	\$2,056.92	\$411.00	\$1,645.92	\$2,098.06
Anthem Blue Cross—Employee Plus Family				
<\$56,600	\$2,939.63	\$235.00	\$2,704.63	\$2,998.43
\$56,601 - \$85,000	\$2,939.63	\$294.00	\$2,645.63	\$2,998.43
\$85,001 - \$113,500	\$2,939.63	\$352.00	\$2,587.63	\$2,998.43
\$113,501 - \$141,500	\$2,939.63	\$405.00	\$2,534.63	\$2,998.43
\$141,501 - \$170,000	\$2,939.63	\$588.00	\$2,351.63	\$2,998.43
\$170,001+	\$2,939.63	\$705.00	\$2,234.63	\$2,998.43

\* Add \$75 to Your Monthly Contribution above if you cover a spouse/RDP who has health coverage available through their employer.



Photo courtesy of Suzanne Kisylla

## Medical-Kaiser (HMO)

Kaiser–Employee Only				
Salary Band	Total Monthly Rates	Your Monthly Contribution*	Monthly USF Contribution	Monthly COBRA Rates
<\$56,600	\$557.00	\$33.00	\$524.00	\$568.14
\$56,601 - \$85,000	\$557.00	\$40.00	\$517.00	\$568.14
\$85,001 - \$113,500	\$557.00	\$45.00	\$512.00	\$568.14
\$113,501 - \$141,500	\$557.00	\$51.00	\$506.00	\$568.14
\$141,501 - \$170,000	\$557.00	\$66.00	\$491.00	\$568.14
\$170,001+	\$557.00	\$82.00	\$475.00	\$568.14
Kaiser–Employee Plus One				
<\$56,600	\$1,114.00	\$134.00	\$980.00	\$1,136.28
\$56,601 - \$85,000	\$1,114.00	\$145.00	\$969.00	\$1,136.28
\$85,001 - \$113,500	\$1,114.00	\$167.00	\$947.00	\$1,136.28
\$113,501 - \$141,500	\$1,114.00	\$184.00	\$930.00	\$1,136.28
\$141,501 - \$170,000	\$1,114.00	\$256.00	\$858.00	\$1,136.28
\$170,001+	\$1,114.00	\$311.00	\$803.00	\$1,136.28
Kaiser–Employee Plus Family				
<\$56,600	\$1,577.00	\$158.00	\$1,419.00	\$1,608.54
\$56,601 - \$85,000	\$1,577.00	\$189.00	\$1,388.00	\$1,608.54
\$85,001 - \$113,500	\$1,577.00	\$237.00	\$1,340.00	\$1,608.54
\$113,501 - \$141,500	\$1,577.00	\$271.00	\$1,306.00	\$1,608.54
\$141,501 - \$170,000	\$1,577.00	\$363.00	\$1,214.00	\$1,608.54
\$170,001+	\$1,577.00	\$442.00	\$1,135.00	\$1,608.54

\* Add \$75 to Your Monthly Contribution above if you cover a spouse/RDP who has health coverage available through their employer.

# Monthly Contributions

## Dental

Coverage Tier	Total Monthly Rates	Your Monthly Contribution	Monthly USF Contribution	Monthly COBRA Rates
Employee Only	\$68.09	\$0.00	\$68.09	\$69.45
Employee Plus One	\$115.76	\$0.00	\$115.76	\$118.08
Employee Plus Family	\$177.03	\$0.00	\$177.03	\$180.57

## Vision

Coverage Tier	Total Monthly Rates	Your Monthly Contribution	Monthly USF Contribution	Monthly COBRA Rates
Employee Only	\$9.56	\$4.90	\$4.66	\$9.75
Employee Plus One	\$13.76	\$7.04	\$6.72	\$14.04
Employee Plus Family	\$24.66	\$12.61	\$12.05	\$25.15

## EAP

Coverage Tier	Total Monthly Rates	Your Monthly Contribution	Monthly USF Contribution	Monthly COBRA Rates
Employee Plus Family	\$4.58	\$0.00	\$4.58	\$4.67



# Look-Back Measurement Method

You and your dependents are eligible for coverage under USF's medical plan if you are a full-time employee. Generally, a full-time employee works 130 hours per month on average, as defined by the Affordable Care Act (ACA). Full-time status can affect or determine medical benefits eligibility but is not a guarantee of benefits eligibility. USF uses the Look-Back Measurement Method to determine whether an employee meets this eligibility threshold.

## New Employees

If you are a new employee hired to work at least 30 hours a week and/or 130 hours a month, you will be offered medical benefits as follows:

- Staff: First of the month following date of hire
- Jesuits and Faculty: Date of hire

If — as of your date of hire — USF is unable to determine that you are a full-time employee, you will not be offered medical benefits immediately. Instead, you will be placed into an Initial Measurement Period for 12 months to determine whether you are a full-time employee and eligible for benefits. Employees hired with the following schedules will be placed into an Initial Measurement Period, including those hired into a:

- Part-time position
- Position where hours vary and USF is unable to determine whether you will work on average 130 or more hours a month
- Position in which they work for six consecutive months or less (regardless of monthly hours worked)

If you are placed into an Initial Measurement Period, the period will begin on your date of hire and will last for 11 months. If, during your Initial Measurement Period, you work 130 or more hours a month on average during that 11-month period, you will become full-time, and, if otherwise eligible for benefits, you will be offered medical coverage by the first of the second month after your Initial Measurement Period ends. Your full-time status will remain in effect during an associated Stability Period that will last 12 months. If your employment is terminated during that Stability Period, and you were enrolled in benefits, you will be offered medical coverage under COBRA.

Period	Dates
<b>Hire Date</b>	September 1, 2015
<b>Initial Measurement Period</b>	September 1, 2015 - July 31, 2016
<b>Stability Period</b>	October 1, 2016 - September 30, 2017

## Ongoing Employees

USF uses the Look-Back Measurement Method to determine medical plan eligibility for ongoing employees. An ongoing employee is an individual who has been employed for an entire Standard Measurement Period, which is the 12-month period of time over which USF counts hours to determine if employees work full-time.

If you work 130 or more hours a month on average during the 12-month Standard Measurement Period, you will be deemed full-time, and, if otherwise eligible for benefits, you will be offered medical coverage as of the first day of the Stability Period associated with the Standard Measurement Period, which is the same as USF's plan year.

Your full-time status will remain in effect during the 12-month Stability Period. If your employment is terminated during a stability period, and you were enrolled in benefits, you will be offered medical coverage under COBRA.

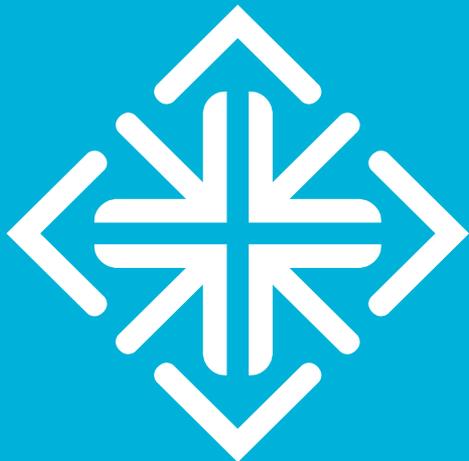
USF uses the Standard Measurement Period and associated Stability Period annual cycle outlined below.

Period	Dates
<b>Standard Measurement Period</b> Time to determine if you work 130+ hours per month on average – used to establish if you are “full-time” or “part-time” for medical eligibility	November 1 – October 31
<b>Stability Period</b> Time during which you will be considered “full-time” or “part-time” for medical plan eligibility - based on hours worked during preceding Standard Measurement Period	January 1 – December 31

*This guide highlights your benefits. Official plan and insurance documents govern your rights and benefits under each plan. For more details about your benefits, including covered expenses, exclusions, and limitations, please refer to the individual SPD, plan document, or certificate of coverage for each plan. If any discrepancy exists between this guide and the official documents, the official documents will prevail.*

# Contact Information

Benefit	Phone	Website/Email
<b>Medical</b> Anthem Blue Cross of California (PPO): Group #13045L Anthem LiveHealth Online Kaiser Permanente (HMO): Group #29560 Kaiser Chiropractic Network: American Specialty Health	800-288-6921 855-603-7985 800-464-4000 800-678-9133	anthem.com/ca livehealthonline.com kp.org ashlink.com/ash/kp
<b>Dental</b> —Delta Dental of California: Group #02406	800-765-6003	deltadentalins.com
<b>Vision</b> —VSP (Vision Service Plan): Group #12178895	800-877-7195	vsp.com
<b>Employee Assistance Program (EAP)</b> CONCERN-EAP	800-344-4222	concern-eap.com Company Code: USF
<b>Commuter Benefit</b> Clipper Card My Commuter Check (MYCC): Group #109083	877-878-8883 800-531-2828	clippercard.com mycommutercheck.com
<b>GoUSF (Wellness)</b>	415-422-6259	gousf.usfca.edu
<b>NurseLine</b> Anthem Blue Cross of California (PPO): Group #13045L Kaiser Permanente (HMO): Group #29560	800-977-0027 800-464-4000	anthem.com/ca kp.org
<b>Flexible Spending Accounts (FSAs)</b> BASIC pacific	800-574-5448	basicpacific.com email: customerservice@basicpacific.com
<b>Life Insurance</b> —CIGNA	800-732-1603	cigna.com
<b>Voluntary Disability Insurance Plan (VDI)</b> —Sedgwick	800-939-4911	sedgwickcms.com
<b>Retirement</b> TIAA: 401(a) Group #100975 TIAA: 403(b) Group #100976 Fidelity: Group #54569	800-842-2252 800-842-2252 800-343-0860	tiaa.org/usfca tiaa.org/usfca netbenefits.com
<b>Emeriti Retiree Health Solutions</b>	866-685-6565	emeritihealth.org
<b>Tuition Remission</b>	415-422-2442	myusf.usfca.edu/hr/benefits/tuition-benefits email: tuitionremission@usfca.edu
<b>Secure Travel Emergency Assistance</b>	888-226-4567	email: cigna@europassistance-usa.com
<b>Human Resources Benefits Team</b> Hours of Service: 8:30 a.m. to 5:00 p.m. Monday through Friday	415-422-2442 (phone) 415-386-1074 (fax)	myusf.usfca.edu/hr/benefits email: benefits@usfca.edu



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