

# MEDICAL & DENTAL BENEFITS OVERVIEW

(6/15/18, MF)

## ELIGIBILITY

Most faculty become eligible in August. Benefits typically start on September 1. If you become eligible in January, benefits typically start February 1. Details are here: [Deductions and Timing](#).

Faculty working full-time are eligible for District-paid medical and dental benefits. Benefits and deductions are evenly spaced over the year.

Faculty working part-time are eligible for District-paid medical and dental benefits when these conditions are met:

- You have completed at least two semesters working at CCSF. Summer does not count as a semester for this purpose.
- You are currently assigned at least 50% FTE (workload of 7.5). That means if your load changes, you can be eligible some semesters but not others.
- Sometimes faculty are eligible for benefits, but then assignments are cut and load is reduced. If you were eligible for benefits, but your load was reduced on or after the first class meeting, and you still have at least a 20% load, you retain benefits for that semester.

Once eligible, deductions and benefits are the same as for as faculty working full-time. However, many of us do not receive summer paychecks, so the deductions are scheduled oddly. No deductions are taken in June, July, or August. Summer deductions are taken out of Spring paychecks, so the Spring deductions are larger. That means if you are eligible for benefits Spring semester, your benefits continue through August even if you do not have a Summer or Fall assignment.

## MEDICAL BENEFITS

As of 2018, faculty can choose between four plans: Kaiser HMO, City Plan PPO, Blue Shield Access+ HMO, and Blue Shield Trio HMO.

Plans and rates may change. A link to current rates is here: [www.aft2121.org/benefits](http://www.aft2121.org/benefits). You can find a comparison of the current plans in the “Health Benefit Guide”, which is linked under “Medical & Vision Benefits” on this page: [CCSF HR / Benefits](#)

## **VISION BENEFITS**

If you enroll in a medical plan, you will be automatically enrolled in VSP Basic Vision plan at no additional cost. You do not have to sign up separately. You can also choose additional coverage in a VSP “premier plan” for a fee.

## **DENTAL BENEFITS**

If you are eligible for medical benefits, you are also eligible for Delta Dental at no additional cost. **However, you must sign up for dental coverage using a separate form.**

## **HOW TO ENROLL**

To enroll, you must fill out and submit a form and return it to CCSF Human Resources Benefits Office, at 33 Gough. Do not submit it to HSS.

When you become eligible for benefits (typically at the beginning of a semester) you should receive a letter from HR which specifies a time-frame for you to enroll. You typically have about a month to enroll for your benefits to begin that semester.

You may also enroll, change your plan, or change the number of dependents covered during the open enrollment period (typically October) or after a qualifying event.

If you decline benefits, you may enroll later. All eligible faculty may enroll during open enrollment period. For faculty working part-time, benefit eligibility is re-calculated every semester, so you may also enroll at the beginning of a subsequent semester.

- Medical & Vision: The enrollment form is linked under “Medical & Vision Benefits” on this page: [CCSF HR / Benefits](#)
- Dental: The form is linked under “Dental Benefits” on this page: [CCSF HR / Benefits](#)

## **FOR MORE INFORMATION**

- Plans and rates here: [Benefits page](#)
- For more eligibility information, see Article 21 of the AFT 2121 contract: [Contract page](#)
- CCSF HR Benefits office has current plans and rates, forms, and more: [CCSF HR / Benefits](#) or call 415-241-2246 and ask for benefits.