

# Piedmont Unified School District

## Employee Benefits 2011-12



### Health Plans

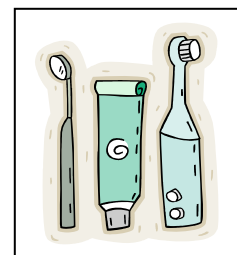
The District is pleased to offer two health plans. Employees (working 30% or more) may select between two **Kaiser Permanente HMO plans**, or choose among the **Health Net HMO or Health Net Elect Open Access (EOA) plans**.

- ✦ **Kaiser:** Employees have two Kaiser plan options from which to choose...the “High” plan, or the lower cost “Low” plan. With the High plan, the employee will pay more in monthly premiums (deducted from their paycheck), but will pay less at the point of receiving services (e.g., doctor office visits). With the Low plan, the employee will see less premiums taken from their paycheck, but will pay higher co-pays when receiving medical services. Plan summaries are available from the Benefits Office.
- ✦ **Health Net:** There are two Health Net plan options from which employees may choose...the HMO plan, or the EOA (Elect Open Access) plan. The traditional HMO plan provides for medical services within Health Net’s participating physicians’ group. The EOA plan allows for the member to self-refer to specialists within Health Net’s network of doctors. Plan summaries are available from the Benefits Office.
- ✦ **District and Employee Contributions toward Health and Dental Costs:** The District’s annual contributions toward employee health and dental costs are: \$6,500/year for Single Party employees; \$13,000/year for 2-Party employees; and \$18,000/year for Family coverage. These amounts are prorated to the employee’s FTE. Employees pay (via payroll deductions) the difference between the total cost of their combined health/dental premiums and the District contribution amount.
- ✦ **District contributions to part-time employees are paid on a prorated cost** based on the percentage of their employment. (For example, if an employee works 40%, the District will pay 40% of the District contribution [\$6,500/\$13,000/\$18,000] and the employee will pay the other 60%.)
- ✦ **Enrolling in a health plan, adding dependents, or switching from one plan to another may be done only during the August/September open enrollment period each year.** The only exception that can be made to this is if an employee has a “qualifying event,” such as the birth of a child, marriage, or the loss of health plan coverage they have been receiving through their spouse/partner. However, new employees may enroll in a health plan if they are hired outside of the open enrollment period.

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### Dental Plan

- ✦ **The Delta Dental plan** is an “incentive level” plan. Delta will pay 70% of the covered fees during the first calendar year of eligibility, and this percentage will increase 10% each consecutive year the dentist is visited until the 100% benefit level is attained.
- ✦ The Delta plan provides a \$2,000 benefit (per calendar year) to use toward eligible services (\$2,100 per calendar year if the employee’s dentist is a participating Delta PPO practitioner).
- ✦ All employees working 30% or more are required to enroll in the Delta Dental plan.

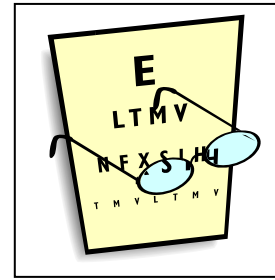


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## Vision Plan

(a Supplemental Benefit paid by the employee)

- ✦ All employees have the option to enroll in an affordable Vision policy with **Vision Service Plan (VSP)**. Employees may enroll for single, two-party, or family coverage at their own cost via payroll deductions. There are no District contributions toward this plan.
- ✦ Enrollment in this plan may be done only during the September open enrollment period each year (with the exception of a qualifying event such as new employee; birth of a child, marriage, etc.).



## When do the Health, Dental, and Vision Plan benefits start?

- ✦ If an employee begins employment on or before the 15<sup>th</sup> of the month, then health, dental, and vision plan benefits begin on the first day of the following month.
- ✦ If an employee begins employment after the 15<sup>th</sup> of the month, then health, dental, and vision benefits begin approximately 1½ months later.

## Sick Leave

- ✦ **Certificated Employees – Sick Leave**
  - Certificated employees accrue 11 days sick leave per year. Unused sick leave accrues from school year to school year.
  - Refer to the APT contract regarding the allowable use of sick days as well as differential pay during an extended illness leave.
  - Teachers do not pay into State Disability Insurance (SDI) and therefore are not eligible for benefits through SDI.
- ✦ **Classified Employees – Sick Leave**
  - Classified employees accrue sick leave days based on their employment: Ten month employees earn 10 days per year; eleven month employees earn 11 days per year; and twelve month employees earn 12 days per year. Unused sick leave accrues from school year to school year.
  - Refer to the CSEA contract regarding an extended leave option that may be used after all sick leave has been exhausted. An extended leave is coordinated with State Disability Insurance (SDI).
- ✦ **Long Term Disability (all employees)**
  - All employees have the option of enrolling in an affordable Long Term Disability (LTD) income protection policy through **American Fidelity**. This LTD plan is optional and therefore paid by the employee. (See additional information on this plan under “Other Employee-Paid Supplemental Benefits” on the following page.)



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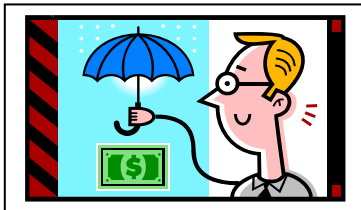
## The Popular “125 Flex Plan”



- ✦ **The 125 Flex Plan, offered through American Fidelity,** allows employees to pay for specific out-of-pocket expenses with pre-tax dollars. This includes Unreimbursed Medical (URM) expenses, Dependent Care (DC) costs, and/or Kaiser or Health Net insurance premiums being deducted from employees' paychecks.
- ✦ **For Kaiser or Health Net premiums:** Employees' monthly payroll contributions toward their health insurance may be “flexed.” This means that employees can “pre-tax” the paid portions of their health insurance premiums to save tax dollars on their paychecks. To enroll in this money-saving benefit, employees must meet individually with the District's American Fidelity representative who will be at each school site in early September.
- ✦ **For the Unreimbursed Medical (URM) and Dependent Care (DC) Plans:** The employee specifies a dollar amount to deduct from their payroll and their gross pay for income tax purposes is then reduced by that amount, thereby reducing the amount of taxes paid. The monies that are deducted from the employee's paycheck are set aside in a special American Fidelity account to pay for qualified URM and/or DC expenses.
- ✦ **This is a “use it or lose it” plan,** so employees should review this valuable option carefully with the District's American Fidelity representative in September each year.
- ✦ Enrollment is offered only during the September open enrollment period for each Plan Year, which always runs from October 1<sup>st</sup> through September 30<sup>th</sup>.

**Remember, you must make an appointment to meet with the American Fidelity representative to enroll in the 125 Flex Plan.**

*Look for a sign-up sheet at your school site in August/September.*



## Other Employee-Paid Supplemental Benefits

This listing describes a selection of optional benefit products and services which are available to employees at their own cost.

- ✦ **Long Term Disability (LTD)**  
Offered to the District's employees through **American Fidelity**, this Long Term Disability plan provides income protection in the event an employee experiences a long term illness or disability. After a specified time period into the illness or disability, the qualifying employee would receive disability payments to augment their income. This LTD plan is optional and therefore paid by the employee. Enrollment for this plan is available at any time (it is not limited to the September open enrollment period). This plan is designed for educators and is “portable,” which means that if you leave employment with Piedmont USD you can “take” the policy with you to most other school districts in California.
- ✦ **Life Insurance**  
Whole life and term life insurance policies are offered to the District's employees through **American Fidelity** and **Prudential Life**. Life insurance plans can provide your family with ready money to help with sizeable expenses such as house and car payments, and paying for your children's education. These policies are optional and therefore paid by the employee. You may enroll in these plans at any time (enrollment is not limited to the September open enrollment period). Both of these policies are portable, which means that if you leave employment with Piedmont USD you can “take” the policy with you.

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## Other Employee-Paid Supplemental Benefits (continued)

### + **Accident Protection Insurance**

This plan provides protection against the high costs associated with accidental injury and death with **American Fidelity's** limited benefit Accident Only insurance policy. This plan is optional and therefore paid by the employee. You may enroll in this plan at any time (it is not limited to the September open enrollment period).

### + **Cancer Protection Insurance**

Cancer Protection is offered to the District's employees through **American Fidelity** and provides coverage for expenses related to cancer treatment. This plan is optional and therefore paid by the employee. You may enroll in this plan at any time (enrollment is not limited to the September open enrollment period).



## Saving for your retirement via State Pension Plans

As defined by state law, the District contributes a set percentage of Certificated and Classified employees' monthly compensation toward retirement pensions. All employees contribute a set amount of their monthly payroll toward their state pension plan, as well. These amounts are shown below.

### + **Certificated Employees:**

Employer contribution to CalSTRS: **8.25%**  
(No employer contribution to Social Security)

Employee contribution to CalSTRS: **8.0%**

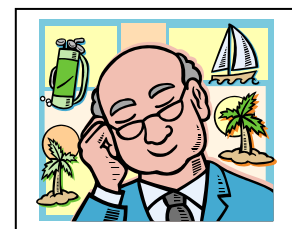
### + **Classified Employees:**

Employer contribution to CalPERS: **10.9%**  
Employer contribution to Social Security: **6.20%**

Employee contribution to CalPERS: **7.0%**  
Employee contribution to Social Security: **6.20%**

## Saving for your retirement via Tax Sheltered Annuities

(403[b] Plans and 457 Plans)



**Consider “the gap” between what you will receive from your state retirement pension (see above), the rising cost of living, and what you may need to supplement your CalSTRS or CalPERS pension income.**

- + Enrolling in a 403(b) Plan or a 457 Plan (also referred to as TSAs, or Tax Sheltered Annuities) via payroll deductions allows an employee the opportunity to save and receive a pre-tax benefit and to ultimately supplement their retirement pension.
- + Contributions are deducted from the employee's gross pay, which reduces their taxable income. Income taxes are paid when disbursements begin in retirement.
- + Employees may enroll in a 403(b) Plan, a 457 Plan, or make changes (increase or decrease the amount being deducted from their paycheck) to their TSA account at any time during the school year.
- + A listing of District-approved 403(b) Plan and 457 Plan vendors is available in the Benefits Office.

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Where should I go for  
questions about my benefits?

**Contact Julie Hollinger in the  
Piedmont Unified School District  
Benefits Office at:**  
Extension 618;  
(or dial 510-594-2618); or  
e-mail Julie at [jhollinger@piedmont.k12.ca.us](mailto:jhollinger@piedmont.k12.ca.us)