

# Gardeners and Laborers, Local #1877

## Summary of Benefits Programs

### HEALTH PLAN

*If hired on the 1st-15th, coverage effective the 1st of month following date of hire. If hired 16th-month end, coverage effective 1st of month following 30 days of employment.*  
Choice of Kaiser Permanente HMO (Health Maintenance Organization) or Blue Cross Prudent Buyer plan, a comprehensive major medical plan with a \$250 deductible per person (max. \$750/family) per year. The employees portion of the premium varies by salary.

### HEALTH PLAN WAIVER CREDIT

*Effective date same as health plan.*

If you are covered by another health plan and do not need coverage through USF, after showing proof of coverage, you may elect a waiver and receive an additional \$40/month in taxable income. You may have to show evidence of insurability to rejoin University healthcare coverage.

### FACULTY/STAFF ASSISTANCE PROGRAM

*Effective date same as health plan.*

PacifiCare Behavioral Health of California, the University's Faculty/Staff Assistance Program, provides up to eight approved visits per family member per incident for professional and confidential assistance in dealing with personal and emotional issues. USF pays the entire premium for employee and family coverage.

### FLEXIBLE SPENDING ACCOUNTS (OPTIONAL)

*Eligible upon hire or annually thereafter (by December 15<sup>th</sup>).*

You may designate a pre-tax portion of your pay to be placed in a medical or dependent care account with The Lipman Company (TLC) to pay for out-of-pocket medical expenses for you and your family; or for dependent care expenses that enable you to work.

### USF CHILDCARE SUBSIDY PROGRAM

The University has established a childcare fund for full-time faculty and staff to help meet the expenses of pre-kindergarten childcare. Funding levels vary depending on income levels. The employee must be employed with the University by November to be eligible for the following calendar year.

<u>Salary</u>	<u>Subsidy</u>
\$69,953 or less	\$317/mo
\$69,954 - \$86,585	\$286/mo
\$86,586 - \$111,326	\$254/mo

### USF WELL LIFE

*Available as of date of hire.*

USF Well-Life is a comprehensive health promotion, disease prevention and health education program. It aims at reducing employee health risks through various behavior modification classes and individual counseling.

## **DENTAL PLAN**

*Effective date same as health plan.*

During the first year, the Delta Dental plan provides 70% of reasonable and customary charges on diagnostic, preventive, and basic dental work up to a maximum of \$1,500 per year per participant. Coverage will increase to 100% in the 4th year if used in each prior year. Pays 50% of prosthodontics, and 50% of orthodontics for eligible dependent children to a lifetime maximum of \$1,500 per child. A higher out of pocket expense to the employee may apply if the dentist is not a Delta Participating Dentist. USF pays the entire premium for employee and family coverage.

## **VISION PLAN (OPTIONAL)**

*Eligible upon hire*

Vision Services Plan (VSP) is a voluntary employer subsidized vision plan. USF will subsidize the rates at approximately 50% for employee and family coverage. Benefits include a comprehensive annual vision exam, and lenses and frames every two years at participating providers. Premiums are paid by payroll deduction.

## **VOLUNTARY DISABILITY INSURANCE (VPI)**

*Effective as of date of hire.*

On the 8th day of disability, USF's voluntary disability insurance pays 60% of salary up to a maximum of \$840/wk for a total maximum of 52 weeks. The University's VDI plan is administered by Sedgwick CMS.

## **PAID FAMILY LEAVE INSURANCE (PFL)**

*Effective as of date of hire*

Upon completion of a seven day waiting period, Sedgwick CMS administers USF's Paid Family Leave insurance plan. The plan pays 55% of pay up to a maximum of \$840/week.

## **LONG-TERM DISABILITY INSURANCE**

*Effective first of month following date of hire.*

After 180 days of continuous disability, Sun Life of Canada, USF's long-term disability carrier, provides monthly income of 60% of monthly salary to a maximum income of \$10,000 reduced by income from other sources. Minimum benefit is \$100/month. Pre-existing conditions apply but will be waived if covered with previous employer. USF pays the entire premium.

## **LONG-TERM CARE INSURANCE**

Long-term care insurance helps protect against financial loss in the event that you need long-term care services. If you become unable to care for yourself due to chronic illness, injury, or the effects of aging, this insurance can help defray the costs of long-term care services. Premiums are remitted to John Hancock through payroll deduction.

## **WORKERS' COMPENSATION**

*Effective as of date of hire.*

USF's workers' compensation carrier, St. Paul's Travelers provides financial assistance for work-related illness or injury.

## **LIFE INSURANCE**

*Effective as of date of hire.*

USF's life insurance carrier is through Sun Life of Canada. Basic group term life insurance is provided by USF. The amount of basic coverage is equal to 1X annual base

salary rounded to the next \$1000 up to a maximum of \$300,000. Additional accidental death and dismemberment coverage equal to the amount of life insurance. Benefits are reduced to 65% at age 70.

#### **SUPPLEMENTAL LIFE INSURANCE (OPTIONAL)**

*Eligible upon hire. Effective 1st of month following completion of enrollment forms.* Choice of 1X, 2X, or 3X base salary in additional term life insurance. Guaranteed approval up to \$400,000 if purchased within 30 days of hire. Greater amounts up to a maximum of \$500,000 are subject to evidence of insurability. Age based premium paid by payroll deduction. Benefits are reduced to 65% at age 70.

#### **DEPENDENT LIFE INSURANCE (OPTIONAL)**

*Eligible upon hire. Effective 1st of month following completion of enrollment forms.* \$5,000 term life insurance available for spouse; \$2,000 for each dependent child. Premium paid by payroll deduction.

#### **PERSONAL ACCIDENT INSURANCE (OPTIONAL)**

*Eligible upon hire. Effective 1st of month following completion of enrollment form.* Additional accidental death and dismemberment coverage available in \$25,000 increments to \$250,000. Family coverage is also available. Premium paid by payroll deduction.

#### **TRAVEL ACCIDENT INSURANCE**

*Effective as of date of hire.*

A maximum of \$50,000 in benefits for total disability or death resulting from accident while traveling on University business.

#### **RETIREMENT PLAN**

*Effective as of date of hire.*

Qualified defined contribution plan to which USF contributes 10% of base salary (12% on salary over Social Security base up to \$220,000) to purchase your choice of variable and/or fixed annuities through TIAA-CREF. The plan has a four year cliff vesting schedule (unless previously vested in a qualified plan).

The TIAA-CREF schedule for one-hour individual consultations is also available online at <http://www.usfca.edu/hr/benefits/bencal.html>, and will be posted on the *USF Connect Message Board*.

#### **SUPPLEMENTAL RETIREMENT PLANS (OPTIONAL)**

*Eligible upon hire or anytime thereafter.*

A portion of current pay may be tax deferred by purchase of annuities or mutual funds through Fidelity, TIAA-CREF or VALIC.

#### **TUITION REMISSION**

After completion of a [robatioanry period, employees, IRS dependent children, and spouse/LDA can take undergraduate tuition remission. Employees can participate in graduate tuition remission excluding the Law School and impacted graduate programs. Tuition remission does not apply to related fees. Graduate tuition remission is subject to applicable federal and state taxes.

Full or partial re-payment is required if the employee terminates employment within four

years of service.

### **FACHEX**

The University participates in the Faculty and Staff Children Exchange Program (FACHEX); which is an undergraduate tuition remission program for IRS dependent children of full-time faculty, administrators, and staff of participating Jesuit institutions. It permits a limited number of children eligible for tuition remission at the home institution to receive the same benefit from other participating Jesuit colleges and universities. The benefits are for the remission of tuition only. Application for the FACHEX program does not guarantee acceptance at a FACHEX institution or ensure a FACHEX Scholarship.

## **Additional Benefits**

### **VACATION**

*Available as earned.*

1 through 5 years	10 days/year
6 through 10 years	15 days/year
11 through 14 years	20 days/year
15 + years	22 days/year

Vacation may be accrued up to a maximum of two times the annual rate. Effective January 1, 2007, the maximum accrual rate will be 1.5 times the annual rate.

### **SICK LEAVE**

*Available as earned.*

Earn one day/month to a maximum of 36 days. Usage available upon completion of probation period (60 work days).

### **HOLIDAYS**

*Eligible upon hire.*

At least 12 holidays per year.

### **PARKING PRIVILEGES**

May purchase on-campus parking permit. Payroll deduction is available.

### **CREDIT UNION**

May become a member of The Golden One Credit Union or Provident Central Credit Union. Payroll deduction available for credit union services.

### **AUTOMATIC DEPOSIT**

By signing an authorization agreement, your pay will be deposited directly to your banking institution.

### **COMMUTER CHECK**

Commuter Checks are vouchers redeemed for mass transit fares. Participating agencies include BART, Muni, and almost all bus and ferry services. Up to \$105 per month can be tax sheltered from paychecks in order to pay for commuting costs through these vouchers. USF will provide \$35 a month to employees who do not have a parking permit. If you take advantage of this \$35 stipend, up to \$70 may be tax-sheltered to total the \$105 per month that is allotted.

### **STAFF DISCOUNTS**

USF Bookstore – 10% employee discount on most non-textbook items.  
Dining Dollars – 10% employee discount

### **FINANCIAL CONSULTATIONS**

Joseph A. Crowley, Ph.D. is the financial counselor available for individual consultations. To access the consultation schedule go to the HR web page under '*Benefits and Pay*' and then click on '*Benefits Calendar*,' or you can bookmark <http://www.usfca.edu/hr/benefits/bencal.html> on your browser. The appointment times will be posted two weeks prior to the first appointment date on the *USF Connect Message Board*. Appointments will be taken two weeks prior to the appointment date, once the message has been posted. The TIAA-CREF schedule for one-hour individual consultations is also available online at <http://www.usfca.edu/hr/benefits/bencal.html>, and will be posted on the *USF Connect Message Board*.

### **PLAN DOCUMENTS**

This USF Benefits Handbook is only a summary of benefits. Detailed descriptions and statements of benefits are provided in the Summary Plan Description(s), and/or other official Plan Documents. In the event of inconsistency, conflict or ambiguity arising from the language of the USF Benefits Handbook, the official Plan documents will govern. Neither this USF Benefits Handbook, nor any of its contents, or any of the Plans or provisions or benefits of any Plans referred to in the Benefits Handbook, should be understood by any employee to evidence or constitute a promise or agreement for employment with USF.