

Certificated Schedule of Benefits

District Contribution

The amount of the district's contribution you receive depends on whether you elect to carry medical insurance with the district. Employees who enroll in medical insurance will receive a monthly district contribution equal to the cost of the least HMO medical premium plus dental insurance, employee only coverage. **The difference is the employee contribution.** The amount of cash in lieu of enrolling in medical insurance will be only \$250.

Part-time employees will receive benefits prorated to their service as long as they work **half time or more**. Otherwise the district contribution will be \$0.

Note: For 11-month employees, August insurance premium will be deducted equally (1/11) each month.

Dental

Delta Dental insurance is **mandatory** for employees working half time or more. When enrolling for Delta Dental, you have the option to enroll your dependents. Delta Dental has an Open enrollment period, but is limited, if you cancel your dependents after enrolling them, you will not be able to re-enroll them for 3 years. Exception to this rule are qualifying events like marriage, adoption, loss of coverage, and dependent child turning 3 or 4 years old.

Health

Certificated Employees working half time or more can select from a variety of health plans offered through CalPERS Health Administration. There are currently four HMO plans and three PPO plans to choose from. Packets on each plan are available in the Business Office. *All enrollment and changes in enrollment are handle through the Health Benefits Officer at the District's Office.*

Carrier	Phone #	Web Site
HMO's		
Anthem HMO Select	1-855-839-4524	www.anthem.com/ca/calpers/HMO
Anthem HMO Traditional	1-855-839-4524	www.anthem.com/ca/calpers/HMO
HealthNet Smartcare	1-888-926-4921	www.healthnet.com/calpers
Kaiser	1-800-464-4000	www.kp.org/calpers
PPO's		
PERSCare (Anthem Blue Cross)	1-877-737-7776	www.anthem.com/ca/calpers
PERS Select (Anthem Blue Cross)	1-877-737-7776	www.anthem.com/ca/calpers
PERS Choice (Anthem Blue Cross)	1-877-737-7776	www.anthem.com/ca/calpers

Vision

Our vision plan, called Vision Service Plan (VSP), is offered to all employees that work half time or more and wish to purchase vision insurance. Enrollment must be within 45 days of hire or during open enrollment. The exception to this rule is a qualifying event.

Income Protection Plans

The District does not have State Disability insurance. Disability insurance plans are designed to provide additional income if you cannot work. We currently offer plans through American Fidelity and Standard; these plans provide a second level of insurance beyond a Health Plan in the case of prolonged illness or injury. For more information, please contact American Fidelity Dave.Hume@americanfidelity.com or The Standard www.standard.com/cta. Once you have been approved, the company will notify the District and we will begin the deductions.

Accident and Cancer insurance

These insurances are offered by American Fidelity, please contact Dave Hume at American Fidelity within 30 days of hired at Dave.Hume@americanfidelity.com.

Life Insurance

We currently offer plans through CTA and American Fidelity for Group Life Insurance. For CTA, please visit www.standard.com/cta. For American Fidelity, please contact Dave Hume at Dave.Hume@americanfidelity.com. The Benefits Department will then be notified by Standard or American Fidelity for enrollment and payroll deduction information.

Flexible Spending Accounts enrollment required within 30 days of hire

This plan is designed to reimburse you for medical expenses not covered by your medical insurance and for dependent care expenses, like childcare. We currently offer a plan through American Fidelity. To participate, you can either enroll as a new employee and participate in the current calendar year, or enroll during open enrollment to participate January through December. Once enrolled, participation for the entire calendar year is mandatory. For more information please contact Dave Hume at Dave.Hume@americanfidelity.com.

Tax Sheltered Deductions (403b)

At the employee's request, money can be placed into a Tax Sheltered Annuity or other type of investment. This contribution is a voluntary deduction from your salary. There are many companies that offer these services that are approved by the District.

The District does not endorse any specific carrier or agent. You are advised to carefully study the various types of programs that are available and, if desired, select the program that best fits your individual financial planning needs. For more information about 403b or 457 retirement plans, please contact **Alta Montclair at 1(408)978-1000** or tpa@altamontclair.com or Stacie Bowman at sbowman@ebenefitsservices.net (Alta Montclair representative for SMFCSD).

CalPERS and Security Benefit 457 Retirement Plans

This is a supplemental retirement savings program designed to shelter a portion of your salary from current income taxes and direct your money into investment options of your choice. The earnings grow tax-free, until the money is withdrawn as taxable income during retirement. *Please consult your tax advisor if this plans are appropriate for you.*

Commuter Benefit Program

The commuter benefit program will help you save money on your commuting costs. My Commuter Check provides Vouchers, Debit Cards for a number of transit authorities through an easy on-line enrollment and benefit management program. For more information call 888-235-9223 or go to <https://www.mycommutercheck.com>.

EMPLOYEES ARE RESPONSIBLE FOR COMPLETING DENTAL AND HEALTH INSURANCE PAPERWORK BY THE DUE DATE GIVEN. ENROLLMENT IS NOT AUTOMATIC.