



Benefits Overview 2024-25

The Urban School of San Francisco offers a comprehensive and competitive benefits package. This document provides a brief overview of the benefits that the school provides to its faculty and staff. New employees will be provided with detailed descriptions and plan documents of each of the components of the benefits package.

The School pays 100% of the health care insurance premium for full-time employees and 50% for dependent coverage using the Kaiser Permanente rates as the base plan. For part-time employees, the school covers a pro-rata share of the premiums. Urban also has a 403(b)-retirement plan through TIAA, matching up to 5% of an employee's salary after the first year of employment, during the first 5 years, 6% after 5 years, and 7% after 10 years. See 403b Retirement Section below of eligibility requirements.

The School also assumes the full cost of employee only:

- Dental insurance
- Basic life insurance
- Long term disability insurance

All employees who teach half time (4 classes) or work at least 20 hours per week are eligible to participate in the benefit plans. Highlights of each benefit plan are listed below.

Health Insurance

The Urban School currently offers three health insurance programs through Kaiser Permanente and Cigna+Oscar.

- Kaiser Platinum 90 HMO:** \$10 copayment for office visits; 100% coverage after copayment for most services.
- Cigna+Oscar LocalPlus Gold (40/75%/500) (Sutter Hospitals do not accept):** \$40 copayment for office visits; \$60 copayment for specialists; \$500 annual deductible for Employee (\$1000 for Family); \$50 copayment for Urgent Care; 75% coverage after copayment for most services; \$30 copayment for Chiropractic svcs; \$40 copayment for Acupuncture svcs; hospitalization 75% coverage; Rx deductible \$300 individual/\$600 family and \$15 copayment tier 1 drugs (all coverage begins after deductible).
- Cigna+Oscar Open Access Plus Gold (40/500/75%):** \$40 copayment for office visits; \$60 copayment for specialists; \$500 annual deductible for Employee (\$1000 for Family); \$50 copayment for Urgent Care; 75% coverage after copayment for most services; \$30 copayment for Chiropractic svcs; \$40 copayment for Acupuncture svcs; hospitalization 75% coverage; Rx deductible \$300 individual/\$600 family and \$15 copayment tier 1 drugs (all coverage begins after deductible).

If employment starts on the first day of the month, the benefits will be effective immediately. If the employee starts at any time after the first of the month, the benefits will be effective the first of the following month.

Dental Insurance

Dental coverage is provided by Cigna Dental. Under this plan, employees have a choice of coverage from both in-network and out-of-network providers. The in-network plan benefits include: \$50 annual deductible (waived for Diagnostic & Preventative Services in-network only); 100% coverage for diagnostic, preventive services; 80% for basic services, endodontics, periodontics, and oral surgery; and 50% coverage for crowns, inlays and prosthodontic benefits, up to a total of \$1,500 per year. The out-of-network providers include the same benefits, up to a total of \$1,500 per year. 50% Orthodontia for adults & children with a \$1,000 lifetime maximum. The School pays for 100% of the dental insurance premium for full-time benefit eligible employees and their dependents.

Life Insurance

The school provides a basic group Life and Accidental Death and Dismemberment insurance through MetLife Insurance in the amount of \$50,000.

Long Term Disability Insurance

Long Term Disability Insurance provides for income replacement in case of disability. The school provides insurance, through MetLife, that would provide 60% of the employee's monthly salary, subject to a monthly maximum of \$12,000, should the employee become disabled. There is a waiting period of 90 days during which time the employee would be eligible for California State Disability Insurance.

403(b) Retirement Savings Plan

The Urban School helps you plan for your future with a 403(b) plan with TIAA that allows you to save tax-deferred dollars toward retirement with no vesting period. All benefit eligible employees are eligible to join the plan immediately upon hire. To be eligible for the employer matching contribution, employees must have been previously employed by another teaching institution or worked for a non-profit for one year. Otherwise, there is a one-year waiting period.

- ❑ **Maximum Employee Salary Deferral Contributions:** The lesser of up to 100% of your annual earnings or the IRS annual limit on contributions. For 2024, the IRS limit for salary deferral contributions is \$23,000 with an additional \$6,500 "catch-up" contribution permissible if you are 50 years of age or older.
- ❑ **Employer Matching Contribution:** The school will match, dollar-for-dollar, the full amount of money that you put in to your 403(b) account, up to 5% of your earnings every month after the first year of employment. After you have worked at the school for five years, the school will match your 5% contribution with 6%; after 10 years of service, 7%.

Flexible Spending Accounts (Plan Year Begins 9/1)

The two Flexible Spending Accounts (FSAs) offer a tax benefit by allowing employees to pay for eligible health and dependent care expenses with pretax dollars.

- ❑ **Health Care Spending Account:** Annual contribution limit is \$3,050; eligible expenses included unreimbursed medical, dental and vision care expenses for you and your dependents not covered by health plans.
- ❑ **Dependent Care Spending Account:** Annual contribution limit is \$5,000; eligible dependent day care expenses include fees for childcare facilities, elder day care, and before and after school care.

Commuter Benefits

The commuter benefits program offers a tax benefit by allowing employees to pay for eligible transportation expenses to/from work with pretax dollars. In addition, Urban will match 50% of your contribution, up to a combined total of \$315.

- ❑ **Mass Transit Expenses:** Monthly contribution limit is \$315 (employee and employer combined); eligible expenses include the cost of mass transit (for example, BART, MUNI, CalTrain) for traveling to and from work. Bridge tolls are not eligible expenses.

Time Off

The School is committed to offering a generous vacation benefit for the health and well-being of our employees.

- ❑ **Vacation – Full Year Employees Only:** Full Year employees begin to accrue vacation on a semi-monthly basis immediately upon hire. Full-year employees accrue vacation to the equivalent of 15 days per year plus have a week of paid time off at the winter break. Part time employees are prorated accordingly.
- ❑ **Personal Day – Academic Year Employees Only:** Academic Year employees receive 2 days of personal time off upon hire and each year in August. For Part-time employees, pay for personal days will be prorated to match the employee's regular working hours.

Sick Leave

All full-time and part-time employees are eligible to accrue 10 sick days per year. Regular Part-time employees accrue sick leave on a prorated basis based on their hours scheduled, but at a minimum rate of 1 hour for every 30 hours worked. Regular Full-time and Regular Part-time employees may carry over unused sick leave from year-to-year for a cumulative total two times their annual sick days allowance.

Holidays

The School provides ten paid holidays per year, plus one week of paid time off during the winter break to all Full Year employees.

- ❑ **Martin Luther King Jr. Day**

- Presidents' Day**
- Spring Holiday (Thursday and Friday of Spring Break)**
- Memorial Day**
- Independence Day**
- Juneteenth**
- Labor Day**
- Fall Holiday (typically in October)**
- Thanksgiving and the Day Before and After Thanksgiving**
- Winter Break (from Christmas Eve to New Year's Day)**

The School provides Academic Year employees the same holidays as the Full Year Employees, but they are given a week between extra weeks off in-between terms (please refer to 2024-25 schedule for details).

Urban Café Dollars

At the beginning of the school year, the School provides full-time employees with an account used for purchasing lunch or snacks at Urban's school café. Eligible part time employees are prorated. The café is open every school day from 7:45 a.m. through lunch. The café's menu includes a variety of sandwiches, salads, bagels and muffins, fruit and a variety of drinks.

Parking

While the School encourages use of public transportation, walking and biking to work, Urban provides a parking garage, which is available to employees on a first-come, first-serve basis.

Flu Shots and TB Screening

The School offers free flu shots every year and a free TB screening every four-years to all employees.

MetLife Employee Assistance Program (EAP)

Urban School of San Francisco provides an Employee Assistance Program to help you and your family, those living at home, get professional support and guidance to make life a little easier. This program provides you with easy-to-use services to help you with the everyday challenges of life – at no additional cost to you. Your program includes up to 5 in person, phone or video consultations with licensed counselors per issue, per calendar year.

MetLife Travel Assistance

This benefit is available to all employees when traveling 100 miles or more away from home. Travel Assist can provide emergency assistance, translation services, lost passport assistance, and a variety of other services.

MetLife Grief Counseling

Whether it's help coping with a loss or a major life change, the professional counselors and services offered through LifeWorks US Inc. are ready to support you and your family to move forward at no extra cost. Confidential support is available to you during life's difficult times such as a loved one has died, you've finalized a divorce, you've lost your job or received a serious medical diagnosis or critical illness. This program also provides funeral assistance services through private sessions in helping to customize funeral arrangements. Your program includes up to 5 in person or telephone sessions per event.

Pet Insurance

Keep your pets healthy too. Pet insurance helps you be financially prepared when your pet needs veterinary care. As an employee of Urban School, you can take advantage of a 10% discount.

TicketsatWork

This benefit offers exclusive discounts, special offers and access to preferred seating and tickets to top attractions, theme parks, shows, sporting events, movie tickets, hotels and much more.

**If you have any questions about these or other benefits,
please contact Kim Rojas Rodriguez at 415.593.9543 or krojasrodriguez@urbanschool.org.**