



Benefits Overview 2025-26

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. 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.

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.
- **Anthem Gold HMO (35/500/20%):** \$35 copayment for office visits; \$55 copayment for specialists; \$500 annual deductible for Employee (\$1500 for Family); \$35 copayment for Urgent Care; 80% coverage after copayment for most services; \$15 copayment for Chiropractic svcs; \$35 copayment for Acupuncture svcs; hospitalization 80% coverage after deductible; Rx \$10 copayment tier 1 drugs; \$50 copayment tier 2; \$90 copayment tier 3
- **Anthem Gold PPO (30/500/20):** \$30 copayment for office visits; \$60 copayment for specialists; \$500 annual deductible for Employee (\$1500 for Family); \$30 copayment for Urgent Care; 80% coverage after copayment for most services; \$15 copayment for Chiropractic svcs; \$30 copayment for Acupuncture svcs; hospitalization 80% coverage; Rx \$10 copayment tier 1 drugs; \$50 copayment tier 2 drugs; \$90 copayment tier 3 drugs

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 Mutual of Omaha 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 Mutual of Omaha, 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. In 2025, the 403(b)-contribution limit is \$23,500. 403(b) catch-up contributions let those who are age 50 and older save an extra \$7,500 in 2023, 2024, and 2025. Those ages 60 to 63 can contribute an additional \$11,250 in 2025 in place of the \$7,500 catch-up contribution.
- **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 \$3,300; 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. Highly compensated faculty and staff (family gross earnings in 2024 of \$155,000 or more) can contribute \$3,600 per year.

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 \$325.

- **Mass Transit Expenses:** Monthly contribution limit is \$325 (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)**
- **Indigenous Peoples' Day**
- **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 Academic Calendar for details).

Urban Café Dollars

At the beginning of each school year, the School allocates a set amount of funds to an account for full-time employees. This account can be 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.

Mutual of Omaha 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 3 in person, phone or video consultations with licensed counselors per issue, per calendar year. You can call 1-800-316-2796 to speak with a counselor or schedule an appointment, 24/7/365. You can log on to mutualofomaha.com/eap. In addition, to the EAP services:

- **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.
- **Identity Theft Assistance** - Identity Theft Assistance, provided by AXA Assistance, helps you and your dependents understand the risks of identity theft, learn how to prevent it, and most importantly, assist you if your information is compromised.
- **Financial Wellness Tools** - To help you make informed financial decisions, you have access to a financial wellness tool that's part of Mutual of Omaha's Employee Assistance Program. The financial wellness tool from Enrich is a convenient, one-stop shop that provides you access to a variety of informational and educational resources with one goal in mind — to help you become financially healthy.
- **Will Preparation Services** - Epoq offers a secure account space that allows you to prepare wills and other legal documents. Create a will that's tailored to your unique needs from the comforts of your own home.

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.**