

Certificated Schedule of Benefits

Benefits/Payroll Department

District Contribution

The amount of the district's contribution depends on whether you elect to enroll in the district's medical health insurance plan.

- Employees who enroll in **single** medical coverage will receive a monthly District contribution equal to the cost of the lowest-cost HMO medical premium (Kaiser), plus the cost of single dental coverage.
- Employees who enroll in **double** or **family** medical coverage will receive a monthly District contribution equal to **1½ times** the cost of the least expensive HMO medical premium (Kaiser), plus the cost of single dental coverage.
- Employees who **do not enroll** in the district's medical insurance plan will receive a Cash-In-Lieu option, a district contribution of **\$250 per month**. To meet ACA requirements a CIL form is requested each year.

Part-time employees who work 50% FTE or more are eligible for benefits on a prorated basis according to their percentage of employment. Otherwise, the district contribution will be \$0.

For 11-month employees, the August insurance premium is spread across the year by deducting 1/11 each month.

Dental

- Delta Dental is mandatory for employees working 50% or more and covered by the district contribution.
- You may enroll eligible dependents.
- If you remove a dependent from Delta Dental, you generally cannot re-enroll that dependent for 3 years, unless there is a qualifying event (such as marriage, adoption, loss of other coverage, or an eligible dependent child reaching the applicable age, turning 3 or 4 years old).

Medical-Health

- Eligible certificated employees (working 50% or more) may choose from CalPERS medical health plans.
- The District pays up to the cost of the lowest-cost HMO (Kaiser) employee-only plan.
- Employees enrolling dependents receive an additional District contribution equal to one-third of the lowest-cost HMO (Kaiser) premium toward dependent double coverage for FY 2026–27. The district contribution will increase one-third each year until reaching full double coverage by FY 2028-29.

Vision

The District offers Vision Service Plan (VSP) insurance to employees who work 50% FTE or more and wish to purchase vision insurance. Employees must enroll within 45 days of their date of hire or during the annual Open Enrollment period. The only exception is when an employee experiences a qualifying life event, which allows enrollment outside of these periods.

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 Troy.Pittock@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 Troy Pittock at Troy.Pittock@americanfidelity.com within 30 days of hired.

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 Troy Pittock at Troy.Pittock@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 Troy Pittock at Troy.Pittock@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 plan is 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://commuterbenefits.com/>

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