

MEDICAL & DENTAL BENEFITS OVERVIEW

ELIGIBILITY

Faculty working full-time are eligible for District-paid medical and dental benefits.

Faculty working part-time are eligible for District-paid medical and dental benefits if you meet either of these conditions:

- Assigned at least 40% FTE (workload of 6) in a spring or fall semester. That means if your load changes, you can be eligible some semesters but not others.
- Assigned at least 40% FTE on the average, counting the current semester and the previous semester.

Summer does not count as a semester for this purpose.

If you have benefits in spring, you are automatically eligible in summer, and benefits continue through the end of August.

Once eligible, cost and benefits are the same as for faculty working full-time.

Faculty who work part-time at multiple colleges are eligible for partial reimbursement of insurance premiums if your total load is at least 40%, counting all your colleges together.

See [Medical Premium Reimbursement for Faculty Who Work Part-Time at Multiple Colleges](#).

TIMING & DEDUCTIONS

Deductions are at the **end** of the month, so the September deduction pays for your September benefits.

In your first month of employment (usually August or January) you will not have benefits or any deductions for benefits. Benefits start the first full month of your employment, usually September 1 or February 1.

Full-time tenured and tenure-track faculty are covered continually from that point forward, as long as you have continual paid service. That includes summer, even if you don't have a summer

assignment. If you take an unpaid leave, you can arrange with HR to pay for your benefits to keep them current.

Part-time and categorical faculty can gain and lose eligibility depending on load. Eligibility is recalculated each semester.

- Fall semester coverage runs from September 1 – January 31. If you don't have a spring semester assignment, you can arrange with HR to pay the January premium. [Details here](#).
- Spring semester coverage runs from February 1– August 31. Since most of us don't have summer paychecks, deductions to cover summer are taken from spring paychecks. That means the spring deductions are larger than in Fall. No deductions are taken in June, July, or August.

BUYING INSURANCE AT CCSF

Beginning in May 2023, faculty who are not otherwise eligible for CCSF-paid insurance can buy into CCSF plans. You would have to pay both the employer and employee portions of the premiums. Talk to HR to arrange this.

MEDICAL BENEFITS

As of 2024, faculty can choose between five plans: Kaiser HMO, Blue Shield PPO, Blue Shield Access+ HMO, and Blue Shield Trio HMO, and HealthNet HMO.

Plans and rates change. A link to current rates is here: www.aft2121.org/benefits. You can find a comparison of the current plans in the "Employee Benefits Guide", which is linked at the bottom of the left-hand menu on this page: <https://sfhss.org/benefits/city-college>

VISION BENEFITS

If you enroll in a medical plan, you will be automatically enrolled in VSP Basic Vision plan at no additional cost. You do not have to sign up separately. You can also choose additional coverage in a VSP "premier plan" for a fee.

DENTAL BENEFITS

If you are eligible for medical benefits, you are also eligible for Delta Dental at no additional cost. **However, you must sign up for dental coverage using a separate form.** See below.

HOW TO ENROLL

- **Medical & Vision:** To enroll or change your plan online, go to <https://sfhss.org/how-to-enroll>. You can also download a pdf form here: <https://sfhss.org/benefits/city-college>. Scroll down to “Documents and Forms”. Submit the hard copy form to HSS (not to CCSF HR), fax it, or use their online portal. That’s medical and vision only. Dental is a separate form, so keep reading...
- **Dental:** The form is linked under “Dental Benefits” on the [CCSF Benefits page](#). Submit a hard copy to CCSF HR or email it to benefits@ccsf.edu.

When you become eligible for benefits (typically at the beginning of a semester) you should receive a letter from HR which specifies a time-frame for you to enroll.

You may also enroll, change your plan, or change the number of dependents covered during the open enrollment period (typically October) or after a qualifying event.

If you decline benefits, you may enroll later. All eligible faculty may enroll during open enrollment period. For faculty working part-time, benefit eligibility is re-calculated every semester, so you may also enroll at the beginning of a subsequent semester.

MORE INFORMATION

- Plans and rates: <https://www.aft2121.org/benefits/>
- Article 21 of the [AFT 2121 contract](#)
- CCSF HR Benefits: [CCSF Benefits Page](#), 415-452-7733, or benefits@ccsf.edu
- San Francisco Health Services System: <https://sfhss.org/benefits/city-college>
Scroll down to the bottom of the page for the current benefits guide.