

## Your Benefits at a Glance

San Diego Unified School District offers a comprehensive benefits package to eligible employees. The chart below is a brief overview of benefit options for 2020. For more information on district provided benefits, please refer to the Summary of Benefits and Evidence of Coverage information available on the Benefits Department web page under the Staff Portal at [San Diego Unified School District](#).

Employer Provided Benefits	Your Options
<b>Protecting Your Health</b>	
<b>Medical</b>	<p>Six (6) comprehensive medical coverage plans (including prescription drugs) for you and your eligible dependents – District Paid</p> <ul style="list-style-type: none"> <li>- Kaiser Permanente HMO</li> <li>- United Healthcare Alliance HMO</li> <li>- United Healthcare HMO Network 1</li> <li>- United Healthcare NexusACO PPO</li> <li>- United Healthcare HMO Network 2</li> <li>- United Healthcare HMO Journey (Harmony Network)</li> </ul>
<b>Employee Assistance Program (EAP)</b>	<p>The Employee Assistance Program is available to all employees enrolled in a medical plan. Services include counseling, child and elder care referrals, financial and legal advice and help with balancing work and life issues.</p>
<b>Dental/Vision</b>	<p>Three (3) dental coverage plans for you and your eligible dependents for basic and restorative dental care – District Paid</p> <ul style="list-style-type: none"> <li>- Delta Dental PPO</li> <li>- Western Dental DHMO</li> <li>- DeltaCare USA DHMO</li> </ul> <p>Enrollment in Dental also includes enrollment in Vision Coverage through Vision Service Plan (VSP)</p>
<b>Protecting Your Income</b>	
<b>Flexible Spending Accounts</b>	<p>Employees may contribute to:</p> <p>Health Care Spending Account (up to \$2,700 a year); <b>and/or</b>            Dependent Care (Child/Elder Care) Spending Account (up to \$5,000 a year or \$2,500 if married filing separately)</p>
<b>Basic Life Insurance</b>	<p>District paid benefit of 1 times annual salary</p>
<b>Basic Accidental Death &amp; Dismemberment Insurance (AD&amp;D)</b>	<p>District paid benefit of 1 times annual salary</p>
<b>Voluntary Supplemental Life Insurance</b>	<p>Employees may elect up to 5 times annual salary. Not to exceed \$400,000. May also elect up to \$100,000 for spouse and up to \$10,000 for covered children.</p>
<b>Voluntary Accidental Death &amp; Dismemberment Insurance (AD&amp;D)</b>	<p>Employees may elect from \$50,000 to \$500,000 (cannot exceed 10X annual salary)</p>
<b>Protecting Your Future</b>	
<b>Retirement Savings Programs</b>	<p>Deferred Compensation Plans (Employees can enroll in a 403(b) and/or 457(b) plan            Defined Benefit Pension Plan (CalSTRS or CalPERS)</p>

Employees who are union members may have additional benefits options available as a result of their union membership. The chart below provides more information about benefits offered by each bargaining unit. For information about union member benefits, please contact your union representative.

<b>Voluntary Insurance Benefits Available to Union Members</b>		
<b>Bargaining Unit</b>	<b>Benefit</b>	<b>Benefit Provider</b>
<b>AASD</b>	Disability Insurance	American Fidelity Assurance
	Cancer/Accident Insurance	
	Additional Supplemental Life Insurance	
<b>CSEA</b>	Disability Insurance	American Fidelity Assurance
	Cancer/Accident Insurance	
	Additional Supplemental Life Insurance	
<b>POA</b>	Disability Insurance (Long-Term) – District Paid	PORAC
	Disability/Cancer/Accident Insurance	AFLAC
<b>SDEA</b>	Disability Insurance	Standard Insurance Company
	Additional Supplemental Life Insurance	

Each bargaining unit may offer other benefits not listed here. For more information about these and any other options, please contact your union representative.