

## 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 2016. For more information on district provided benefits, refer to the appropriate section of the Summary of Benefits coverage available on the district's web page at [Employee Benefits Summary of Coverage](#).

Employer Provided Benefits	Your Options
<b>Protecting Your Health</b>	
<b>Medical</b>	<p>Five (5) 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</li> <li>- United Healthcare HMO Network 1</li> <li>- United Healthcare HMO Network 2</li> <li>- United Healthcare HMO Network 3</li> <li>- United Healthcare PPO</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 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>- Delta Care USA DHMO</li> <li>- Western Dental DHMO</li> </ul> <p>Enrollment in Dental also includes Vision Coverage through Vision Service Plan (VSP)</p>
<b>Protecting Your Income</b>	
<b>Flexible Spending Accounts</b>	<p>Employees may contribute up to:</p> <p>Health Care Spending Account (up to \$2,550 a year); <b>and/or</b> Dependent Care Spending Account (up to \$5,000 a year)</p>
<b>Basic Life Insurance</b>	<p>District provides benefit of 1 times annual salary</p>
<b>Basic Accidental Death &amp; Dismemberment Insurance (AD&amp;D)</b>	<p>District provides benefit of 1 times annual salary</p>
<b>Supplemental Life Insurance</b>	<p>Employees may elect up to 5 times 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 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
<b>CSEA</b>	Disability Insurance	American Fidelity Assurance
	Cancer Insurance Coverage	
	Additional Supplemental Life Insurance	
<b>POA</b>	Disability Insurance	PORAC
	Disability/Cancer Insurance Coverage	AFLAC
<b>SDEA</b>	Disability Insurance	Standard Insurance Company
	Additional Supplemental Life Insurance	

Your Bargaining Unit may offer other benefits not listed here. For more information about these and any other options, please contact your union representative.