

## **Part-time Faculty Eligibility Requirements for Medical Benefits**

Part-time Faculty of Southwestern Community College District may be eligible to enroll in the Kaiser Permanente HMO medical insurance plan. Please contact the Benefits Department for more information at ext. 5174.

**Eligibility Requirement:** *(Please see the current S.C.E.A contract for specific language pertaining to Part-Time Faculty benefits)*

- ❖ Part-time faculty must be scheduled to work in both the semester in which he or she applies for medical coverage and the following semester.
- ❖ Part-time faculty must be scheduled to teach 6.75 units or the equivalent of 45% F.T.E\* for the semester in which they are enrolling. Part-time faculty members are required to maintain a 45% F.T.E. for the entire semester and each subsequent semester to remain eligible for the benefit. Coverage will be terminated should the 45% F.T.E. requirement not be met.
- ❖ Part-time faculty must submit completed forms to the Benefits Department no later than 10 days from the first day of the semester in which they are applying for benefits.
- ❖ Part-time faculty must elect to participate in the medical plan for at least one year.

**Part-time Faculty are not eligible for benefits if:**

- ❖ If part-time faculty member has a full time position elsewhere or is retired from another position.
- ❖ If part-time faculty member has medical benefits offered through another employer or through dependent status on someone else's policy.

**Medical benefit explanation and cost:**

- ❖ If you meet the above requirements and would like information on the Kaiser Permanente plan, go to the SWC Human Resources page and click on the Benefits tab and select Benefits Forms. The Kaiser Benefit Summary is listed under "Adjuncts". Dental insurance is not included nor offered through the District.
- ❖ Per S.C.E.A contract section 8.3.1.4.1 The District shall pay a 67% share of the part-time Unit member's Kaiser premium. The part-time faculty member shall pay the remaining balance of the premium – less the additional District contribution noted in Article 8.3.2 -- including the entire additional premium of any elected dependent coverage to the District of the medical insurance premiums in five (5) equal payments in the fall and/or spring semester.
- ❖ Per S.C.E.A contract section 8.3.2. Part-Time Unit Member Health Benefits Contribution. The District will contribute \$325,000 annually to a "Part-Time Faculty Unit Member Health Fund" that will be used to supplement the premium costs of part-time faculty Unit Members who participate in the District-wide health plan. The money in the Part-Time Health Fund will be distributed to part-time faculty Unit Members who are enrolled in the District-wide health plan as stated in Article 8.3.
- ❖ 8.3.3 The Part-Time Health Fund will be used to supplement that portion of the "employee only" premiums that the part-time Unit member must pay out-of-pocket for the health plan. The maximum amount of supplemental funds that a part-time Unit member may receive is 100% of that total amount of out-of-pocket costs for the premium for an "employee only" Kaiser Plan. Current cost for employee only coverage is \$0.00.
- ❖ Premium is made to Kaiser through a pre-taxed payroll deduction in the months of August through May. Premiums are not taken out in June and July however; your coverage is continued through the summer. Work performed during the summer session is not used to determine your eligibility.

*\*Please note that F.T.E is determined by dividing your current unit load by a fulltime unit load of 15 therefore, 6.75 units equal 45% F.T.E. Part-time faculty that are hired on a hourly basis require a different calculation. Please contact the Benefits Department to determine if your hourly load meets the 45% F.T.E.*

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