



HUMAN RESOURCES BENEFITS

Part-Time Unit Member and Multi-District Part-Time Unit Member Health Insurance Program

Effective Fall 2023 eligible Adjuncts shall be offered the same medical insurance benefits as provided to full-time faculty pursuant to the Southwestern College Education Association (SCEA) collective bargaining unit agreement. Medical coverage is for the eligible Adjunct and their dependents.

Adjuncts will be eligible in one of two ways and as defined below:

Part-Time Unit Members: Defined as a Part-Time Unit member having an assignment at a *single district* that is greater than or equal to **40%** of the minimum full-time assignment at that district (6.00 LHE).

Multi-District Unit Members: Defined as a Part-Time Unit member with total assignments at *two or more college districts* equal to or greater than **40%** of a full-time assignment (6.00 LHE).

It is important to note that an adjunct is defined as one of the two definitions above, however they cannot simultaneously be both.

Eligibility Requirement and Enrollment Process for Part-Time Unit Member:

Eligibility:

- Part-Time Unit member has a teaching assignment at SWC that is greater or equal to 40% (6.00 LHE) of a full-time assignment.
- Part-Time Unit member must enroll within the timelines outlined below. Part-Time Unit member and their qualified dependents must **not** be receiving health insurance coverage from another source, either directly or as a spouse, domestic partner, or dependent, in accordance with CA Education Code 87864.
- Part-Time Unit member does **not** have full-time employment elsewhere nor is or has retired from another position.
- Part-Time Unit member may meet an average 40% assignment requirement for the Spring semester by combining their Fall and Spring assignments from the current academic year.

Medical Enrollment Process:

- If you meet the above requirements and would like information on the District's medical plans, go to the SWC Human Resources page and click on the Benefits tab and select Benefits Forms. The medical summaries are listed under "[Medical Plans](#)".
- **Enrollment periods** – Part-Time Unit member may enroll in their medical benefits at the beginning of the Fall and Spring semesters. Effective date of coverage will be February 1st or September 1st.
- Part-Time Unit member must submit a completed **Part-Time Unit Member Health Insurance Application Form (Form 1)** *AND* the **Medical Enrollment/Change Form** to the Benefits Department no later than 30 days from the start of the semester in which they are applying for benefits. Please submit all documentation to the Benefits Department in person in room 46C-103 or via email at SWCbenefits@swccd.edu.
- Adding a dependent to the medical plan **requires** dependent verification. Dependent verification information is available on page 6 and 7 of the 2023 [Benefits Guide](#). Verification documents need to be submitted with the required enrollment forms.
 - Dependents are defined as spouse, registered domestic partner, and legal dependents.
- Once the Benefits Department receives all the required forms, eligibility will be confirmed, and enrollment will be processed. You will receive confirmation (or denial) via email.
- Premiums are deducted from your monthly paycheck on a pre-taxed basis. Payroll deductions are for 10 months and taken August through May, premiums are not deducted in June and July. Medical coverage will continue through the Summer assuming your coverage was in effect at the end of the Spring semester. Only work performed during the Fall and Spring is used to determine eligibility.
 - Monthly medical rates can be found on the benefits website under "[Payroll Deductions](#)"
- **Qualifying Life Event:** Benefit coverages are governed by IRS guidelines. It is important to notify the Benefits Department right away if you have a qualifying event and need to make changes to your benefits (assuming you meet eligibility). You have 30 days to make changes after one of the following qualifying life events:
 - Birth, adoption, guardianship, or custody orders
 - Marriage, divorce, legal separation, or termination of domestic partnership
 - Death of spouse, child, or another qualified dependent
 - Changes in employment for employee, spouse, or domestic partner that affects benefits coverage and/or loss of other coverage

If a Part-Time Unit member is informed that they will **not** be assigned enough load to maintain eligibility, they may elect to:

- Drop the plan at the end of the current semester without penalty OR
- Continue in the plan with the District paying 67% of the cost of their premium and the unit member accepting responsibility for the remainder of the cost for the semester in which they do not meet eligibility requirements.

***Eligibility Requirements and Reimbursement Process for
Multi-District Unit Member:***

Eligibility:

To be eligible for reimbursement of a portion of your paid medical health insurance premium, a Southwestern College District Part-Time Unit member must fill out the Multi-District Unit Member Reimbursement form and meet all the following criteria:

1. Multi-District Unit member does not have a teaching assignment equal to or greater than 40% FTE at a single California community college district that offers Part-Time Unit member benefits.
2. Health insurance premiums for Adjuncts or their dependents are not paid by an employer other than a California community college district.
3. Multi-District Unit member has a combined teaching assignment equal to or greater than 40% FTE at two or more California community college districts.

Reimbursement process:

Multi-District Unit member must provide documentation to verify that the teaching assignment is equal to or greater than 40% FTE (40% of a full-time assignment) at the beginning of each semester. The Unit Member must submit the **Multi-District Unit Member Reimbursement application (Form 2)** and provide documentation stating the cumulative teaching assignment is equal to or greater than 40% such as:

1. Image of the online class schedule from the applicable community college/district website.
 - a. The image must include the Multi-District Unit member's name, community college name, number of units, and term. **OR**
 - b. Signed employment agreements; the agreements must include the Multi-District Unit member's name, college name, number of units, and term. **AND**
2. Proof of enrollment in a health insurance plan and the amount of the monthly premium.

The maximum reimbursement per semester will be paid to the Multi-District Unit member; it will not be forwarded to any insurance carrier or other 3rd party. A request for reimbursement application and backup documentation must be submitted one month prior to the end of the Spring semester in each academic year.

Reimbursements will be processed by the Benefits Department approximately **30** days after all documentation has been received.

The reimbursement amount is determined as follows:

District's share of reimbursement = $(A \div B)C$

A = total premium paid by the Multi-District Unit member.

B = total number of districts in which the Multi-District Unit member works.

C = % of health care cost paid by the district toward the total cost of the premium (but not greater than a proportionate share of a District's commonly subscribed family coverage plan).

Submit all documentation to the Benefits Department in person in room 46C-103 or via email at SWCbenefits@swccd.edu.

Click on the links below to learn more:

Visit the [California Community Colleges](#) website to learn more about the Part-Time Unit member Health Insurance Program.

[Frequently Asked Questions](#)



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