

## **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 or ext. 5225.

**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 7.5 units or the equivalent of 50% F.T.E\* for the semester in which they are enrolling. Part-time faculty members are required to maintain a 50% F.T.E. for the entire semester and each subsequent semester to remain eligible for the benefit. Coverage will be terminated should the 50% 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 the Active Medical Plans. Dental insurance is not included nor offered through the District.
- ❖ Per S.C.E.A contract section 8.3.1.4.3 "The District shall pay a share of the part-time faculty member's premium that is equal to the percentage of the full time load that the part-time faculty member is working in the fall and/or spring semester" for the employee only cost. An example of this would be if the monthly cost for Kaiser Employee Only coverage is \$600.00 and the adjunct's F.T.E. is 50% the district would pay \$300.00 per month.
- ❖ If a part-time faculty member elects to enroll dependents, the member would be responsible for 100% of the dependent cost. An example of how to calculate the cost is (assuming the member has a F.T.E. of 50%): Employee Only cost is \$600 per month and Employee + 1 dependent cost is \$1200.00 per month.  
$$\$1200 - (\$600 * 50\%) = \$900 \text{ per month cost}$$
- ❖ Per S.C.E.A contract section 8.3.2.1 Effective January 1, 2016 the Part-Time Health Fund will increase to \$50,000 per year. This fund will be used to supplement that portion of the "employee only" premiums that the member must pay out-of-pocket. The fund will be divided proportionately among the part-time faculty participating in the health plan at the time of distribution. The distribution will occur twice a year in the May and December paychecks.
- ❖ 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, 7.5 units equal 50% 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 50% F.T.E.*