Health Benefits for Part-Time Faculty

Part-time faculty who have attained re-employment preference (Article 7.9), and had an annual load factor of at least 0.4 or more during the previous academic year, and have no other access to medical insurance (where all or part of the premium is paid through some other source) are eligible for partially paid benefits through the District. However, beginning with calendar year 2013, there have been several plan modifications affecting part-time faculty.

Perhaps most significant is that part-time faculty are no longer limited to Kaiser Health Benefits. As a result of the District’s transfer of benefits management to CalPERS, part-time faculty have access to the same six plans as full-time employees: currently, three PPO Plans (PERS Select, PERS Choice, and PERS Care) and three HMO Plans (Blue Shield Access+, Blue Shield NetValue, and Kaiser CA). The Select plan (a PPO) is the "base plan"--all other plans are a buy-up from the Select plan. Rates are established by CalPERS and published each June. A link to part-time faculty monthly contribution rates for calendar year 2013 can be found at: http://hr.fhda.edu/benefits/medical

Load Thresholds for the Select Plan:
Effective January, 2013

.4 - .499 District 40% Employee 60%
.5 - .599 District 50% Employee 50%
.6 - .670 District 60% Employee 40%

Tiered Contribution Rates:
Employee Only
Employee plus One
Employee plus Family

Determination of Eligibility

Benefit eligibility will be determined annually for the period January 1 through December 31 based upon the part-time faculty member’s re-employment status and load factor during the previous academic year. For example, eligibility for plan year January through December 2014 will be determined based on load for academic year September 2012 through June 2013.

Information Packets will be sent out at the end of summer advising qualifying part-time faculty of their eligibility. The open enrollment period runs from the middle of September to the middle of October. It is important to read the information from the District so as not to miss any important deadlines.

If you feel you are eligible for benefits but do not receive a packet by the end of August, you should immediately contact the District Benefits Unit:
Email: MyBenefits@fhda.edu
Phone: (650) 949-6224

Payroll Deduction

Since many part-time faculty members do not teach during summer session, payment of twelve months of benefit coverage will be taken in nine monthly payroll deductions during the academic year October through June.

Continuation of Benefit if Not in Paid Status

If for any reason, a part-time faculty member is not in paid status at any time during the benefit year, he or she will be required to enroll in CalPERS DirectBill Program in order to continue health benefit coverage. Once DirectBill is established, the part-time faculty member will be billed by the provider of his or her elected plan and will be responsible for pre-paying the full monthly premium. To seek reimbursement from the District for the employer share of the monthly premium, the faculty member must submit the invoice and proof of payment for each month to the District Benefits Unit. Once the faculty member returns to work, he or she will be transitioned back to regular payroll deduction.