

Article 22A
PAID BENEFITS FOR PART-TIME FACULTY

Eligibility

22A.1 Each qualified part-time faculty employee shall be eligible to enroll in a District-sponsored health benefit plan as specified in the article. A qualified part time faculty employee is one who:

22A.1.1 Has reemployment preference by the end of the Spring quarter of the academic year immediately preceding the benefit Plan Year as provided in Article 7; and

22A.1.2 Had an annual load factor of 0.4 or more during the academic year immediately preceding the benefit Plan Year. For example, eligibility for the 2023 Plan Year, effective January 1 – December 31, 2023, shall be determined by the employee's annual load during the 2021-2022 academic year; and

22A.1.3 Affirms annually via a signed affidavit (Appendix K of this *Agreement*) that he/she has no other access to medical insurance, as a primary insured or a dependent, where all or part of the premium or cash in lieu of participation is paid through some other source.

22A.1.3.1 Medicare shall be excluded from the definition of medical insurance for the purpose of 22A.1.3.

22A.1.3.2 Other California community college district employer coverage shall be excluded from the definition of medical insurance where the employee cost of participation is higher than the employee cost of participation for a comparable district plan.

22A.1.3.3 In no case shall a part-time faculty employee have dual coverage with another plan or employer. Medicare shall be excluded from the definition of dual coverage.

Medicare Obligation

22A.2 A part-time faculty employee who is eligible for Medicare is required to enroll in Medicare Part A during the three-month window prior to turning age 65. At the time of Part A enrollment, the employee shall request to delay enrollment in Medicare Part B until he or she is no longer covered by the District's Plan. The employee shall complete the Part A enrollment and request the Part B delay at the Social Security Administration. The faculty employee shall have the sole and complete responsibility for complying with this provision.

Medical, Hospital, and Prescription Benefits – General

22A.3 Effective July 1, 2012, each qualified part time faculty employee is eligible to enroll the part-time faculty employee and his/her eligible dependents in any one of the health plans offered by CalPERS.

- 22A.3.1 The employee must enroll annually during the established open enrollment period or periods.
- 22A.3.2 The Kaiser HMO Plan shall be the “basic” plan; i.e., the plan on which the District funding responsibility for the employee’s health benefit coverage is established. The other plans shall be a “buy-up” or “buy down.”
- 22A.3.3 All plans shall require employees to contribute for each plan choice and tier placement as described below.
 - 22A.3.3.1 Contribution rates in each plan shall have three tiers: employee-only; employee plus one; employee plus family.
- 22A.3.4 Effective with this provider change, the health benefit Plan Year shall be in accordance with CalPERS regulations, currently January 1 through December 31.

District Responsibility for Premium Payment

- 22A.4 District responsibility for premium payment shall be based on the load threshold of enrolled qualified part-time faculty employees as follows:
 - 22A.4.1 Effective January 1, 2024, premium payment under this article shall be determined in accord with three load thresholds, each with a respective District contribution to the premium cost as described below. In all cases the employee shall be responsible for the remainder of the monthly plan premium for the coverage elected.
 - 22A.4.1.1 For employees with loads of 0.6 up to 0.67, the District shall be responsible for payment of 80 percent of the Kaiser HMO monthly plan premium or the dollar equivalent if electing a plan option available as a “buy-up” or “buy down.”
 - 22A.4.1.2 For employees with loads of 0.5 up to 0.599, the District shall be responsible for payment of 70 percent of the Kaiser HMO monthly plan premium or the dollar equivalent if electing a plan option available as a “buy-up” or “buy down.”
 - 22A.4.1.3 For employees with loads of 0.4 up to 0.499, the District shall be responsible for payment of 60 percent of the Kaiser HMO monthly plan premium or the dollar equivalent if electing a plan option available as a “buy-up” or “buy down.”
 - 22A.4.2 Notwithstanding 22A.4.1 above, the District shall review, on a case by case basis, the eligibility for full District premium payment of faculty who, because of load configurations, are assigned loads that consistently fall slightly under the required load (e.g., 0.58 or 0.59 for the 0.6 threshold, 0.48 or 0.49 for the 0.5 threshold, or 0.38 or 0.39 for

the 0.4 threshold). Human Resources shall notify the Faculty Association when an employee applies for such review and of the action taken.

Plan Choices and Employee Monthly Contribution Rates

22A.5 Brief information on the CalPERS plans, including benefits, coverage limitations, deductibles, copays, and coinsurance, is contained in the CalPERS Annual Health Benefit Summary and available online at <https://hr.fhda.edu/benefits/_medical-revised.html>.

22A.6 Employees shall be required to pay the remainder of the amount not covered by the District's contribution as provided in 22A.3.1 for the plan selected. Rates for each plan, load threshold, and tier are expressed monthly, i.e., 1/12th of the employee annual contribution, and are available online at <https://hr.fhda.edu/benefits/_medical-revised.html>.

Payroll Deduction for Employee Monthly Contribution

22A.7 The employee shall contribute the required premium through payroll deductions from regular monthly paychecks.

22A.7.1 Effective with the 2013 Plan Year, the required annual premium shall be recovered through 12 equal deductions from the following regular payroll periods: January, February, March, April, May, June, July, August, September, October, November, and December.

22A.7.1.1 Payroll deductions for employee monthly contributions shall occur in the pay period the contribution is due. For example, the contribution for January shall be deducted from the January paycheck.

22A.7.2 In the event the required monthly contribution exceeds compensation in any regular pay period, the employee shall have the responsibility for paying the District or the Plan Carrier directly, as determined by CalPERS Health Plan provisions, for the uncovered amount in accord with Plan Compliance timelines and procedures.

Continuing Eligibility

22A.8 Continuing eligibility shall be determined annually for each Plan Year based upon the part-time faculty employee continuing to meet eligibility as a qualified part-time faculty employer as described in Section 22A.1.

22A.8.1 Eligibility shall cease if:

22A.8.1.1 The employee's load for the prior academic year is less than 0.4; or

22A.8.1.2 The employee loses reemployment preference per Article 7; or

- 22A.8.1.3 The employee resigns or retires from service in the District:
or
- 22A.8.1.4 The employee fails to enroll during the annual Open Enrollment period normally in September/October and/or fails to submit required documents; or
- 22A.8.1.5 The employee fails to meet his/her financial obligation and loss of coverage affecting the next plan year. Eligibility may resume in accordance with Plan Compliance procedures and timelines.

22A.8.2 Should coverage cease, the part-time faculty employee may be eligible for COBRA rights.

Same-Sex Domestic Partners

22A.9 The District and FA agree that same-sex domestic partners shall be included under this article. The procedures for application, qualifications, duration, and other appropriate provisions are specified in Appendix L of this *Agreement*.

Re-opener

22A.10 The program shall be dependent upon the continuation of funding as described in Education Code Sections 87860 through 87868 whereby the State pays up to one-half of the District's total cost, provided that the amount claimed by all districts in the state does not exceed the funding provided in the state budget. If a change occurs in the state funding to the District for this program, both FA and the District agree to re-open negotiations on the program.