

## LACCD Part-time Temporary Faculty and Temporary Adjunct Faculty Health Benefits Program Facts and Procedures

### *Medical Benefits:*

#### **Premium Only Plan:**

Part-time Temporary Faculty and Temporary Adjunct Faculty who wish to participate in the District's CalPERS hospital/medical plans *must use* the **Premium Only Plan (POP)**<sup>1</sup> to pay their portion of the insurance premiums. The premiums are paid with automatic pre-tax deductions from ten (10) monthly paychecks to cover twelve (12) months of coverage. Payroll deductions and corresponding benefit periods are listed below:

<b>Payroll Deductions</b>	<b>Periods of Coverage</b>
February to June	March to August
September to January	September to February

Enrollment in the POP is for one complete year, as stipulated by the IRS, unless the faculty member loses eligibility.

#### **District Contribution:**

The District will contribute a fixed dollar amount per month (currently, in 2010-11, \$200/month for a total of \$2400/year) for medical insurance (not for vision or dental insurance).

#### **Eligibility Requirements for the POP:**

The part-time temporary and temporary adjunct faculty member must:

- have an assignment during the fall or spring semester for coverage.
- have an assignment that is at least a .33 FTE load in the LACCD.
- have had assignments that were at least a .2 FTE load during three or more semesters out of the previous eight.

#### **Enrollment Periods:**

*Faculty with Continuing Enrollment:* The part-time temporary and temporary adjunct faculty member who is continuing enrollment in the POP will participate in the fall open enrollment period during which time he/she may continue (or change) the medical plan for the coming year. Changes will be effective in January even though the coverage for the spring semester begins in March. (Due to this fact and to possible increases in health insurance premiums participants may experience different deductions in January and February and subsequent months than they had in the previous months and should plan for this possibility.). Changes may only be made at other points during the

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<sup>1</sup> The District's POP is qualified under Section 125 of the Internal Revenue Code of 1986.

coverage period in the case of a qualified life event (such as the birth of child, adoption, an adult child who is in or out of a college health plan or other changes in family circumstances). Enrollment in the chosen POP plan is for one complete year (March – February) unless the faculty member loses eligibility.

*Newly Eligible Faculty in Spring Semester:* All newly eligible part-time temporary and temporary adjunct faculty will receive an announcement from the District in January-February if they become newly eligible for the Spring semester.<sup>2</sup> If they decide to enroll (they must enroll by the end of February via the POP), they will have coverage March through to the following February. When Fall open enrollment comes around they will now be considered to be a faculty member with continuing enrollment.

*Newly Eligible Faculty in Fall Semester:* All newly eligible part-time temporary and temporary adjunct faculty will receive an announcement from the District in July-August if they become newly eligible for the Fall semester.<sup>3</sup> If they decide to enroll (during open enrollment in September via the POP), they will do so in the fall open enrollment and will have immediate coverage September of that year through to February of the next year AND will continue to have the same coverage March through to February the year after that (pending eligibility). When Fall open enrollment comes around they will now be considered to be a faculty member with continuing enrollment.

**Loss of Eligibility:**

Should the part-time temporary and temporary adjunct faculty member lose eligibility (due to the loss of assignments, qualified life event such as the death of the primary subscriber, etc.) coverage will terminate. Thereafter the faculty member will only be able to re-enter the POP as a “newly eligible” faculty member. Part-time temporary and temporary adjunct faculty who lose benefits may be eligible for COBRA coverage. These individuals should receive notification from the district or they may contact the district Health Benefits office for further information at (888)428-2980

*Vision and Dental Benefits:*

If the part-time temporary and temporary adjunct faculty member wishes to participate in the district’s vision and/or dental plans, the eligible member will agree to pay the full premium via the POP.

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<sup>2</sup> If a faculty member did not receive a notice of eligibility for the Spring semester from the District, and suspects that they will be newly eligible and is desirous of getting into the POP, they should contact the District’s Business Services division.

<sup>3</sup> If a faculty member did not receive a notice of eligibility for the Fall semester from the District, and suspects that they will be newly eligible and is desirous of getting into the POP, they should contact the District’s Business Services division.