

**THE JOINT COMMITTEE ON INSURED BENEFITS (JCIB)
RECOMMENDATION ON PART-TIME FACULTY HEALTH INSURANCE COVERAGE**

Effective January 1, 2008, Part-time Faculty, as defined in Article 1.21 of the Faculty and Academic Professional Agreement, should be provided group health insurance coverage (medical only) under the following terms:

- A. Part-time faculty with a cumulative instructional FTE of 1.5 (a four-term average of .375 FTE or a 3-term average of .5 FTE) completed on a calendar year cycle (January 1 through December 31) will be enrolled in part-time medical insurance coverage for the following calendar year. Part-time faculty must re-qualify for eligibility each year.
- B. The benefit plan year will run from October 1 through September 30. Open enrollment will be offered one time per year prior to the October 1 start of the plan year. Coverage will be medical only. Eligible part-time faculty may choose coverage from the ODS or Kaiser group medical plans offered.
- C. All eligible Part-time Faculty must either enroll in one of the available group medical benefit plans or waive insurance coverage. Waiver of insurance requires proof that the employee has existing medical coverage under another group plan. No insurance waiver incentive will be paid. Part-time faculty who do not either voluntarily enroll in a plan or waive coverage within the specified timeframe will be defaulted to the ODS Plan 8 benefit plan at single party coverage for the entire plan year. Once enrolled, employees may not change coverage unless it is for a qualifying event. Coverage may not be dropped unless the employee resigns from employment. If the employee is dropped from coverage due to resignation or failure to pay his/her share of premiums, the employee may not re-enroll later in the same plan year. If an employee is dropped from coverage due to failure to pay his/her share of premiums, the employee is not eligible for COBRA.
- D. Eligible Part-time Faculty who are not assigned to teach in any one term will have their insurance coverage bridged for a maximum of one term. However, if the employee has already reached the instructional FTE to qualify for health insurance the following year, his/her insurance will continue to be bridged. When being bridged, the College will continue contributions to the cap, provided the part-time faculty continues to self-pay his/her share of the insurance premium.
- E. The college will make a flat monthly contribution of 60% of the employee-only full-time cap, in effect for Full-time Faculty and Academic Professionals for the full-time benefit plan year (October 1 through September 30), toward the cost of insurance premiums for eligible Part-time Faculty. Part-time faculty will be responsible for payment of the balance of monthly premiums through bi-weekly payroll deductions. The amount owed by the employee will vary depending on the plan selected, along with the selected level of coverage; i.e., single party, two party, or full family coverage. In the event the employee's bi-weekly pay is insufficient to cover his/her share of the insurance premium or if the employee is being bridged, he/she must self-pay the balance of the premium within 30 days of the due date or he/she will be dropped from coverage.