

PCC Health Insurance Cost Sheet - Part-Time Faculty under SB 551

October 1, 2023, to September 30, 2024

Oregon Senate Bill 551 was passed in 2021 to expand healthcare to part-time faculty. Part-faculty who meet the eligibility requirements are able to purchase individual* medical benefits, **as well as individual* vision and individual* dental benefits as of October 1, 2023**, with a 90% subsidy. If you qualify, you are eligible to enroll in individual* medical, vision and dental insurance at a 90% subsidized rate.

To be eligible you must:

1. Be actively working for PCC in the term for which you are applying; and
2. Designate PCC as your home institution on the Part-Time Faculty Declaration of Home Institution and Attestation of Eligibility form (attached); and
3. Have worked at least 30% of a full-time equivalency during at least three (3) of the last four (4) academic terms at one or more Oregon public higher education institutions, cumulatively. (For Fall 2023, the last four terms considered are Summer 2023, Spring 2023, Winter 2023, and Fall 2022.)

PCC Monthly and Bi-weekly Premiums, Subsidy, and Employee Cost

Medical Plans	Employee Only Premium	Monthly SB 551 Subsidy	Monthly Employee cost	Bi-weekly Employee Only Premium	Bi-weekly SB 551 Subsidy	Bi-weekly Employee cost
Kaiser Plan 1	\$693.73	\$624.36	\$69.37	\$346.87	\$312.18	\$34.69
Kaiser Plan 2B	\$556.61	\$500.95	\$55.66	\$278.31	\$250.47	\$27.83
Kaiser Plan 3	\$423.09	\$380.78	\$42.31	\$211.55	\$190.39	\$21.15
Moda Plan 2	\$711.74	\$640.57	\$71.17	\$355.87	\$320.28	\$35.59
Moda Plan 3	\$667.73	\$600.96	\$66.77	\$333.87	\$300.48	\$33.39
Moda Plan 6	\$594.09	\$534.68	\$59.41	\$297.05	\$267.34	\$29.70
Vision Plans						
Kaiser	\$8.49	\$7.64	\$0.85	\$4.25	\$3.82	\$0.42
Moda Quartz	\$12.67	\$11.40	\$1.27	\$6.34	\$5.70	\$0.63
VSP Choice Plus	\$14.56	\$13.10	\$1.46	\$7.28	\$6.55	\$0.73
Dental Plans						
Kaiser	\$70.88	\$63.79	\$7.09	\$35.44	\$31.90	\$3.54
Delta/Moda Plan 5	\$57.95	\$52.16	\$5.80	\$28.98	\$26.08	\$2.90
Delta/Moda Plan 6	\$44.25	\$39.83	\$4.43	\$22.13	\$19.91	\$2.21
Willamette	\$46.99	\$42.29	\$4.70	\$23.50	\$21.15	\$2.35

Your Premium Costs with the SB 551 Subsidy

Any cost over the amount paid by the College is your responsibility to pay and will be deducted from your paychecks* on a pre-tax basis. See the Part-time Faculty Payment Instructions sheet for additional details.

Medical Premium

Vision Premium + _____

Dental Premium + _____

Premium Total = _____

SB 551 Subsidy - _____

Your share of the premiums = _____

See the Part-time Faculty Payment Instructions for additional details, including the payroll deduction schedule and information on what happens if you do not have a paycheck from which to deduct your portion of the premiums.

Your insurance will be cancelled if you fail to pay your portion of premiums in a timely manner.

*The SB 551 90% subsidy only applies to the individual employee only premiums.

Part-Time Faculty Payment Instructions

Part-time (PT) faculty enrolled in medical, dental, or vision insurance will have the employee portion of their premiums deducted from their paychecks. Medical, dental, and vision premium deductions are pre-tax. Please review the detailed schedule of premium deductions on the reverse page.

Many PT faculty are not paid **every** bi-weekly pay period. The following information explains what you need to do to keep your insurance active while in an unpaid status.

No paycheck for one pay period: A double deduction will happen on your next bi-weekly paycheck. EXAMPLE: PT faculty often do not work during the 9/3 to 9/16 pay period, so they do not have a paycheck on 9/29/23. **Payroll will take a double deduction from the 10/13/23 paycheck** to cover premiums for the entire month of October.

No paycheck for more than one pay period: PCC will bill you for your portion of the premiums in MyPCC under the Paying for College tab, and you must pay in a timely manner, or your insurance will be cancelled.

Not working for one term but expected to return next term: PCC will bill you for your portion of the premiums during this “bridge term”, and you must pay in a timely manner, or your insurance will be cancelled.

Payment Instructions

If you are going multiple pay periods with no paycheck, PCC will bill you for your portion of the premiums. To submit payment, you may send a check to the address on the invoice, go to any PCC Student Account Services Office and pay in person, or to pay online:

Step 1: Login to MyPCC, click on the Paying for College tab, then select the PCC-Pay link.

Step 2: Use the navigation bar in PCC-Pay to view the account balance or make a payment.

Step 3: Select your payment type.

Step 4: Enter payment information and submit.

Your insurance will be cancelled if you fail to pay your portion of the premiums in a timely manner.

Not scheduled to work for a second term, your active employee benefits will end. You will be eligible for COBRA continuation of benefits on a self-pay basis. COBRA information will be mailed to you when your eligibility for PCC insurance ends.

In addition to COBRA, you and your family may also be eligible for other coverage options through the Health Insurance Marketplace, Medicaid, or other group health plan options (such as a spouse’s plan) during a “special enrollment period.” These options may cost less than COBRA. You can learn more about some of these options at www.healthcare.gov.

BI-WEEKLY PAYROLL SCHEDULE 2023/2024 YEAR

Pay Period	BW Payroll Number	Payday	Benefits paid for
9/3 - 9/16	20	9/29/23	October 2023
Fall Term Begins 9/25/23			
If no pay, bridge months October, November, December & January			
9/17 – 9/30	21	10/13/23	October 2023
10/1 - 10/14	22	10/27/23	November 2023
10/15 - 10/28	23	11/10/23	November 2023
10/29 - 11/11	24	11/24/23	December 2023
11/12 - 11/25	25	12/8/23	December 2023
11/26 - 12/9	26	12/22/23	January 2024
12/10 - 12/23	1	1/5/24	January 2024
Fall Term Ends 12/17/23			
12/24 - 1/6	2	1/19/24	February 2024
Winter Term Begins 1/8/24			
If no pay, bridge months January, February, March & April			
1/7 - 1/20	3	2/1/24	February 2024
1/21 - 2/3	4	2/16/24	March 2024
2/4 - 2/17	5	3/1/24	March 2024
2/18 - 3/2	6	3/15/24	April 2024
3/3 - 3/16	7	3/29/24	April 2024
3/17 – 3/30	8	4/12/24	May 2024
Winter Term Ends 3/24/24 and Spring Term Begins 4/1/24			
If no pay, bridge months April, May, June & July			
3/31 - 4/13	9	4/26/24	May 2024
4/14 - 4/27	10	5/10/24	June 2024
4/28 - 5/11	11	5/24/24	June 2024
5/12 - 5/25	12	6/7/24	July 2024
5/26 - 6/8	13	6/21/24	July 2024
6/9 - 6/22	14	7/5/24	August 2024
Spring Term ends 6/16/24 and Summer Term begins 6/24/24			
If no pay, bridge months July, August & September			
6/23 - 7/6	15	7/19/24	August 2024
7/7 - 7/20	16	8/2/24	September 2024
7/21 - 8/3	17	8/16/24	September 2024
8/4 - 8/17	18	8/30/24	none
8/18 – 8/31	19	9/13/24	none
9/1 – 9/14	20	9/27/24	none
Summer Term Ends 9/8/24			