

PCC Health Insurance Cost Sheet and SSB 551 Information - Part-Time Faculty

October 1, 2022, to September 30, 2023

In the 2021 legislative session, [Oregon Senate Bill 551](#) was passed to expand healthcare to part-time faculty. Eligible part-time faculty can purchase individual medical benefits with a 90% subsidy. If you qualify for SB 551 and cover yourself only on Kaiser Medical Plan 1 or any Moda Medical Plan (2, 3 or 6), you can get a higher contribution toward your medical premiums if you complete and submit the *Part-time Faculty Declaration of Home Institution and Attestation of Eligibility for Benefits Coverage* to sb551ptfaculty@pcc.edu. See cost tables below and calculators on the next page for more detail.

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 for Benefits Coverage* form **by September 15, 2022**, and
3. Have worked an average equal to at least half of a full-time equivalent faculty employee over the 2021-2022 academic year at one or more Oregon higher education institutions, cumulatively. (For Fall 2022, the terms considered are Summer 2022, Spring 2022, Winter 2022, and Fall 2021.)

SB 551 Premiums and Subsidy

| Medical Plans | Self Only Premium | Subsidy |
|-----------------------------------|-------------------|-----------------|
| Kaiser Plan 1 | \$663.25 | \$596.93 |
| Kaiser Plan 2B | \$532.16 | \$478.97 |
| Kaiser Plan 3 (HSA eligible) | \$404.50 | \$364.05 |
| Moda Plan 2 | \$686.74 | \$618.07 |
| Moda Plan 3 | \$644.28 | \$579.85 |
| Moda Plan 6 (HSA eligible) | \$573.23 | \$515.91 |

Under the Faculty and Academic Professional Agreement, the following Premiums and Caps apply for eligible part-time faculty members. The Cap applies to medical and vision only and is based on your medical tier of enrollment. See the contract for eligibility criteria.

- **\$502 for self only medical**, or if enrolling in vision only
- \$652 for self plus spouse/domestic partner (DP)
- \$652 for self plus child(ren)
- \$802 for self plus family (includes spouse/DP and children)

Monthly Premiums

| Medical Plans | Self Only | Self + Spouse/DP | Self + Child(ren) | Self + Spouse/DP + Child(ren) |
|--|-----------|------------------|-------------------|-------------------------------|
| Kaiser Plan 1 | \$663.25 | \$1,459.17 | \$1,260.18 | \$2,056.10 |
| Kaiser Plan 2B | \$532.16 | \$1,171.49 | \$1,011.04 | \$1,650.48 |
| Kaiser Plan 3 (HSA eligible) | \$404.50 | \$890.43 | \$768.23 | \$1,254.20 |
| Moda Plan 2 | \$686.74 | \$1,510.83 | \$1,304.84 | \$2,128.93 |
| Moda Plan 3 | \$644.28 | \$1,417.42 | \$1,224.17 | \$1,997.32 |
| Moda Plan 6 (HSA eligible) | \$573.23 | \$1,261.10 | \$1,089.16 | \$1,777.05 |
| Vision Plans | | | | |
| Kaiser | \$8.28 | \$18.20 | \$15.72 | \$25.66 |
| Moda Quartz | \$13.05 | \$28.74 | \$24.80 | \$40.45 |
| VSP Choice Plus | \$16.54 | \$36.41 | \$31.44 | \$51.30 |
| Dental Plans | | | | |
| Kaiser with orthodontia | \$73.07 | \$160.77 | \$138.84 | \$226.53 |
| Moda Plan 5 with orthodontia | \$57.23 | \$113.37 | \$126.08 | \$186.71 |
| Moda Plan 6 without orthodontia | \$43.70 | \$86.50 | \$87.81 | \$134.14 |
| Willamette with orthodontia | \$46.60 | \$93.20 | \$99.27 | \$148.91 |

The worksheets below will help you determine your premium costs and give you a better picture of how the SB 551 Subsidy compares to the PCC Cap. PCC will work with you to give you the most advantageous Cap or Subsidy for your situation.

The SB 551 Subsidy will cover more of the premiums if you are enrolling in self only medical coverage on Kaiser plan 1 or any Moda plan (2, 3 or 6). You may enroll in vision and dental, but those premiums are not included for the purpose of determining the 90% subsidy. **As an example**, the PCC Cap for self only coverage is \$502 per month, the SB 551 Subsidy for Kaiser plan 1 at 90% of the self only premium of \$663.25 equals a subsidy of \$596.93, or \$94.93 more than the PCC Cap offers.

The PCC Cap will cover more of the premiums if you are enrolling in self only medical coverage on Kaiser plan 2B or Kaiser plan 3, or if you are covering family members. You may still want to submit the attestation form and designate PCC as your home institution in case you have a qualified status change mid-year resulting in self-only coverage on a plan where the SB 551 subsidy is more beneficial.

To determine your costs with the PCC Cap and the SB 551 Cap, please complete the worksheets below.

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 for additional details.

| | | |
|---|---|-------|
| Medical Premium | | _____ |
| SB 551 Subsidy | - | _____ |
| Sub Total (enter zero if negative number) | = | _____ |
| Vision Premium | + | _____ |
| Dental Premium | + | _____ |
| Your share of the monthly premiums | = | _____ |
| | ÷ | 2 |
| Bi-weekly payroll deduction* | = | _____ |

Your Premium Costs with the PCC Cap

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 for additional details.

| | | |
|---|---|-------|
| Medical Premium | | _____ |
| Vision Premium | + | _____ |
| PCC Cap | - | _____ |
| Sub Total (enter zero if negative number) | = | _____ |
| Dental Premium | + | _____ |
| Your share of the monthly premiums | = | _____ |
| | ÷ | 2 |
| Bi-weekly payroll deduction* | = | _____ |

*PCC will bill you under the Paying for College tab of MyPCC if you are not working one term (bridge term). **Your insurance will be cancelled if you fail to pay your portion of premiums in a timely manner.**

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.