

## Associate Faculty Medical Coverage Frequently Asked Questions (FAQ) January 25, 2024

Are Associate Faculty eligible for medical coverage?

• Yes, those Associate Faculty who are assigned and maintain a .40 workload or greater for the semester that certify they have no other coverage are eligible to enroll.

What if I do not have a .40 workload in the spring but my workload was greater than .40 the fall semester immediately preceding?

Associate Faculty who had more than a .40 workload in the fall semester immediately
preceding may be eligible to participate if their combined load (for that academic year)
averages .40 for each semester. If it does not, they are ineligible for coverage effective
March 1. If they were enrolled in the fall, they will be offered continuation coverage
(COBRA) effective March 1.

What if my assignment includes late start classes?

- Associate Faculty with at least one active loaded assignment at the beginning of the semester are eligible to enroll at the beginning of the semester (March 1 or September 1) as long as they have a contract listing the late start class(s) for a combined minimum .40 assignment for the semester.
- Associate Faculty whose entire assignment is of late start courses may enroll the first of the month following the start of working their .40 load. They must notify the Benefits Office in Human Resources at <u>HR.Benefits@sjeccd.edu</u> within 30 days of their courses beginning to be eligible to enroll effective the first of the month after beginning their .40 assignment.

What medical plans are available to eligible Associate Faculty?

- There are two Kaiser Plans to choose from; the Kaiser Traditional Plan (with no deductible), and Kaiser DHMO Plan (with a deductible). (See the side-by-side comparison chart of Kaiser plans for associate faculty hyperlink on the Adjunct Faculty tab of the District's benefits webpage)
- Although not a medical plan, associate faculty may elect to participate in a Flexible Spending Account (for uncovered medical expenses, dependent care, and/or commuter benefits). See the Flexible Spending Account Link on the District's Benefits Webpage. Note: only new hires or those who did not work fall '23 are eligible to enroll now, provided they do so within their first 30 days of employment.

When is the Associate Faculty enrollment period?

• Enrollment period begins after the first full week of the Spring and Fall semesters and runs for approximately two weeks. Emails regarding enrollment window are only sent to an Associate Faculty through their campus email (ex. @evc.edu or @sjcc.edu)

What is the Associate Faculty coverage period?

- Spring semester, March 1<sup>st</sup> through August 31<sup>st</sup>
- Fall semester, September 1<sup>st</sup> through February 28 (or 29 in leap year)

Is there a cost me?

- As of March 1, 2024, eligible Associate Faculty member's premium will be fully covered by the District (employee-only premium).
- Associate faculty who are eligible for health benefits shall have the option to add coverage for eligible dependents at the employee's cost
- Effective September 1, 2024, the District will pay the cost for eligible dependents coverage at 50% of the premium cost

If I am covered elsewhere and my coverage ends, how do I enroll in the District's plan?

- Under HIPAA you have 30 calendar days to notify the Benefits Coordinator, Michelle McKay, <u>michelle.mckay@sjeccd.edu</u>, to enroll and provide proof of loss of benefit coverage
- If eligible, your coverage under the District's plan will become effective first of the month after your previous coverage ends

What documentation do I need to provide to enroll dependents? (See hyperlink on District office benefits tab)

Who am I eligible to cover as a dependent?

• Spouse, same and opposite sex domestic partner registered with the State of California, biological, step and adopted children to the age of 26; court appointed and/or foster children to age 18

Can I enroll in dental or vision?

• No, however you may be able to purchase a private plan directly from the carriers including (but not limited to) <u>Delta Dental</u> and/or <u>Anthem Vision</u>