

Article 14

Health and Welfare Insurance Coverage

14.1 Insurance Coverage: Contract/Regular Unit Members

14.1.1 The District agrees to make available medical, dental, life insurance, and long-term disability insurance as defined in Article 14.3 and shall provide to contract/regular bargaining unit members on a yearly basis, information describing the current features of these insurance offerings. The District and CCFT acknowledge that increases to the District-paid insurance stipend as set forth in Section 14.2 are part of the total compensation paid to unit members.

14.1.2 All insurance programs are subject to carrier requirements for eligibility enrollment and processing of claims. The District is a member of the Self-Insured Schools of California (SISC) (JPA), which provides the medical insurance. A unit member may secure more insurance than his/her stipend covers by authorizing a salary deduction to cover the added premium cost.

14.2 District Paid Insurance Stipend:

14.2.1 The District and CCFT agree that unit members and the District share responsibility for increases in the health and welfare insurance premiums as set forth below.

14.2.2 Cost sharing model: The District stipend for contract/regular unit members includes medical, dental, life and disability insurance coverage.

14.2.2.1 The District base stipend will increase to cover 50% of the increase in costs for the HMO plan (25-500), dental, life, and disability insurance coverage (see Appendix G.1).

14.2.2.2 Regular or contract unit members working partial assignments shall receive a pro rata stipend based on the percentage of their assignment.

14.2.2.3 The benefits stipend for adjunct unit members will continue to increase by the same percentage as the employee-only benefits stipend for contract regular faculty (Section 14.4.6).

14.2.3 Medical Coverage for Employee Only: The District shall provide full-time regular and contract unit members with medical coverage for employee only, a benefits stipend for medical, dental, life insurance and disability insurance, up to \$12,063.99 per year, calculated based on their assignment status and paid on a monthly basis as follows:

14.2.3.1 Ten months assignment: \$1,206.40 monthly (\$12,063.99 annually).

14.2.3.2 Regular or contract unit members working partial assignments shall receive a pro rata stipend based on the percentage of their assignment.

14.2.3.3 The stipend provided in Section 14.2.2 shall be increased during the life of this contract if necessary to equal the rates for single employee enrolled in the HMO plan (25-500) and dental insurance (Section 14.3.2), and employee participation in life insurance (Section 14.3.3) and disability insurance (Section 14.3.4).

14.2.4 Medical Coverage for Employee Plus One Dependent: The District shall provide full-time regular and contract unit members with employee plus one dependent in

medical coverage, a benefits stipend for medical, dental, life insurance and disability insurance, up to \$23,124.29 per year, calculated based on their assignment status and paid on a monthly basis as follows:

14.2.4.1 Ten months assignment: \$2,312.43 monthly (\$23,124.29 annually).

14.2.4.2 Regular or contract unit members working partial assignments shall receive a pro rata stipend based on the percentage of their assignment.

14.2.4.3 The stipend provided in Section 14.2.2 shall be increased during the life of this contract if necessary to equal the rates for employee plus one dependent enrolled in the HMO plan (25-500) and dental insurance (Section 14.3.2), and employee participation in life insurance (Section 14.3.3) and disability insurance (Section 14.3.4).

14.2.5 Medical Coverage for Employee Plus Two Dependents:

The District shall provide full-time regular/ contract unit members with employee plus two dependents in medical coverage a benefits stipend for medical, dental, life insurance and disability insurance up to \$32,433.71 per year, calculated based on their assignment status and paid on a monthly basis as follows:

14.2.5.1 Ten months assignment: \$3,243.37 monthly \$32,433.71 annually).

14.2.5.2 Regular or contract unit members working partial assignments shall receive a pro-rata stipend based on the percentage of their assignment.

14.2.5.3 The stipend provided in Section 14.2.2 shall be increased during the life of this contract if necessary to equal the rates for employee plus two dependent enrolled in the HMO plan (25-500) and dental insurance (Section 14.3.2), and employee participation in life insurance (Section 14.3.3) and disability insurance (Section 14.3.4).

14.2.6 Utilization of Insurance Stipend: Subject to all other eligibility requirements contained in this Article, the District-paid insurance stipend may be utilized by unit members as follows:

14.2.6.1 Full-time Regular and Contract Unit Members Hired On or Before August 12, 1996 date: These unit members shall utilize whatever portion of the stipend is necessary to purchase required coverage in insurance programs provided in section 14.3 and, at the option of the unit member, to purchase additional coverage in those insurance programs. The balance of the stipend, if any remains, may be received directly by the unit member as compensation.

14.2.6.2 Full-time Regular and Contract Unit Members Hired After August 12, 1996 date: These unit members shall utilize whatever portion of the stipend is necessary to purchase required coverage in insurance programs provided in section 14.3 and, at the option of the unit member, to purchase additional coverage in those insurance programs. The unit members shall not be entitled to receive as compensation any unused portion of the stipend.

14.3 Insurance Programs: Contract/Regular Unit Members

14.3.1 Medical Insurance

It is mandatory that each contract regular unit member eligible for medical benefits must enroll individually in one of the medical plans listed below. Participation is

voluntary for dependents, including a principle domestic partner. If medical insurance is declined initially for the unit member's dependents, dependents may be added during an open enrollment period or if they have a qualifying event. The following plans are available:

(a) Plan 80-E: Blue Shield PPO with Navitus Health Solutions RX plan.

(b) Plan 80-J: Blue Shield PPO with Navitus Health Solutions RX plan.

(c) Plan HDHP-B: Blue Shield PPO (high deductible plan, HSA compatible)(d)

Plan 10-0: Blue Shield HMO with Navitus Health Solutions RX plan.

(e) Plan 25-500: Blue Shield HMO with Navitus Health Solutions RX plan. (the benefits stipend is tied to this plan.)

(f) Plan 30-20%: Blue Shield HMO with Navitus Health Solutions RX plan.

14.3.2 Dental Insurance

It is mandatory that each contract and regular unit member eligible for dental benefits must enroll individually in the Delta Dental Plan with \$2,000 maximum benefit. Participation is voluntary for dependents. Dependents may be added during an "open enrollment" period or if they have a qualifying event.

14.3.3 Life Insurance

Participation in the approved plan is mandatory for the unit member.

14.3.4 Disability Insurance

Participation in the disability insurance provided by The Hartford is mandatory for the unit member.

14.3.5 IRS 125 for dependent care and health care

The District shall offer, for eligible unit members, a three-level IRS 125 plan. Any change of administrator for the IRS 125 plan will be mutually agreed upon by the District and the CCFT.

14.4 Insurance Coverage: Adjunct Unit Members

14.4.1 Initial Eligibility

Initial eligibility for a District-paid benefit stipend for medical and dental insurance is established at the end of two (2) consecutive academic years, including work done as a temporary contract or emergency hire, during which the member worked 15 or more teaching units in the academic year; summer sessions preceding the academic year, fall, winter and spring of the academic year. At the end of this two-year period, the unit member is eligible for benefits the following academic year. Once initial eligibility has been established, an adjunct unit member maintains eligibility for the district-paid benefits stipend if the unit member works 12 or more teaching units each year.

14.4.2 Class Cancellation

If a unit member drops below the 12 teaching unit requirement per academic year needed to maintain eligibility due to a class cancellation after the beginning of the term, the unit member will not lose eligibility for District-paid benefits. Unit members must communicate this information to the Human Resources Department.

14.4.3 Non-assignment but Eligible for Benefits

Adjunct unit members who do not receive an assignment and who are otherwise eligible for medical benefits will retain their eligibility for benefits for the academic year and may enroll and/or maintain the benefits by paying the cost of the premiums in excess of the stipend by payroll deduction or by check payable to the District.

14.4.4 Initial Eligibility Established but Annual Work Load Less Than 12 Teaching Units

After initial eligibility has been established, if benefits are lost due to a decreased workload, then eligibility will be reinstated for the following year if the workload for the current year is greater than or equal to 12 teaching units including the summer session preceding the academic year and winter session of the academic year. Initial eligibility must be reestablished if an adjunct member has not been employed by the District for two academic years.

14.4.5 Notification of Eligibility for District-paid Benefits Stipend

On or near May 1st of each year the District shall prepare a list of all adjunct members who will be eligible for the benefits stipend in the following year based on the criteria established in Section 14.4.1. The District shall send a copy of this list to the CCFT. By May 15th the District shall have notified all eligible persons of their eligibility for the following year. Those choosing to participate must notify the personnel office by August 1st of each year. Coverage is effective September 1st through August 31st. The benefit plan years begin on October 1.

14.4.6 District's Adjunct Stipend:

The benefits stipend for adjunct unit members will increase by the same percentage as the employee-only benefits stipend for contract/regular faculty (Section 14.4.6 and 14.2.2.3). The District shall provide each eligible adjunct unit member enrolled in health plans with an insurance stipend of \$8,592.78 per year for medical and dental coverage, paid on a monthly basis for a ten-month assignment, or \$859.28 per month.

14.4.7 Additional Insurance Coverage

Contributions towards benefits premiums in excess of the District-paid stipend shall be made through automatic payroll deductions on a pre-tax basis under an IRS125 plan to the extent allowed by law (see section 14.3.5).

14.4.8 Insurance Coverage When Eligibility is Lost

If a previously participating adjunct member is no longer eligible for the district-paid stipend, then he/she may purchase the district plan under the provisions of, and within the limits of COBRA.

14.4.9 Insurance Programs: Adjunct Faculty

14.4.9.1 Medical Insurance. The following plans are available to eligible adjunct employees:

- (1) Plan 80-E: Blue Shield PPO with Navitus Health Solutions RX plan
- (2) Plan 80-J: Blue Shield PPO with Navitus Health Solutions RX plan
- (3) Plan HDHP-B: Blue Shield PPO (high deductible, HSA compatible)
- (4) Plan 10-0: Blue Shield HMO with Navitus Health Solutions RX plan
- (5) Plan 25-500: Blue Shield HMO with Navitus Health Solutions RX plan (the benefits stipend is tied to this plan)
- (6) Plan 30-20%: Blue Shield HMO with Navitus Health Solution RX plan

14.4.9.2 Dental Insurance. Eligible adjunct members may participate in the Delta Dental plan. Enrollment and re-enrollment are subject to the conditions of the dental plan.

14.4.9.3 State Disability Insurance (SDI). Participation in the plan is mandatory. Employee payroll deductions will be made to cover the cost of

participation. The withholding rate for 2016 is .9%.

14.5 The District will provide an alternative retirement plan to Social Security for adjunct members. Adjunct members may opt for this alternative plan, STRS, or Social Security. Once the employee elects the alternative plan, the decision is irrevocable. The combined contribution from the district and the unit member is 7.5%. The District will contribute 4.5% to the alternative plan and the unit member will contribute 3%, deducted from the unit member's pay. The CCFT and the District agree to a retirement plan offered by APPLE as the alternate retirement plan for adjunct faculty.

14.6 Offer of Coverage to All Adjunct Faculty

14.6.1 Any adjunct unit member who has not attained eligibility for a District-paid stipend pursuant to Section 14.4, shall be offered health coverage at the employee's own cost, with an effective date of October 1st pursuant to the Affordable Care Act requirements, (or, if hired after the enrollment deadline, the first of the month following his or her date of hire).

14.6.1.1 The District shall offer the Anchor Bronze plan through SISC (effective October 1, 2015), which provides minimum essential health coverage and minimum value, as those terms are defined by the Patient Protection and Affordable Care Act's Employer Shared Responsibility Provisions, to all adjunct unit members and their dependent children up to age 26.

14.6.1.2 The District's offer of coverage shall not include a dental coverage option.

14.6.1.3 An adjunct unit member who enrolls thereby consents to the cost of the coverage being deducted from his or her salary.

14.6.2 Any adjunct unit member who opts out of the District's offer of coverage during the enrollment period agrees to execute an "opt out" form and provide it to the District's Human Resources Department in a timely fashion and before the date that coverage would have been effective had the employee enrolled. If an opt out form is not returned to HR, the employee will not be enrolled in the Anchor Bronze Plan.