

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 their 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 associate unit members will continue to increase by the same percentage as the employee-only benefits stipend for contract regular faculty (Section 14.4.6) and shall not include life and disability insurance coverage.
- 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 \$16,095.43 per year, calculated based on their assignment status and paid on a monthly basis as follows:
- 14.2.3.1 Ten months assignment: \$1,609.54 monthly (\$16095.43 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 \$31,098.48 per year, calculated based on their assignment status and paid on a monthly basis as follows:
- 14.2.4.1 Ten months assignment: \$3,109.84 monthly (\$31,098.48 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 \$43,712.90 per year, calculated based on their assignment status and paid on a monthly basis as follows:

14.2.5.1 Ten months assignment: \$4,371.29 monthly \$43,712.90 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. Alternatively, upon request to and approval by the Human Resources Analyst, they may decline coverage by completing the "Declination of Coverage for Full-time Employees Electing the WABE option", in which, case, the District will pay the SISC WABE premium on behalf of the employee. Participation is voluntary for dependents, including a principle domestic partner. If medical insurance is declined initially for the unit member or their dependents, the unit member and/or their eligible 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 25-500: Blue Shield HMO with Navitus Health Solutions RX plan. (the benefits stipend is tied to this plan.)

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

(f) Effective October 1, 2021, Kaiser Traditional HMO \$20 Office Visit plan, \$10-20 Kaiser 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 through Lincoln Financial is mandatory for the unit member.

14.3.4 Disability Insurance

Participation in the disability insurance provided by Lincoln Financial 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. Effective 10/1/2025, per mutual agreement of the District and the CCFT, the plan administrators will change from Navia to American Fidelity.

14.4 Insurance Coverage: Associate Unit Members

See sections 14.4.1 through 14.4.5 which herein incorporates the 2022-23.5 Memorandum of Understanding ("the Associates Benefits MOU") Between Cabrillo Community College District and Cabrillo College Federation of Teachers, and outlines the eligibility requirements and process/procedures regarding qualifying for and enrolling in the District Benefit Stipend for medical dental insurance. As of July 1, 2025, the District and CCFT agree to extend the provisions defined in the sections below from the Associates Benefits MOU for the duration of this July 1, 2025-June 30, 2028 contract.

14.4.1 Associate Unit Members Eligibility for District Benefits Stipend for Medical and Dental Insurance

14.4.1.1 A part-time faculty member shall be eligible for the same District-sponsored healthcare benefits (i.e., medical and dental insurance) provided to full-time faculty members so long as the part-time faculty member meets one of the following criteria as defined under Ed. Code section 87861 et seq. The District and the CCFT understand the ~~current~~ eligibility requirements to be the following:

- i. The part-time faculty member has an academic year assignment at Cabrillo College that is greater than or equal to 40% of the minimum full-time teaching assignment. That currently equates to a total of 12 Teaching Units (TUs) per academic year.
- ii. The employee may meet this 40% load requirement if their annual load is at least 40% of a full-time teaching assignment by combining their summer, fall, and spring assignments in an academic year (12 TUs/year).

- iii. Additionally, the part-time faculty member must not be receiving health insurance coverage from another employer, either directly, as a spouse, domestic partner or as a dependent in accordance with Education Code Section 87864.
- 14.4.1.2 An eligible part-time faculty may elect to choose medical and/or dental insurance for self, self plus one, or self plus family (>two). To be included in plan coverage, dependents of part-time faculty members participating in the District-sponsored healthcare program shall not be receiving benefits from another source simultaneously.
 - 14.4.1.3 The District will offer the same medical and dental plans currently available to full-time faculty to qualifying part-time faculty. Coverage under these medical and dental plans shall be subject to the availability of such plans to the District.
 - 14.4.1.4 The District will offer to eligible part-time faculty the same Benefit Stipend Contribution for medical and dental as offered to full-time faculty, less the District cost for individual life insurance/short-term disability (STD)/long-term disability (LTD) since part-time faculty are not eligible to participate in life/STD/LTD benefits. The Benefit Stipend Contribution shall be based on the level at which the eligible part-time faculty member enrolls in a medical plan (i.e., self, self plus one, or self plus family (>two)).
 - 14.4.1.5 Any eligible part-time faculty who enrolls in medical and/or dental shall authorize pre-tax payroll deductions for any net-out-of-pocket (NOOP) amount due from the employee to cover their portion of premiums, if any. If an enrolled part-time faculty member's payroll schedule does not allow for payroll deductions for NOOP, the employee shall be responsible for timely self-paying any NOOP to the District Human Resources Department.
 - 14.4.1.6 ~~Beginning in August 2023 for the 23/24 academic year,~~ The District Human Resources Department will review part-time faculty load assignments for the period of Summer ~~2023~~, Fall ~~2023~~ and Spring ~~2024~~ (Annual Aggregate Time Period) to determine which part-time faculty are eligible for healthcare benefits. This determination will be based on actual assignments for Summer ~~2023~~ and scheduled assignments for Fall ~~2023~~ and Spring ~~2024~~. If a part-time faculty member is determined eligible, they will be notified ~~in~~ no later than the end of August. If they choose to enroll in medical and/or dental insurance coverage, they must enroll no later than September 15, ~~2023~~ for coverage for the period of October 1 of the current year, ~~2023~~ through September 30 of the following year, ~~2024~~ (October 1 through September 30 is the Benefit Plan Year). If an eligible part-time faculty member declines coverage when offered, they must wait until the following August for a determination of whether they are still eligible, and if so, they will once again be offered coverage.
 - 14.4.1.7 In January ~~of 2024~~, the District Human Resources Department will perform a mid-year review of part-time faculty load assignments for the period of Summer ~~2023~~, Fall ~~2023~~, and Spring ~~2024~~ to determine if any part-time faculty who were not previously eligible have since attained eligibility based on load assignments and to determine if any enrolled part-time faculty are no longer eligible by virtue of dropping below a 40% annual aggregate assignment. Part-time faculty who

were offered coverage in August but declined at that time will not be evaluated again for eligibility in January. Part-time faculty who are determined to have attained eligibility in January will be notified around the 3d week of January. If they choose to enroll in medical and/or dental insurance coverage, they must enroll no later than February 1, ~~2024~~ and coverage will begin February 1 of the current year, ~~2024~~ through September 30 of the current year, ~~2024~~. If an eligible part-time faculty member who is offered coverage in January declines coverage when offered, they must wait until the following August for a determination of whether they are still eligible, and if so, they will once again be offered coverage.

- 14.4.1.8 Based on the January mid-year review, if a benefit-enrolled part-time faculty member is not scheduled for enough classes to maintain a 40% annual aggregate load or assignment, they will be discontinued from coverage at the end of the Benefit Plan Year. Per COBRA continuation coverage laws & regulations, they may elect to continue in the plan and accept responsibility for self-paying one hundred and two percent (102%) of the cost of the plan through COBRA election.
 - 14.4.1.9 The District shall be responsible for seeking reimbursement from the California Community Colleges Chancellor's Office ("Chancellor's Office") for part-time faculty healthcare benefits costs in a timely manner.
 - 14.4.1.10 The District will follow the same format, process, and timing for determining eligibility during the 2025-2028 Contract.
- 14.4.2 Multi-district Part-time Faculty Members
- 14.4.2.1 Eligibility
 - 14.4.2.1.1 To be eligible for reimbursement of a portion of their paid medical insurance premium, a multi-district part-time faculty member must meet all of the following criteria:
 - i. Multidistrict part-time faculty member must have teaching assignments at two or more community college districts that equal or exceed 40% of the cumulative equivalent of a minimum full-time teaching assignment for the semester
 - ii. Multidistrict part-time faculty member, or their dependents whose premiums for health insurance are paid by an employer other than a community college district are not eligible to participate in the program;
 - iii. Multidistrict part-time faculty member with a teaching load of 40% or more at a single district that offers part-time faculty benefits are not eligible to participate in the program;
 - iv. Multidistrict part-time faculty members must have individually purchased a healthcare plan.
 - 14.4.2.2 Certification
 - 14.4.2.2.1 Upon request, the District will make available an Application for Reimbursement to be completed and

submitted by a multi-district part-time faculty member seeking reimbursement from the District under this Section III.

14.4.2.2.2 A qualifying multi-district part-time faculty member must provide the required documentation by December 1 for each fall semester and May 1 for each spring semester demonstrating they meet the eligibility requirements as stated in this MOU.

14.4.2.3 Reimbursement

14.4.2.3.1 Upon submission of a complete and accurate Application for Reimbursement by the multi-district part-time faculty member, the District shall issue a reimbursement equal to its share of this premium payment for up to six months.

14.4.2.3.2 The District's share shall be determined by dividing the total health insurance premium paid by the multidistrict part-time faculty member by the total number of community college districts in which the multidistrict part-time faculty member currently holds an active assignment. The District's share shall not exceed that which it would have paid if the multi-district part-time faculty member had been a full-time faculty member purchasing the District's most commonly subscribed family medical plan.

14.4.2.3.3 Once documentation is certified, participating faculty will be reimbursed at most on a monthly basis.

14.4.3 General Provisions

14.4.3.1 Reimbursement Changes. In the event the District receives less than 100% of eligible reimbursement claims from the California Community Colleges Chancellor's Office (CCCCO) for its medical insurance premiums and reimbursement costs under this program, the Parties shall re-open negotiations of the matters covered in Article 14.4 of this MOU. The Parties understand that dental insurance premiums are not currently covered for reimbursement and that the District will cover the cost of dental insurance for eligible part-time faculty.

14.4.3.2 Clarification. In the event the District receives clarification from the CCCCCO regarding eligibility for this program, the Parties agree to reopen this Article 14.4 of this MOU to ensure this Article 14.4 of this MOU reflects the current legal requirements for part-time faculty to participate in this program.

14.4.3.3 District's Primary Responsibility Regarding Scheduling. the District's primary responsibility regarding scheduling instructors and classes is to best meet the needs of the students and programs. The desires and needs of individual employee's schedules are naturally subordinate to these primary

responsibilities of the District.

14.4.4 District's Associate Benefits Stipend:

The stipend for associate faculty shall be the same Benefit Stipend Contribution for medical and dental as offered to full-time faculty, less the District cost for individual life insurance/short-term disability (STD)/long-term disability (LTD) since part-time faculty are not eligible to participate in life/STD/LTD benefits. The Benefits Stipend Contribution shall be based on the level at which the eligible part time faculty member enrolls in a medical plan (i.e. self, self plus one, or self plus family (<two)). The District cost on annual basis for life/STD/LTD is currently \$417.60. Accordingly, the stipend amounts for associate faculty are:

i.	Employee only medical	\$15,677.83
ii.	Employee +1 medical	\$30,680.88
iii.	Employee +2 or more medical	\$43,295.30

14.4.5 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).

14.4.6 Insurance Coverage When Eligibility is Lost

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

14.4.7 Insurance Programs: Associate Faculty

14.4.7.1 Medical Insurance. The following plans are available to eligible associate 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 25-500: Blue Shield HMO with Navitus Health Solutions RX plan (the benefits stipend is tied to this plan)
- (5) Plan 30-20%: Blue Shield HMO with Navitus Health Solution RX plan
- (6) Effective October 1, 2021, Kaiser Traditional HMO \$20 Office Visit plan, \$10-20 Kaiser RX plan

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

14.4.7.3 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 2025 is 1.2%.

14.5 The District will provide an alternative retirement plan to Social Security for associate members. Effective July 1, 2025, the District will discontinue offering the alternative retirement plan through APPLE. Instead, Associate members may opt for either CalSTRS or Social Security. Associate members who were previously enrolled in the APPLE retirement plan may maintain their existing account and balances pursuant to the rules of that plan, but as of July 1, 2025 they must elect either CalSTRS or Social Security and may no longer contribute to the APPLE plan..

14.6 Offer of Coverage to All Associate Faculty

- 14.6.1 Any associate 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 their date of hire).
 - 14.6.1.1 The District shall offer the Anchor Bronze (or similar) 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 associate 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 associate unit member who enrolls thereby consents to the cost of the coverage being deducted from their salary.
- 14.6.2 Any associate 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.