



GAVILAN COLLEGE



# Part-Time Faculty District Benefits

# Agenda



- Introduction
- Part Time faculty eligibility plans offered by our district
- District caps/Reimbursement Process
- Medical plans and other benefits available

# Introduction and Background



- In June 2022, the State Legislature and Governor Newsom ratified the 2022-2023 State Budget, which increased the Part-Time Faculty Health Insurance Program fund to reimburse districts providing certain medical insurance benefits to part-time faculty from \$490,000 per year to \$200.49 million per year.
- Source: <https://www.cccco.edu/About-Us/Chancellors-Office/Divisions/College-Finance-and-Facilities-Planning/Fiscal-Standards-and-Accountability-Unit/Part-Time-Faculty-Health-Insurance-Program>

# Background and Introduction



- In addition, AB 190 (chaptered as California Education Code (Ed Code) sections 87860-87868) allows districts to receive up to 100% reimbursement (depending on statewide utilization of reimbursement funds) for their part-time faculty medical insurance healthcare benefits program provided the district fulfills the following criteria:
  - Offer medical insurance coverage to all part-time faculty who meet the requirements in subdivision (c) of Ed Code section 87861
  - Offers part-time faculty the same medical insurance benefits provided to the full-time faculty at the community college district
  - Limits individual premium paid by part-time faculty to no more than the actual individual premium paid by full-time faculty in that district.
  - Offers medical insurance coverage to all multidistrict part-time faculty who meet the requirements in subdivision (b) of Ed. Code section 87861, and pursuant to section 87865.

# 2023-2024 Part Time Faculty Medical Plan Options Eligibility



- **Plan #1 – Enrollment Effective February 1, 2024**
  - Must have a current semester assignment at Gavilan College as a part-time faculty equal or greater than forty (40%) of a full-time District teaching assignment.
  - Faculty member must not be receiving health insurance coverage from another employer either directly, as a spouse, a domestic partner, or as a dependent
    - ✦ Same District contribution amount as full-time employees. Monthly net out of pocket (NOOP) premium will apply based on medical plan selection.
    - ✦ Enrollment effective from February 1, 2024, through July 31, 2024.

# 2023-2024 Part Time Faculty Medical Plan Options



- **Plan #2- Premium Reimbursement 40% load-Multi District**
  - Faculty 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;
  - Faculty or their dependents whose premium for health insurance are paid by an employer other than a CA Community College District are not eligible to participate in this program;
  - 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;
  - Faculty members must have individually purchased a healthcare plan.

# 2023-2024 Part Time Faculty Medical Plan Options



## Plan #2 – Required Certification

- Multi district faculty seeking reimbursement must complete and submit the application for reimbursement.
- Faculty 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 the Memorandum of Understanding (MOU).

# Overview



- Medical offered through Self-Insured Schools of California (SISC)
- District maximum contribution for benefits:
  - \$5,750 for individual coverage for 6 months (\$11,500 yearly)
  - \$11,000 for 2-party coverage for 6 months (\$22,000 yearly)
  - \$14,250 for 3+ party coverage for 6 months (\$28,500 yearly)



# Continued 2023-2024 Part Time Faculty Medical Plan Options Option 2



- Cost of dependents are included with reimbursement
- Costs reimbursed by Gavilan College cannot be reimbursed from another reimbursement program
  - ✦ Reimbursement formula for reimbursement amounts as follows:
    - $(A / B) * C$ 
      - A = total premium paid, up to a maximum\*, by qualifying employee
        - \* Fall 2023 monthly maximums
        - \$ Employee only
        - \$ Employee + 1
        - \$ Employee + 2 or more
      - B = Total number of CA Community College Districts in which the employee works
      - C = % of health care cost paid by the district toward the total cost of the premium (but not greater than a proportionate share of a district's most commonly subscribed family coverage plan)

# Medical



## PPO's

- Full Network
  - Anthem 100
  - Anthem 90/10
  - Anthem 80/20
- Select Network
  - Anthem 100
  - Anthem 80/20

## HMO's

- Kaiser Permanente



# Additional Benefits through SISC



## 24/7 Virtual Care Doctor Eden Health

- Virtually connect with a primary care physician.
- Provides diagnose conditions, manage prescriptions, refer to specialists, and answer follow up questions using video visits or live chat
- Download the Eden Health App. and enter your membership information.

## SISC Expert Medical Opinion Program Teladoc PPO

- Medical second opinions on diagnosis for surgery, medical treatment, or existing conditions that are not improving
- Nationally recognized experts specializing in the area of need and review medical records
- 1(855)380-7828
- <http://Teladoc.com/sisc/>

# Additional Benefits (cont.)



## MD Live

- 24/7 Physician Line
- Co-pay
- Access board-certified doctors by phone or secure video
- Includes confidential appointments with licensed therapists or psychiatrists
- 1(888)632-2738
- [Mdlive.com/sisc](http://Mdlive.com/sisc)

## Free Generic Medications Costco

- Access most generic medications at no cost through Costco retail and mail order pharmacies. Exclusions apply.
- You don't need to be a Costco member.

**MDLIVE**

# Additional Benefits (cont.)



## Physical Medicine Services

- Chiropractic and Physical Therapy visits without any plan limits
- Must be considered “medically necessary” by American Specialty Health (ASH)
- Your provider will contact ASH on your behalf to request medical necessity review

## Diabetes Prevention Program

- Lark program
- Helps participants
  - Lose weight
  - Adopt healthy habits
  - Reduce risk for type 2 diabetes
  - App based with coach available 24/7
- [www.lark.com/anthemBC](http://www.lark.com/anthemBC)

# Additional Benefits (cont.)



## PPO Maven Benefit Program

- Maven offers 24/7 virtual access to one-on-one maternity and postpartum support. Eligible SISC PPO members are matched with a Care Advocate who connects them to trustworthy maternity and postpartum content.

## Benefit of Maven

### **Support Services:**

- Midwives, OB-GYNs, Doulas
- Birth Planning
- Prenatal Nutritionists
- Mental Health Specialists
- Loss Support
- Infant Care Advice
- Pediatricians
- Lactation Counseling
- Infant Sleep Coach
- Emotional Support
- Back-to-Work Support
- Career Coaching

# Additional Benefits (cont.)



## Maven Program

- Download and log into the Maven Clinic app and may access maternity and postpartum doctors, specialists, coaches, mental health experts, and much more.

## More Benefits on Maven

- **Free 6-month diaper subscription members who:**
- Enroll during their first or second trimester
- Have an intro call with a Care Advocate
- Have two appointments with Maven providers during pregnancy
- Complete the exit survey when their baby is born

# Additional Benefits (cont.)



## VIDA Digital Health

- Personal Health Coaching
  - Get one on one health coaching, chronic condition management, health trackers and other tools and resources online and via phone
  - May qualify for a free fubit and/or scale depending on your goal
  - Download the Vida app

## Kaiser

- Free Calm app
  - Helps reduce stress, anxiety and improves sleep quality
- My strength
  - personalized program that includes activities, in-the-moment coping tools, inspirational resources, and community support
- Online video workouts
  - 4,000+ on-demand fitness classes, including cardio, dance, meditation, and more.

# Additional Benefits (cont.)



## Employee Assistance Program

- **Services Offered:**
  - Legal Assistance
  - Counseling
  - Financial Assistance
  - ID recovery
  - Crisis Consultation
  - Tobacco Cessation
  - Dependent Care & Daily Living Resources
  - Trainings
- 24/7 telephone counseling and referral
- Up to 6 face-to-face counseling sessions
  - Per issue
  - Per year
  - For employees and household members
- 1(800)999-7222
- [anthemEAP.com](http://anthemEAP.com) and enter SISC

**EAP** EMPLOYEE ASSISTANCE PROGRAM

# 403B



- Voluntary optional tax sheltered annuity
  - Specifically designed for employees of public education institutions
- 2024 contribution limit under age 50:
  - \$23,000
  - \$30,500 over 50
- Catch-up contribution option
  - Additional \$7,500
- No district match
- Select vendor through:
  - [www.403bcompare.com](http://www.403bcompare.com)
- Complete salary reduction authorization

# Retirement Plans



## CalPERS Retirement

- 7.00% Employee Contribution
- 8.00% PEPRA
- 26.68% Employer Contribution
- 2% at 55 OR 2% at 62 (if member after 1/1/13)
- CalSTRS eligible employees may elect CalPERS retirement *IF* previous CalPERS membership
- 1(888)225-7377
- [www.calpers.ca.gov](http://www.calpers.ca.gov)

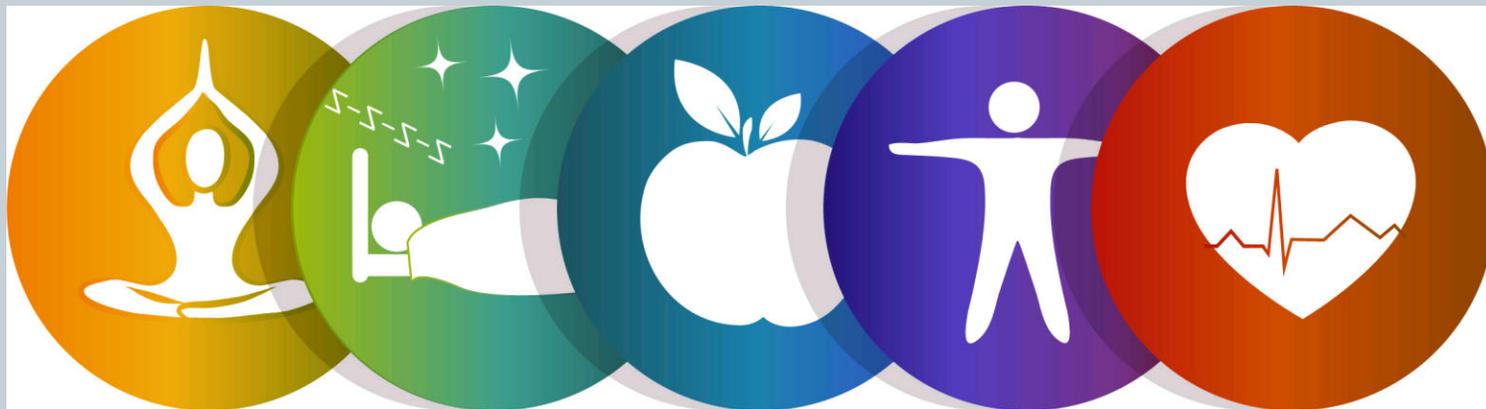
## CalSTRS Retirement

- 10.25% Employee Contribution classic
- PEPRA 10.205%
- 19.10% Employer Contribution
- 2% at 60 or 2% at 62 (if member after 1/1/13)
- All faculty positions qualify for either optional or mandatory CalSTRS retirement enrollment.
- 1(800)228-5453
- [www.calstrs.com](http://www.calstrs.com)

# Upcoming Benefit Events



- Enrollment window will close January 15, 2024, for benefits effective February 1, 2024.



# Thank you!



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