The District agrees to participate in the AB420 part-time faculty health benefit plan as outlined in the Collective Bargaining Agreement between the District and the Riverside Community College Chapter CCA/CTA/NEA, in Article VIII, B.1.

General Information

At the time of hire part time faculty are provided with literature describing their options. The employee can choose from either Health Net or Kaiser for medical coverage. The level of benefits is the same as full time employees.

Participation in the district group dental or life insurance is not available to part time instructors.

Cost

The district contributes a portion equal to one-half (½) of the monthly premium for the employee only, and the employee pays the other half. The employee can elect coverage for their legal dependents; however, the total additional cost to cover the dependents is the responsibility of the employee. Rates are subject to change annually at the time of contract renewal. Payments are made through payroll deductions and are currently deducted 10thly. The payment deduction cycle is October to July, skipping the months of August and September. If the employee is not working the winter or summer intersession (not required for eligibility) they may be required to submit a personal check for payment if no payroll is processed. Unpaid premiums can result in cancellation of coverage.

Enrollment Process

Part time faculty are allowed to enroll prior to the commencement of the spring or fall semesters, with coverage effective March 1st for spring enrollment or October 1st for fall enrollment. The employee must complete and return the enrollment form and the participation agreement to the district insurance technician prior to the coverage effective date. Employees are able to change carriers during annual open enrollment provided they meet the eligibility requirements for that carrier.
Eligibility

Health Net –
1) The employee must be working at least 40% of a full time load, .4FTE for spring or fall. If the employee does not have a current spring or fall teaching assignment of .4FTE minimum, they are no longer eligible. Continuation of coverage is available under the COBRA provisions at the COBRA rate.
2) The employee must not receive health insurance benefits paid by any other employer.

Kaiser –
1) The employee must have taught three (3) out of the last six (6) semesters. Eligibility ceases if their assignment is cancelled. Continuation of coverage is available under the COBRA provisions at the COBRA rate.
2) The employee must not receive health insurance benefits paid by any other employer.

Office of Primary Responsibility: Vice Chancellor, Diversity and Human Resources

Administrative Approval: April 13, 2009