

LACCD HEALTH BENEFIT PROGRAM FOR ADJUNCT/TEMPORARY FACULTY

AM I ELIGIBLE?

Part time adjunct and part time temporary faculty may enroll in and pay for the medical benefits offered to full-time faculty if they meet the following criteria:

- have taught at least a .2 load for three out of the last eight semesters.
- have an LACCD teaching assignment of at least .33 FTE (33% load) in the semester they wish to enroll.

WHAT IS THE PREMIUM ONLY PLAN (POP)?

The “POP” is the Internal Revenue Code vehicle that LACCD uses to assist faculty in paying medical premiums. Adjuncts pay their share of medical premiums through pre-tax salary deductions. The premiums for this benefit are paid for by the employee through 10 monthly paycheck deductions for 12 months of coverage (March to February). Participants are required to remain enrolled for the entire 12 month period. Coverage may also be purchased for a spouse, domestic partner and/or family.

The “POP”, therefore, allows one to use pre-tax dollars to pay for premiums, a savings that varies, depending on your tax bracket. LACCD currently contributes \$2640 annually toward the cost of medical insurance for part-time temporary and adjunct faculty. Faculty who meet the above qualifications are also eligible to purchase dental and vision coverage by paying 100% of the premiums. See complete detail of available health insurance plans and their cost at www.laccd.edu/health/adjunct.

HOW DO I ENROLL?

Newly eligible faculty members will be contacted by the district when they **first** meet the criteria listed above. The announcement will be received over the summer for fall semester newly eligibles. Such enrollment then becomes effective September 1. Newly eligibles for the spring semester receive an announcement in January-February for coverage effective March 1. If this notification is not received, one should call the district’s Health Benefits Call Center at (888) 428-2980. If the individual does not enroll at that initial entry point he/she must wait until the next Open Enrollment period (usually September) to enroll in a plan.

Sometimes circumstances change, and a faculty member may want to enroll or withdraw from a plan before the next Open Enrollment period. IRS rules only allow for changes under strict guidelines called “*qualifying events*”. **To learn more, go to:**
http://www.laccd.edu/health/documents_forms/documents/HIS_Adjunct_Qualified_Life_Events.pdf

DO I HAVE TO ENROLL DURING THE ANNUAL OPEN ENROLLMENT PERIOD?

In order to stay in the benefit program, it is mandatory that eligible adjuncts re-enroll during the annual Open Enrollment. This is the only time that a change to a different medical plan can be made.

QUESTIONS? CALL THE LACCD HEALTH BENEFIT CALL CENTER- 888-428-2980