

Part-Time Faculty Cost of Coverage (9/1/24-8/31/25)

RATES ARE PRORATED

Fall - monthly premium is multiplied by 12 (number of coverage months) then divided by 10 (number of paycheck deductions)

Spring - monthly premium is multiplied by 7 (number of coverage months) then divided by 5 (number of remaining paycheck deductions)

Benefit Plan	Coverage Type	Total Monthly Premium	30-39% - Average Load for Previous Academic Year (dental/vision only) (Fall 2023 & Spring 2024)		40-59% - Average Load for Previous Academic Year (dental/vision only) (Fall 2023 & Spring 2024)		60% or Greater Average Load for Previous Academic Year (dental/vision only) (Fall 2023 & Spring 2024)	
			Instructor Pays	District Pays	Instructor Pays	District Pays	Instructor Pays	District Pays
Delta (PPO)	Employee	\$66.25	\$39.75	\$26.50	\$33.13	\$33.13	\$16.56	\$49.69
	Employee + 1	\$109.91	\$65.95	\$43.96	\$54.96	\$54.96	\$27.48	\$82.43
	Employee + 2 or more	\$175.32	\$105.19	\$70.13	\$87.66	\$87.66	\$43.83	\$131.49
Delta Care (DHMO)	Employee	\$19.24	\$11.54	\$7.70	\$9.62	\$9.62	\$4.81	\$14.43
	Employee + 1	\$31.74	\$19.04	\$12.70	\$15.87	\$15.87	\$7.94	\$23.81
	Employee + 2 or more	\$46.92	\$28.15	\$18.77	\$23.46	\$23.46	\$11.73	\$35.19
Vision Services Plan <i>Instructor Pays Full Premium</i>	Employee	\$18.97	\$18.97	\$0.00	\$18.97	\$0.00	\$18.97	\$0.00
	Employee + 1	\$37.94	\$37.94	\$0.00	\$37.94	\$0.00	\$37.94	\$0.00
	Employee + 2 or more	\$61.10	\$61.10	\$0.00	\$61.10	\$0.00	\$61.10	\$0.00

MEDICAL

NEW ENROLLEES MUST AVERAGE .40 FOR FALL 2023 & SPRING 2024 (SUMMER LOAD COUNTS IN SPRING).

EFFECTIVE FALL 2024 ADJUNCTS ALREADY ENROLLED IN MEDICAL MUST AVERAGE .40 FOR FALL 2023 & SPRING 2024 (SUMMER LOAD COUNTS IN SPRING) OR MAINTAIN A LOAD OF .40 OR HIGHER IN THE CURRENT SEMESTER TO CONTINUE BEING ELIGIBLE FOR MEDICAL.

Kaiser (HMO) Adjuncts pay 6%	Employee	\$1,080.63	\$64.84	\$1,015.79	\$64.84	\$1,015.79	\$64.84	\$1,015.79
	Employee + 1	\$2,161.25	\$129.68	\$2,031.58	\$129.68	\$2,031.58	\$129.68	\$2,031.58
	Employee + 2 or more	\$3,058.17	\$183.49	\$2,874.68	\$183.49	\$2,874.68	\$183.49	\$2,874.68
Anthem (EPO) Adjuncts pay 3%	Employee	\$1,601.31	\$48.04	\$1,553.27	\$48.04	\$1,553.27	\$48.04	\$1,553.27
	Employee + 1	\$3,362.71	\$100.88	\$3,261.83	\$100.88	\$3,261.83	\$100.88	\$3,261.83
	Employee + 2 or more	\$4,803.86	\$144.12	\$4,659.74	\$144.12	\$4,659.74	\$144.12	\$4,659.74