

To: All New qualifying and continuing Adjunct Instructors

Re: Medical Benefits Open Enrollment

In accordance with the terms of the collective bargaining agreement between the AVCFT and Antelope Valley College, Article IX, section 1.2.2.4: The District will pay 50% of the premium for any of the health insurance programs for adjunct faculty who have no other access to medical insurance and who are working at least 6.0 LHE or the equivalent load for non-classroom adjunct faculty (40% of full-time load).

Per agreement between AVCFT and Antelope Valley College, in the event that an employee and their spouse or recognized **domestic partner*** both work as adjunct faculty, they may become eligible for this benefit through a combination of their teaching load (equal to at least 6.0 LHE or equivalent load for non-classroom adjunct faculty 40% of full-time load).

NOTE: *State and federal tax laws require the District to include the value of the health benefits provided to domestic partners in an employee's reported taxable income. Please see attached memo.

New hired adjuncts and existing adjuncts qualifying for benefits may **ONLY** enroll during open enrollment. Qualifying Adjuncts meeting all requirements must enroll <u>in all plans</u> (health, dental and vision in order to obtain coverage). The District will **ONLY** pay 50% of health plan selected. Premiums for dental and vision will be paid by the adjunct faculty member. Minimum enrollment is for one semester. In accordance with Self-Insured Schools of California (SISC III) policies, a change to another plan for qualifying adjunct may <u>only</u> be requested during the <u>fall</u> open enrollment period in August of each year.

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Benefits will become effective 9/1/20 for new enrollees, or 10/1/20 for continuing enrollees.

Method of Payment:

Adjunct employee's share of the premium contribution will be through payroll deduction, beginning with the 10/5 paycheck for new enrollees and the 11/5 paycheck for continuing enrollees. <u>Important note:</u> Adjunct Employee's monthly net pay warrant must be sufficient to cover their portion of the monthly benefit premium. Benefit premiums are deducted in monthly payments for semester coverage due to adjunct payroll schedule. <u>If benefit plans are termed or adjunct is no longer eligible before the applicable semester ends, the employee may be liable for payment of any unpaid portion of benefits.</u>

Termination of Benefits:

Adjunct employees who no longer wish to be covered by a district medical plan must notify the Office of Human Resources **immediately**. An adjunct instructor who terminates benefit coverage or whose workload falls under 6 LHE will not be eligible to enroll the following semester, but may re-enroll (provided they meet requirements per Article IX, 1.2.2.4) one year after the date of termination. Enrollment in benefits will terminate on the last day of the month in which the employee qualifies and applicable premiums are deducted.

If you meet the requirements for medical benefits and are interested in enrolling, please review all the open enrollment information. All plan rates are effective October 1, 2020 through September 30, 2021.

DEADLINE FOR ADJUNCT OPEN ENROLLMENT, AUGUST 25TH, 2020.

Benefits Documents required if new hire/current Adjunct Instructor:

- If you meet all the requirements, review and complete SISC III, PPO/Kaiser benefit enrollment forms.
- Complete and submit AVC Health Plan Election form
- Waiver and Certification of no other option to health insurance form.
- Human Resources will verify your LHE's for the spring semester to make sure you meet the requirement
- If adding spouse and/or dependents you must submit 2019 Federal tax form (spouse) and birth certificates (children).

For questions or concerns, contact Jim Firth, Human Resources Technician Benefits at (661)722-6311 extension 6101.