

# Santa Rosa Junior College

## IRC 125 CAFETERIA / FLEXIBLE BENEFIT PLAN

### ADJUNCT FACULTY INFORMATION

#### Who is eligible to participate in this plan?

All Adjunct Faculty who meet the eligibility requirements for the District's Adjunct Faculty Medical Benefits program listed below:

#### Initial Eligibility Requirements

1. Must be a current SRJC adjunct faculty member,
2. Must have a current cumulative load of 40% or greater from all community college districts,
3. Must have taught at SRJC two of the past three semesters, and
4. Must not have any portion of medical insurance premium paid from any source other than personal funds (i.e., no employer-paid benefits that cover you, even if benefits are paid by a spouse/domestic partner employer's plan).

#### Continuing Eligibility Requirements

1. Must meet eligibility requirements 1 through 3 as described above,  
To maintain coverage, you must have a total yearly faculty load of at least 80% from all community college sources. Summer session load counts as part of your yearly load, which means that you may spread the 80% total assignment over two consecutive academic semesters and the summer session

**Note: You do not have to be an active enrollee on the District's Medical plan to participate.**

#### What are qualifying expenses?

**Premiums**-for employees enrolled in the District's Health Benefit Plan, the 50% premium paid to the District can be deducted on a pre-tax basis from their paycheck

**Out-of-Pocket Health Expenses/Dependent Care**-for all Adjunct Faculty who meet the eligibility criteria for the District's Adjunct Faculty Medical Plan. Adjunct Faculty do not have to be enrolled in the District's plan. Expenses such as co-pays and deductibles for other insurance coverage can be reimbursed through the SRJC IRC 125 plan on a pre-tax basis. However, you may not participate if these expenses are already being reimbursed through another employer's IRC 125 plan or a spouse's IRC 125 plan. See plan summary to see more detailed information of qualifying expenses.

**Note: Premiums paid for non SRJC Medical plans are NOT REIMBURSEABLE under the IRC 125 plan.**

### **How does the plan work?**

**Premiums** will be deducted from your paycheck on a pre-tax basis. You do not need to submit a claim form for reimbursement. Should you not have a paycheck in any given month, premiums will be payable directly to Santa Rosa Junior College.

**Out-of-Pocket expenses/Dependent Care:** Employees elect an annual amount. That amount will be deducted on a pre-tax basis from your paycheck. Once expense is incurred, employees will submit a claim form with receipts to Shirrell Consulting for a reimbursement. Should you not have a paycheck in any given month, the payment will be due to Shirrell Consulting directly.

### **What happens if I become ineligible for the Medical Benefits after the IRC 125 plan year begins?**

**Out-of-Pocket expenses/Dependent Care:** If you were eligible for the plan in January, and later become ineligible for the Medical Benefits plan, as long as you are receiving a paycheck sufficient to cover your monthly deduction, you may continue to participate in the plan for the calendar year. However, if you are not going to be receiving a paycheck, you will have 90 days from your termination date to submit for expenses incurred and receive a reimbursement for the year-to-date amount paid into the plan. Should your reimbursement exceed the plan contributions, you are liable to directly submit a check to Shirrell Consulting.

If you have any questions regarding the IRC 125 plan please contact Lisa Hotchkiss at 527-4200 or Deepa Desai at 527-4500 in the payroll office.