

# Article 10: Benefits

---

- 10.01 FACULTY BENEFIT PLAN CONDITIONS:** The District will provide the current details for all benefit plans to faculty on an annual basis. AFA and the District will negotiate all benefit plan provision changes. The District will notify faculty members about benefit plan changes in a reasonable amount of time before those changes take effect. If a plan changes, an open enrollment period for that plan may be negotiated. The District will provide an IRC 125 Plan for eligible faculty. AFA and the District will negotiate any changes to these plans that are not mandated by regulation.
- 10.02 BASIC CONTRACT FACULTY BENEFITS:** For each contract faculty member with a 100 percent contract who elects to enroll in District medical, dental, vision, life insurance, or long-term disability plans, the District will pay premium costs, minus out-of-pocket premium costs paid by the faculty member as specified in 10.04. If the contract faculty member is working less than a 100 percent contract (other than as specified in [Article 24: Retirement](#), paragraph 24.02), then the District will pay the pro-rata share of premium cost, and the faculty member will pay the balance.
- A. **Medical Benefits:** The District will provide five (5) medical group plan options for contract faculty members and eligible dependents: Kaiser HMO, Blue Shield HMO, Blue Shield PPO, Kaiser Account Based Health Plan (ABHP), and Blue Shield ABHP. Self Insured Schools of California (SISC) will administer these plans. Other plans may be added by mutual agreement and negotiation. The benefit year begins October 1. No individual may be enrolled in more than one (1) District medical group plan.
  - B. **Dental Benefits:** The District will provide a self-insured group dental plan for contract faculty members and eligible dependents. Redwood Health Services will administer the plan.
  - C. **Vision Benefits:** The District will provide a group vision plan for the contract faculty member only. The District will provide access to the vision plan for dependents, but the faculty member will pay premium costs for dependent coverage. The benefit year begins October 1. Vision Services Plan will administer the vision plan.
  - D. **Life Insurance and Accidental Death Benefits:** The District will provide a life insurance and accidental death benefits plan for the contract faculty member only. The benefit year begins September 1. The Standard Insurance Company will administer this plan.
  - E. **Long-Term Disability Benefits:** The District will provide a long-term disability income protection plan for the contract faculty member only. The Sun Life Financial Company will administer this plan.
- 10.03 PART-TIME COMMUNITY COLLEGE FACULTY HEALTH INSURANCE PROGRAM:** The District will provide access to the Part-Time Community College Faculty Health Insurance Program (also known as the Associate Medical Benefits program [AMBP]) to eligible associate faculty members. Under this plan, the District will provide the medical group plans provided to contract faculty (10.02.A).
- 10.04 MEDICAL BENEFIT COSTS:** Effective fiscal year 2025-26, the provisions of 10.04 A-C will apply for premium costs through 2024-25. The 2025-26 premium cost increases will be shared 75% by the unit and 25% by the District. For 2025-26, the unit's portion will be deducted from the balance in the AMBA.

- 10.04. A. Kaiser HMO:** The District will assume the premium costs with no out-of-pocket premium costs to the faculty member.
- B. Blue Shield PPO and HMO:** The District will assume the premium costs less the faculty out-of-pocket monthly premium costs, which will be equal to the difference of the annual premium cost between that plan and the District contribution to the premium cost of the Kaiser HMO plan.
- C. Blue Shield and Kaiser ABHP:** The District will provide the Blue Shield and Kaiser ABHP plans with no premium costs paid by the faculty member.
1. The District will contribute an amount to the faculty member's Health Savings Account (HSA) for each of ten (10) contract salary payroll periods per benefit year as specified in Table 10.1.
  - 2.

<b>Plan Tier</b>	<b>District Tenthly Contribution</b>
Single	\$120
Double/Family	\$180

**Table 10.1**

3. Effective October 1, 2016, in the first quarter of the first benefit year in which the faculty member is enrolled in an ABHP plan, the District will reimburse a faculty member for 50 percent of the faculty member's time sensitive, non-elective, medically essential, and deductible-eligible expenses that in total are in excess of \$750 (single tier) or \$1500 (double/family tier).
  4. In the first and second benefit years in which a faculty member is enrolled in an ABHP, the District will advance up to ten (10) contributions per 10.04.C.1 to cover any shortfall in the enrollee's HSA balance as the result of essential and deductible-eligible medical expenses.
- D. Associate Medical Benefit Premium Costs:** The District premium costs will be funded from the Associate Medical Benefits Account (AMBA).
1. Each fiscal year, the District will credit the AMBA the amount equal to the sum of 2 percent of faculty hourly salary and employer-paid payroll expenses for the concessions specified in [Article 26](#), paragraph 26.03.B, the amount contributed by the State through the District's participation in the Part-Time Community College Faculty Health Insurance Program, and \$160,000. In the 2019-20 fiscal year, the District's payroll-based credit to the Associate Medical Benefit Account (AMBA) defined in this paragraph was reduced from 2 percent of faculty hour salary and employer-paid payroll expenses to 1 percent of faculty hour salary and employer-paid payroll expenses. The District and AFA will meet by August 15<sup>th</sup> of each year to jointly decide whether to extend this percentage reduction for another academic year or to establish a different percentage not greater than 2 percent.
  2. The balance of funds in the AMBA at the end of the fiscal year will be brought forward to the next year.
  3. In the event of a shortfall in the AMBA, AFA and the District will negotiate offsetting conciliations or concessions.
  4. In the event of the termination of the AMBP, the concessions specified in [Article 26](#): Salary Schedule Development, paragraph 26.03.B. will be restored to the hourly salary schedules and AFA will designate the use of any positive balance in the AMBA.