

**May 23, 2025**  
**June 16, 2025** **PART-TIME HEALTH INSURANCE**

## FRINGE BENEFITS

f. A choice of the following two employee assistance programs (EAP):

- 43 a. Anthem EAP, which offers up to six (6) free counseling visits per person, per  
44 issue, per year, and is available to all District employees and their eligible  
45 dependents; or  
46 b. Lincoln Employee Connect EAP, which offers up to five (5) free counseling  
47 visits per person, per issue, per year, and is available to full-time benefit  
48 eligible employees  
49  
50 g. A plan by which unit members may establish tax-free *Internal Revenue Code* Section  
51 125 accounts for the purpose of funding additional health care, child care, elder  
52 care, medical set-aside and other authorized services.  
53

54 **4.1.2** "Eligible" as used in section 4.1 shall mean those unit members who have an average  
55 assignment of seventy-five percent (75%) or greater during the annual period of  
56 contract service, those who qualify under Section 4.4, or as otherwise required by  
57 the Affordable Care Act (ACA).  
58

59 **4.1.3** In lieu of District coverage for an individual's health insurance plan (for those with  
60 dual coverage) the District will provide an annual amount equal to one-half of the  
61 District annual payment for the lowest cost medical insurance for each full-time unit  
62 member electing this option providing that:  
63

- 64 a. This option may be selected only during the open enrollment period for  
65 health insurance or at the time of initial employment;  
66  
67 b. Requests to change to health insurance coverage from the cash option may  
68 be made only during the open enrollment period;  
69  
70 c. Cash benefits provided under this plan must comply with Internal Revenue  
71 Code Section 125.  
72

73 **4.1.4** Fringe Benefits Study Committee  
74

75 The campus-wide joint study committee shall study and report to the parties its findings  
76 relative to fringe benefits programs, including, but not limited to, medical insurance plans  
77 and designs for full-time and part-time faculty.  
78

79 **4.1.5** Part-Time Faculty Health Insurance  
80

81 4.1.5.1 Part-time employees who are members of the bargaining unit, who as of  
82 Monday of the third week of the semester have assignments greater than or equal to 40%  
83 of the minimum full-time teaching assignment shall be eligible to enroll in single coverage  
84 Kaiser medical insurance. Eligibility determination is done semester-by semester for Fall  
85 and Spring terms only. Part-time employees who qualify in the

Spring Semester shall be eligible for benefits in the subsequent summer session. Part-time employees who qualify in the Fall Semester shall be eligible for benefits in the subsequent winter session. Coverage will begin on the first day of the month following the beginning of the semester (fall or spring).

4.1.5.2 The District shall contribute an amount equal to 80% of the single party Kaiser Health Maintenance Organization (HMO) plan premium with the employee contributing 20% of the single party Kaiser HMO plan premium. In lieu of the Kaiser plan, Eligible employees may elect a composite dental and/or vision plan up to the cost of the District's medical contribution.

4.1.5.3 Part-time faculty who elect the Kaiser HMO insurance may purchase at their own cost, Kaiser coverage for dependents, composite dental insurance, and/or vision insurance.

4.1.5.4 All premiums paid by any faculty via payroll deductions for the purpose of purchasing health insurance shall be pre-tax.

4.1.5.5 In the event that the assignment load drops below 40% of the minimum full-time teaching assignment at any point in the term, or the employee fails to make the required contribution in excess of their payroll deduction, their coverage will end effective the first day of the next month.

4.1.5.6 The parties agree to reopen Article 4.1.4 if changes to the State funding or structure of part-time benefits results in a decreased level of reimbursement to the District.

#### 4.1.6 Cost Sharing

In the event that the total cost of health and welfare benefits for full-time faculty increases by more than six percent (6%) compared to the total cost in the prior plan year, each faculty member shall pay the cost difference that exceeds the six percent threshold.

For example, if the total cost of the health and welfare benefit plans selected by unit members increases by seven percent (7%) in any given plan year, the District shall absorb the cost of the increase up to and including six percent (6%) and the individual faculty member will be responsible for the amount above that threshold (in this example—difference between the six percent (6%) and the seven percent (7%) increase). The cost difference, when applicable, will be applied equally across all pay periods for the faculty member during the plan year.

## **4.2 RETIREE BENEFITS (Full-Time Employees)**

4.2.1 The District will provide paid health and dental plans, up to the amounts specified in Section 4.1 above, for retirees age fifty-five (55) to sixty-five (65), and their eligible dependents, who have received these plans and in their last full year of employment when:

- a. The current member is eligible to retire under the provisions of the State Teachers Retirement System; and
- b. The unit member has had at least fourteen (14) years of service with the District. In order to continue to be eligible for this benefit the unit member must not be employed in an organization in which the employee is required to contribute a portion of his/her salary to a retirement plan associated with STRS or PERS in the state of California.

4.2.2 The coverage provided under 4.2.1 will continue through the month the retiree reaches age sixty-five (65).

4.2.3 For retirees who satisfy conditions (a) and (b) of article 4.2.1 and who have attained the age of sixty-five (65) shall apply for and enroll in Medicare Parts A and B. Upon satisfying these conditions and submitting proof annually of Medicare B enrollment (such as a copy of their Social Security statement denoting the Medicare Part B premium deduction), the District will pay the standard Medicare Part B premium rate not to exceed \$2000 annually, intended to help cover the cost of Medicare supplementary insurance. This amount will be based on the standard Medicare Part B premium rate annualized for the benefit year in which it is paid.

4.2.4 Those retirees who meet all the requirements of 4.2.1 except for the fourteen (14) years of service with the District and those retirees who have reached age sixty-five (65) may elect to retain group coverage under the health plans by paying the monthly premiums to the District. This provision is subject to the terms of the contract between the District and the plan carrier.

## **4.3 PERMANENT DISABILITY**

During the term of this Agreement, the District will continue to provide the health and dental benefits of Section 4.1 for those unit members between the ages of fifty-five (55) and sixty-five (65) who have been employed by the District for at least fourteen (14) years and who are granted a permanent disability allowance under STRS or PERS.

**4.4 OPTIONAL PRE-RETIREMENT PROGRAM**

The District shall offer an optional pre-retirement reduced workload program to unit members in accordance with rules and regulations adopted by the Board of Trustees and the provisions of Education Code Sections 20815, 22713 and 87483.

**4.5 COMPUTER LOAN PURCHASES**

The District will provide to any regular monthly unit member an interest-free loan of up to four thousand dollars (\$4,000) for the purchase of computer equipment/software. The type of equipment and place of purchase is the choice of the unit member. Upon presentation of an invoice, the District will provide a check, payable to the vendor. Equal installments will be deducted from the unit member's regularly monthly salary check, during a period of up to a maximum of two years, to repay the loan.

Signed and entered into this \_\_\_\_\_ day of \_\_\_\_\_, 2025.

FOR THE COLLEGE DISTRICT

FOR THE ASSOCIATION

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_