ADJUNCT BENEFITS

UNDERSTANDING MY OPTIONS
HEALTH BENEFITS DEPARTMENT AND CONTACT INFORMATION

• The health benefits staff will be working remotely. We are available to answer any questions or concerns.

• Supervisor Leo Costantino

• HBU Staff
  • Caritia Hughes
  • Shardae Jackson
  • Sonya Sanders

ESC-Health-Benefits <healthbenefits@email.laccd.edu>
PHONE NUMBERS AND CONTACT INFORMATION

- Website address for benefits information
  - [http://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/default.aspx](http://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/default.aspx)

Contact Phone numbers during COVID-19

- Please call the numbers based on the first letter of your last name
- A-I please call 213-891-2382
- J-M please call 213-891-2198
- N-Z please call 213-891-2023
FALL SEMESTER OPEN ENROLLMENT

- Emails will be sent to all adjuncts who are newly eligible or re-eligible to enroll in POP benefits. This enrollment will take place August 12th thru August 31st.
- The benefits will begin September 1, 2020.
- Open Enrollment for all other changes and continuing faculty will run from September 14th through October 9th, 2020
  - All elections will be effective January 1, 2021 - December 31, 2021
DO I QUALIFY FOR LACCD ADJUNCT BENEFITS

• If you teach a 0.33 (or higher) Full Time Equivalent (FTE) load during the Fall semester and have taught at least 0.20 FTE for three semesters out of the previous eight semesters, at any combination of LACCD campuses, you qualify to buy into Premium Only Plan (POP).

• You may elect medical, dental, and/or vision coverage. Under this plan, your premium payments will be automatically deducted from your paycheck on a pre-tax basis.

• For 2020 the District will contribute $422.62 toward the medical premium.

• If you are an adjunct assigned an FTE of 0.50 or above, you are ALSO eligible to have District-paid VISION coverage for yourself (free for employee only) and ½ the cost of the dental plan.
CALCULATING YOUR FTE.

- How do I Calculate my Full Time Equivalent (FTE) Load?
- It is very important that “hours” rather than “course units” be used to calculate FTE.
- Each semester’s assignment hours should be listed on your offer of assignment.
- Locate the number of Standard Teaching Hours per week for your discipline using the AFT Contract.
- Take the number of hours you are teaching per week and divide it by the standard hours of your discipline. That quick calculation provides your FTE.
PREMIUM RATE CALCULATOR

- Use the premium rate calculator to determine cost based on dates, plans, and dependents
ENROLLMENT IN BENEFITS

• August 12th open enrollment for new or re-eligible adjuncts for participation in the health benefits program for the Fall semester (September—February).

• If you are currently enrolled and continuing from last Spring OR just enrolled this August for the first time and do not wish to make changes, NO ACTION IS REQUIRED DURING OPEN ENROLLMENT. You are considered a CONTINUING ENROLLEE. Your existing elections will remain in effect for the new calendar year January 1 to December 31, 2021.
PLANS AND COVERAGE

- Medical plan PPOs/ HMOs
- Information about each plan is on the website
- PPO Dental verses HMO Dental
  - PPO Delta Dental has a $1000 cap and is more expensive than Safeguard.
  - HMO Safeguard does not have a cap, but is limited in the Dentist that accepts the HMO insurance.
Vision plan is VSP. Please visit [www.vsp.com](http://www.vsp.com) to register.
ADJUNCTS WHO LOSE ELIGIBILITY DUE TO REDUCTION OF HOURS

• If you fall below .33FTE the Access program and COBRA is an option

• You may continue benefits under the access plan. An invitation letter will be sent to you to join the access plan. A COBRA letter will also be sent. Please remember to join access when invited. ACCESS IS BETTER.

• The District will continue to contribute $422.62 to the medical plan with the addition of 2%

• The price of the dental and vision will be the full price plus a 2% additional cost
ADJUNCTS WITH NO HOURS

- Adjuncts with no hours will be offered COBRA
- There is no district contribution to COBRA participants. This means the price of COBRA is the full price plus 2%.
- COBA medical is handled by CalPERS. Please follow instructions on email
- Dental and Vision is handled by Wageworks.