

Health Benefits

Your AFT Guild 1931 has negotiated an unprecedented part-time faculty healthcare program with the District. If your annualized LED with GCCCD is 40% or more, please see option A below. If your combined annualized LED in two or more California community college districts is 40% or more, please see option B.

A. GCCCD Part-Time Faculty Healthcare Program

- **Eligibility:** To be eligible for fully paid medical, dental, and vision benefits, you must have maintained an average assignment of 40% LED or more with GCCCD for two consecutive academic semesters (Summer and Intersession do not count). The medical benefits are provided at no cost via Kaiser or United Healthcare HMO (opting for other United Healthcare plans *may* incur an additional cost). All plans can include dependent family members at no additional cost. If, after you are enrolled, a future assignment drops your LED below 40%, your benefits will terminate the following semester unless that subsequent assignment is sufficient to bring you back up to an annualized LED of 40% or greater.
 - **Example:** If in the Fall you teach three, three-hour lecture courses (3 X .20 LED = 60% LED) and then in the Spring you teach one, three-hour lecture course (1 X .20 LED = 20% LED), then you have just averaged 40% for the year and qualify for benefits effective the following September 1st. As soon as you have completed (or are about to complete) two qualifying academic semesters, simply call the District benefits office at 619-644-7634 and ask to be enrolled in the adjunct faculty health benefits program. An enrollment form will be sent to you to fill out and return. You can also find these forms at [this link](#). Your benefits will become effective the following semester (September 1st for Fall, February 1st for Spring). You will remain in the program as long as you maintain a two-semester average of 40% LED or greater.

B. Multi-District Part-Time Faculty Healthcare Reimbursement Program

- Eligibility: To be eligible for health insurance reimbursement for a portion of your paid medical insurance premium, you must have met all of the following criteria over the past two consecutive Fall/Spring or Spring/Fall semesters:
 - You must have served in more than one California community college district.
 - You must *not* have held an assignment in any California community college district with a health care program for part-time faculty in which your assignment equaled or exceeded 40% FTEF (in this case you would fall under option A above).
 - You must *not* have received coverage from any other employer-sponsored plan, or as a covered dependent of anyone receiving coverage from an employer-sponsored plan.
 - You must have purchased a healthcare plan covering yourself and optionally any eligible dependents.
- Certification: If you qualify as a multi-district part-time faculty member, then you must provide documentation as requested by the District demonstrating that you meet the eligibility requirements listed above. You must also sign an affidavit provided by the District attesting to having met these requirements.
- Reimbursement: Upon receipt of evidence of your medical premium payment, the District shall issue a reimbursement equal to its share of this premium payment. The District's share shall be determined by dividing the total health insurance premium you paid by the total number of California community college districts in which the multidistrict part-time faculty member currently holds an active assignment. The District's share shall not exceed that which it would have paid if the multi-district part-time faculty member had purchased the District's most commonly subscribed plan.
 - Example: If, over two consecutive qualifying semesters, you have taught a 20% FTEF with SDCCD and a 20% LED with GCCCD, then SDCCD and GCCCD will each reimburse you for half of your health insurance premium *up to* the cost of each respective district's most commonly subscribed plan.

For more information or support, please contact us!

Call: 619-640-1155

Email: www.aftguild.org

