

Health Insurance Caps
FFAP PROPOSAL
AUGUST 26, 2025

Issue: Adjust the health insurance monthly employer paid maximums (the caps) for the employee, employee+ spouse, employee + children, and family categories. These categories are listed in Article 17 for APs & full-time faculty and Article 18 for part-time faculty. Adjust the caps for the 2025-2026 and 2026-2027 FFAP contract years.

Proposal: Effective September 1, 2025, the caps for full-time for the four category classes will be as follows: at least 100% for employee, 90% for employee + spouse and employee + children, and family when compared to the Moda 2, Moda Quartz vision, and Delta/Moda Dental 5 health insurance plan cost. For part-time faculty the proration shall be based on the part-time faculty's FTE (as calculated for healthcare eligibility), when compared to 3.0 FTE for full-time faculty, for the preceding Fall, Winter, and Spring terms. For part-time APs, the cap shall be prorated based on their annual FTE when compared to 1.0 FTE for full-time AP.

Example:

A part-time faculty with a 2.40 FTE over the preceding fall, winter, and spring terms is 80% of a full-time 3.00 FTE. Then the part-time faculty's cap will be 80% of the full-time cap for the category they've selected among the four category classes, for the following October to September health insurance year.