



A WIN FOR FACULTY: MEDICAL INSURANCE ELIGIBILITY

Details about our new [MOU on medical insurance](#).

On 4/25/23, AFT signed an important MOU at the bargaining table. It's the result of state-wide work to secure funding and the collaboration of faculty unions all over the state on bargaining. This is a dramatic expansion of the number of faculty eligible for medical insurance. And because of the state reimbursement rules, it actually brings new money into the college.

**The new rules are effective immediately.
The rules apply to all faculty, with no waiting
period. If you are newly eligible for benefits,
contact benefits@ccsf.edu to enroll**

1. Part-time faculty are now eligible for medical insurance through CCSF if we meet either of these conditions:

- At least 40% load in the current semester
- At least 40% load on the average, counting the current semester and the previous semester

You can look up your load in FLAC, use [this calculator](#), or ask your precinct rep or chair for help. For more information about load calculation, see [check your check](#).

2. Faculty who are not otherwise eligible for CCSF-paid insurance can buy into CCSF plans. You would have to pay both the employer and employee portions of the premiums. Talk to HR about how to arrange this.

3. Part-time faculty who work at multiple schools are eligible for partial

reimbursement of insurance premiums if we meet all of these conditions:

- At least 40% load total, counting all community colleges. Only public CA community colleges count. Each school may count load differently; use the load calculations specific to each employer.
- Not eligible for employer-paid insurance at any one school.
- Not receiving employer-sponsored insurance and not a covered dependent on another person's insurance.

Here's how it works:

Faculty who meet the above conditions purchase insurance. That can be through Covered CA, private insurance, or from an employer. You can even purchase insurance from CCSF (see #2, above). By August 15th, 2023, CCSF will provide a method to certify your load and insurance costs.

CCSF will reimburse your insurance premiums according to the following formula. The reimbursement amount = $(A \div B) * C$, where

A = monthly premium paid by the faculty member

B = number of Districts in which the faculty member works

C = percent of health care cost paid by the District for the most popular family plan (in 2023, that is 69.55% for the Kaiser employee + 2 plan.)

$$\text{Monthly premium (A) x 69.55\% (C)} \div \text{\# of Districts (B)}$$

Limit:

There is a maximum reimbursement that you can get from CCSF. That is set by the dollar amount of the District's most popular family plan, (in 2023, that is \$1,459.92 for the Kaiser employee + 2 plan) divided by the number of Districts. That means if you work at CCSF and one other school, the maximum monthly reimbursement you can receive this year from CCSF is \$729.96. That amount will change each year as the premiums change.

Interaction with other Districts:

This is completely independent of whether the other Districts participate in the program. You are eligible for the same reimbursement from CCSF whether or not your other employers also contribute.