

# Cost of Coverage

## Part-Time Faculty

Benefit Type	Coverage Type	Monthly Total Premium	30-39% - Average Load for Previous Academic Year (Fall 2019 and Spring 2020)		40-59% - Average Load for Previous Academic Year (Fall 2019 and Spring 2020)		60% or Greater - Average Load for Previous Academic Year (Fall 2019 and Spring 2020)	
			District Pays 40%	Instructor Pays 60%	District Pays 50%	Instructor Pays 50%	District Pays 75%	Instructor Pays 25%
<b>Kaiser (HMO)</b>	Employee	768.65	307.46	461.19	384.33	384.33	576.49	192.16
	Employee + 1	1,537.31	614.92	922.39	768.66	768.66	1,152.98	384.33
	Employee + 2 or more	2,175.28	870.11	1,305.17	1,087.64	1,087.64	1,631.46	543.82
<b>Anthem (EPO)</b>	Employee	1,225.25	490.10	735.15	612.63	612.63	918.94	306.31
	Employee + 1	2,573.01	1,029.20	1,543.81	1,286.51	1,286.51	1,929.76	643.25
	Employee + 2 or more	3,675.72	1,470.29	2,205.43	1,837.86	1,837.86	2,756.79	918.93
<b>Delta (PPO)</b>	Employee	66.25	26.50	<b>39.75</b>	33.13	<b>33.13</b>	49.69	<b>16.56</b>
	Employee + 1	109.91	43.96	<b>65.95</b>	54.96	<b>54.96</b>	82.43	<b>27.48</b>
	Employee + 2 or more	175.32	70.13	<b>105.19</b>	87.66	<b>87.66</b>	131.49	<b>43.83</b>
<b>Delta Care (DHMO)</b>	Employee	18.86	7.54	11.32	9.43	9.43	14.15	4.72
	Employee + 1	31.10	12.44	18.66	15.55	15.55	23.33	7.78
	Employee + 2 or more	46.00	18.40	27.60	23.00	23.00	34.50	11.50
<b>Vision Services</b> Part-time Instructor Pays Full Premium	Employee	20.90	-	20.90	-	20.90	-	20.90
	Employee + 1	41.80	-	41.80	-	41.80	-	41.80
	Employee + 2 or more	67.30	-	67.30	-	67.30	-	67.30