

Part-Time Faculty Cost of Coverage (9/1/25-8/31/26)

RATES ARE PRORATED

Fall - monthly premium is multiplied by 12 (number of coverage months) then divided by 10 (number of paycheck deductions)
 Spring - monthly premium is multiplied by 7 (number of coverage months) then divided by 5 (number of remaining paycheck deductions)

**New enrollees must average .40 for Fall 2024 & Spring 2025 (Summer load counts in Spring).
 Adjuncts already enrolled in benefits must average .40 for Fall 2024 & Spring 2025 (Summer load counts in Spring) or maintain a load of .40 or higher in the current semester to continue being eligible for benefits.**

Benefit Plan	Coverage Type	Total Monthly Premium	40-59% - Average Load for Previous Academic Year		60% or Greater Average Load for Previous Academic Year	
			Instructor Pays 50%	District Pays 50%	Instructor Pays 25%	District Pays 75%
Delta (PPO)	Employee	\$66.25	\$33.13	\$33.13	\$16.56	\$49.69
	Employee + 1	\$109.91	\$54.96	\$54.96	\$27.48	\$82.43
	Employee + 2 or more	\$175.32	\$87.66	\$87.66	\$43.83	\$131.49
Delta Care (DHMO)	Employee	\$19.24	\$9.62	\$9.62	\$4.81	\$14.43
	Employee + 1	\$31.74	\$15.87	\$15.87	\$7.94	\$23.81
	Employee + 2 or more	\$46.92	\$23.46	\$23.46	\$11.73	\$35.19
Vision Services Plan <i>Instructor Pays Full Premium</i>	Employee	\$16.40	\$16.40	\$0.00	\$16.40	\$0.00
	Employee + 1	\$32.80	\$32.80	\$0.00	\$32.80	\$0.00
	Employee + 2 or more	\$52.90	\$52.90	\$0.00	\$52.90	\$0.00
MEDICAL						
Kaiser (HMO) Adjuncts pay 6%	Employee	\$1,086.49	\$65.19	\$1,021.30	\$65.19	\$1,021.30
	Employee + 1	\$2,172.98	\$130.38	\$2,042.60	\$130.38	\$2,042.60
	Employee + 2 or more	\$3,074.76	\$184.49	\$2,890.27	\$184.49	\$2,890.27
Anthem (EPO) Adjuncts pay 3%	Employee	\$1,793.47	\$53.80	\$1,739.67	\$53.80	\$1,739.67
	Employee + 1	\$3,766.23	\$112.99	\$3,653.24	\$112.99	\$3,653.24
	Employee + 2 or more	\$5,380.32	\$161.41	\$5,218.91	\$161.41	\$5,218.91