

## Office of Human Resources and Equal Opportunity 12345 El Monte Road, Los Altos Hills, CA 94022

To: All Qualified Part -Time Faculty From: Christine Vo, Benefits Manager

Date: June 18, 2007

Subject: ANNUAL BENEFITS OPEN ENROLLMENT (JULY 1 - 31, 2007)

# RESPONSE REQUIRED! FAILURE TO RESPOND WILL TERMINATE ELIGIBILITY FOR HEALTH BENEFIT COVERAGE IN 2007-08.

In accordance with Article 22A of the *Agreement* between the District and the Faculty Association, you are eligible to participate in the District's Kaiser Medical Plan. To participate, you must submit a signed affidavit that you have no other access to medical insurance where all or part of the premium is paid through some other source.

Part-time faculty members with re-employment preference per Article 7 whose annual load range is between .4000 to .4999 for the academic year ending June 30, 2007 are eligible for employee-only or employee plus dependent(s) enrollment in the District's Paid Benefits for Part-Time Faculty program. The District contributes 50% of the Kaiser health care premium for the Plan Year 2007/2008 (October 1, 2007 – September 30, 2008). The employee contribution of 50% of the annual (12-month) insurance premium shall be paid in nine (9) equal payments through payroll deductions.

**Eligibility is determined annually** by the District for coverage from October 1st through September 30th, based on the prior academic year's part-time faculty teaching load.

<u>Please note</u>: Article 22A.3.5 provides an eligibility review for full District premium payment for faculty who, because of load configurations are assigned loads that consistently fall slightly under the load threshold.

Eligibility shall <u>cease</u> (and participation in the program will be terminated) if you lose reemployment preference per Article 7, resign or retire from active employment with the District, fail to provide the affidavit (required annually) and/or other required forms/documentation by the July 31, 2007 deadline, or fail to pay the required contribution toward the health care premium.

#### A. REQUIRED PREMIUM PAYMENTS

During a <u>non-assignment</u> quarter <u>or</u> when the employee's contribution deduction amount is <u>greater than</u> the payroll check amount, the employee is <u>required</u> to submit payment for either the full premium amount <u>or</u> the difference, within **ten** (10) working days from the time the payroll check is issued <u>or</u> from the time the payroll check would have been issued.

Failure to pay the premium in a <u>timely</u> manner will result in termination of coverage without reinstatement rights. All claims will be "PENDING" until payment is received in the District Office. Please remember, the grace period <u>cannot</u> be extended and <u>no exceptions</u> will be made. The District does not send notices of late payment. It is the employee's responsibility to meet the premium payment deadline as specified above.

#### B. KAISER MEDICAL PLAN

<u>Kaiser's Live-Work Eligibility Rule</u> allows active employees <u>who live in California</u> and work in the Kaiser service area to enroll in the Kaiser Medical Plan, regardless of their residence. For new enrollees, Kaiser enrollment forms are included in this mailing.

The **District pays half the premium**; the employee contributes the other half through 9 monthly payroll deductions (October 2007 – June 2008) for twelve months of coverage. **The first payroll deduction occurs on October 31, 2007**.

The rates quoted below will remain in effect from July 1, 2007 through June 30, 2008.

If you have any questions contact Christine Vo, Benefits Manager, preferably via e-mail: **VoChristine@fhda.edu** or by voice mail: 650-949-6225.

#### C. KAISER PREMIUM RATES FOR JULY 2007 – JUNE 2008:

	EE Only	<b>EE</b> +1	EE + Family
*Annual Premium (10/07 – 9/08)	\$5,095.44	\$10,190.88	\$14,420.16
Monthly Premium (adjusted to 9 months)	\$566.16	\$1,132.32	\$1,602.24
Employee Monthly Contribution @ 50%	\$283.08	\$566.16	\$801.12
(9 months)			

<sup>\*</sup>Note: Rates are subject to change due to Kaiser renewal on July 1<sup>st</sup> of every year. There will be a one-time year-end deduction adjustment for the premium of July-September.

#### D. DISTRICT SELF-INSURED MEDICAL PLAN

If you reside outside of the State of California you may enroll in one of the District's Self Insured Medical Plans: District Network Only Medical Plan (PPO) or the Combined Coverage Medical Plan (PPO+). If you live outside of California and wish to enroll in the PPO or the PPO+ Plan, email <a href="VoChristine@fhda.edu">VoChristine@fhda.edu</a> to request additional information and an application. The completed application must be filed by the July 31, 2007 deadline.

#### E. MEDICARE ELIGIBILITY:

Please contact Social Security Administration (SSA) at 1-800-772-1213 to enroll for Medicare three (3) months before your and/or family member's 65<sup>th</sup> birthday and convert to an individual advantage policy directly with Kaiser or other third party insurance. Note, SSA will impose a lifetime premium penalty on late enrollees. It is the sole responsibility of the employee and his or her eligible dependents to apply for and satisfy the requirements of Medicare.

## ENROLLMENT AND/OR ANNUAL SIGN-UP

- > COMPLETE THE REQUIRED FORMS and RETURN THEM TO HUMAN RESOURCES immediately.
- > Eligibility for coverage will cease (and participation in the program will be terminated) if the employee fails to provide the affidavit (required annually) and/or other required forms/documentation by JULY 31, 2007.
- > ALL PARTICIPANTS in the program are required to FILE AN AFFIDAVIT ANNUALLY, regardless of whether they are continuing or new participants in the program.

## Required for Continuing Participants with no Dependent Changes

<u>A completed and signed affidavit</u> certifying no other access to medical insurance where all or part of the premium is paid through some other source. The affidavit must be returned to the District Human Resources Office by **Tuesday**, **July 31**, **2007**.

## **Required for Continuing Participants with Dependent Changes**

1) A completed and signed affidavit certifying no other access to medical insurance where all or part of the premium is paid through some other source. 2) Notification and documentation of changes to dependent coverage. To add dependent(s), provide copies of birth or marriage certificates and social security card and divorce documentation to delete a spouse. The affidavit and the notification/ documentation must be returned to the District Human Resources Office by Tuesday, July 31, 2007.

## **Required for New Enrollees**

1) A completed and signed affidavit to certify that you have no other access to medical insurance where all or part of the premium is paid through some other source. 2) A completed and signed enrollment form is required of all newly eligible part-time faculty (those not currently insured on one of the District's Plans). 3) Proofs of dependents such as marriage and birth certificates and copies of social security card(s) must be provided in order to insure your family. The affidavit, enrollment form, and proofs of dependent(s) must be returned to the District Human Resources Office by Tuesday, July 31, 2007.

### **Required Premium Payment**

When required to make premium payments, employees should make checks payable to: Foothill-De Anza Community College District and note "P/T Faculty Benefits Premium" and the <u>last four digits of your social security number</u> i.e. (xxx-xx-1234) on the check. No invoices will be issued.

#### MAIL ALL PAYMENTS TO:

Foothill-De Anza Community College District Attn: Accounts Receivable 12345 El Monte Rd, Los Altos Hills, CA 94022

Phone: 650-949-6259

### **Other Important Information:**

- Questions regarding load should be directed to the Division office.
- ➤ Questions about **program requirements** and eligibility should be directed to the **Faculty Association at 650 949-7544; email to ElwellSusanne@fhda.edu.**
- Effective date of medical coverage for all changes made during open enrollment is October 1, 2007.
- The first payroll deduction will take place on October 31, 2007.
- The District **does not** provide notary public service. However, some banks such as World Savings and Washington Mutual provide this as a free service to their customers. Otherwise, any real estate office will offer the service for a small fee.
- In order for the District to maintain an accurate listing of the complete names, telephone numbers, and mailing addresses of all employees, you are **required to notify** the District's Human Resources office **in writing within 31 days** whenever there is a change in dependent status and within **10 days** if there is a change in address.
- ➤ If you add or delete a dependent, you must provide documentation (marriage license, legal divorce decree signed by the judge, birth/death certificate, or legal adoption papers and copies of social security card) for each newly enrolled dependent or change in status to Human Resources before the updates/changes can be completed

➤ All **required documentation** must be submitted to the Human Resources Office by **July 31, 2007.** We cannot process benefit requests for the new Plan Year 2007/2008 without the required information. Your added dependent(s) will not be covered effective October 1, 2007 if we do not receive the necessary documents.

## REMINDER: DUE DATE IS TUESDAY, JULY 31, 2007, 5:00 PM. NO EXCEPTIONS.

- > New enrollees must submit the affidavit, the enrollment form, and appropriate verification of dependents.
- Continuing participants must submit the affidavit and documentation of any change in dependents.
- > Affidavit and required forms and documentation due by the deadline stated above.

For information regarding the Kaiser group health plan, you can now access the information via our web site: http://hr.fhda.edu/benefits.

NOTE: If you wish to receive a confirmation notice regarding your mailing to us, please send your mail via **certified mail**, or request confirmation via email: **McHenryPatience@fhda.edu.** Unfortunately, due to limited resources, we cannot confirm by phone. Thank you.

### MAIL ALL DOCUMENTS TO:

Foothill-De Anza Community College District Attn: Christine Vo, HR Dept 12345 El Monte Rd, Los Altos Hills, CA 94022

E-MAIL: VoChristine@fhda.edu FAX: (650) 949-2831