

1 PROPOSAL FROM THE
2
3 PASADENA CITY COLLEGE FACULTY ASSOCIATION
4 TO THE
5 PASADENA AREA COMMUNITY COLLEGE DISTRICT
6

7 ~~May 23, 2025~~
8 June 16, 2025 PART-TIME HEALTH INSURANCE

9 PROPOSAL FROM THE
10 PASADENA CITY COLLEGE FACULTY ASSOCIATION TO THE
11 PASADENA AREA COMMUNITY COLLEGE DISTRICT
12 March 6, 2025
13

14 FRINGE BENEFITS
15

16 4.1 BENEFIT PLANS
17

18 4.1.1 The District fringe benefits package for eligible unit members and, where applicable, their
19 dependents, includes the following items under the District's current plans or such
20 equivalent plans as it may designate:

- 21
22 a. Medical Insurance - either PPO (Anthem Blue Cross) or HMO (Anthem Blue
23 Cross/California Care, Kaiser).
24
25 b. Dental care insurance – Eligible unit members may select one (1) of the two dental
26 plan options, which includes the following:

27
28 Option 1: Delta Dental (PPO)

29 Option 2: MetLife (HMO – includes orthodontia & dental implants)
30

- 31 c. Vision care insurance
32
33 d. Life and Accidental Death and Dismemberment (AD&D) insurance group plan
34 (\$50,000) or (\$25,000) if eligible unit member is age 70 and over. (District paid);
35
36 e. Income protection (long term disability) – employees receive 66.67% of their
37 monthly earnings up to a maximum monthly benefit of \$3,000; the plan includes an
38 elimination period of 140 calendar days with a maximum benefit period of 12
39 months. (District paid);
40
41 f. A choice of the following two employee assistance programs (EAP):
42

- 43 a. Anthem EAP, which offers up to six (6) free counseling visits per person, per
44 issue, per year, and is available to all District employees and their eligible
45 dependents; or
46 b. Lincoln Employee Connect EAP, which offers up to five (5) free counseling
47 visits per person, per issue, per year, and is available to full-time benefit
48 eligible employees
49
50 g. A plan by which unit members may establish tax-free *Internal Revenue Code* Section
51 125 accounts for the purpose of funding additional health care, child care, elder
52 care, medical set-aside and other authorized services.
53

54 **4.1.2** “Eligible” as used in section 4.1 shall mean those unit members who have an average
55 assignment of seventy-five percent (75%) or greater during the annual period of
56 contract service, those who qualify under Section 4.4, or as otherwise required by
57 the Affordable Care Act (ACA).
58

59 **4.1.3** In lieu of District coverage for an individual’s health insurance plan (for those with
60 dual coverage) the District will provide an annual amount equal to one-half of the
61 District annual payment for the lowest cost medical insurance for each full-time unit
62 member electing this option providing that:
63

- 64 a. This option may be selected only during the open enrollment period for
65 health insurance or at the time of initial employment;
66
67 b. Requests to change to health insurance coverage from the cash option may
68 be made only during the open enrollment period;
69
70 c. Cash benefits provided under this plan must comply with Internal Revenue
71 Code Section 125.
72

73 **4.1.4** Fringe Benefits Study Committee

74
75 The campus-wide joint study committee shall study and report to the parties its findings
76 relative to fringe benefits programs, including, but not limited to, medical insurance plans
77 and designs for full-time and part-time faculty.
78

79 **4.1.5** Part-Time Faculty Health Insurance

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81 4.1.5.1 Part-time employees who are members of the bargaining unit, who as of
82 Monday of the third week of the semester have assignments greater than or equal to 40%
83 of the minimum full-time teaching assignment shall be eligible to enroll in single coverage
84 Kaiser medical insurance. Eligibility determination is done semester-by semester for Fall
85 and Spring terms only. Part-time employees who qualify in the

86 Spring Semester shall be eligible for benefits in the subsequent summer session. Part-time
87 employees who qualify in the Fall Semester shall be eligible for benefits in the subsequent
88 winter session. Coverage will begin on the first day of the month following the beginning of
89 the semester (fall or spring).

90

91 4.1.5.2 The District shall contribute an amount equal to 80% of the single party
92 Kaiser Health Maintenance Organization (HMO) plan premium with the employee
93 contributing 20% of the single party Kaiser HMO plan premium. In lieu of the
94 Kaiser plan, Eligible employees may elect a composite dental and/or vision plan up to the
95 cost of the District's medical contribution.

96

97 4.1.5.3 Part-time faculty who elect the Kaiser HMO insurance may purchase at
98 their own cost, Kaiser coverage for dependents, composite dental insurance, and/or vision
99 insurance.

100

101 4.1.5.4 All premiums paid by any faculty via payroll deductions for the purpose of
102 purchasing health insurance shall be pre-tax.

103

104 4.1.5.5 In the event that the assignment load drops below 40% of the minimum
105 full-time teaching assignment at any point in the term, or the employee fails to make the
106 required contribution in excess of their payroll deduction, their coverage will end effective
107 the first day of the next month.

108

109 4.1.5.6 The parties agree to reopen Article 4.1.4 if changes to the State funding or
110 structure of part-time benefits results in a decreased level of reimbursement to the
111 District.

112 4.1.6 Cost Sharing

113

114 In the event that the total cost of health and welfare benefits for full-time faculty increases
115 by more than six percent (6%) compared to the total cost in the prior plan year, each
116 faculty member shall pay the cost difference that exceeds the six percent threshold.

117 For example, if the total cost of the health and welfare benefit plans selected by unit
118 members increases by seven percent (7%) in any given plan year, the District shall absorb
119 the cost of the increase up to and including six percent (6%) and the individual faculty
120 member will be responsible for the amount above that threshold (in this example—
121 difference between the six percent (6%) and the seven percent (7%) increase). The cost
122 difference, when applicable, will be applied equally across all pay periods for the faculty
123 member during the plan year.

124

125 **4.2 RETIREE BENEFITS (Full-Time Employees)**
126

127 4.2.1 The District will provide paid health and dental plans, up to the amounts
128 specified in Section 4.1 above, for retirees age fifty-five (55) to sixty-five (65), and their
129 eligible dependents, who have received these plans and in their last full year of
130 employment when:

- 131
- 132 a. The current member is eligible to retire under the provisions of the State Teachers
133 Retirement System; and
 - 134
 - 135 b. The unit member has had at least fourteen (14) years of service with the District. In
136 order to continue to be eligible for this benefit the unit member must not be
137 employed in an organization in which the employee is required to contribute a
138 portion of his/her salary to a retirement plan associated with STRS or PERS in the
139 state of California.

140

141 4.2.2 The coverage provided under 4.2.1 will continue through the month the retiree
142 reaches age sixty-five (65).

143

144 4.2.3 For retirees who satisfy conditions (a) and (b) of article 4.2.1 and who have
145 attained the age of sixty-five (65) shall apply for and enroll in Medicare Parts A and B. Upon
146 satisfying these conditions and submitting proof annually of Medicare B enrollment (such
147 as a copy of their Social Security statement denoting the Medicare Part B premium
148 deduction), the District will pay the standard Medicare Part B premium rate not to exceed
149 \$2000 annually, intended to help cover the cost of Medicare supplementary insurance.
150 This amount will be based on the standard Medicare Part B premium rate annualized for
151 the benefit year in which it is paid.

152

153 4.2.4 Those retirees who meet all the requirements of 4.2.1 except for the fourteen
154 (14) years of service with the District and those retirees who have reached age sixty-five
155 (65) may elect to retain group coverage under the health plans by paying the monthly
156 premiums to the District. This provision is subject to the terms of the contract between the
157 District and the plan carrier.

158

159

160 **4.3 PERMANENT DISABILITY**
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162 During the term of this Agreement, the District will continue to provide the health
163 and dental benefits of Section 4.1 for those unit members between the ages of fifty-five
164 (55) and sixty-five (65) who have been employed by the District for at least fourteen (14)
165 years and who are granted a permanent disability allowance under STRS or PERS.

166

167 **4.4 OPTIONAL PRE-RETIREMENT PROGRAM**

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169 The District shall offer an optional pre-retirement reduced workload program to
170 unit members in accordance with rules and regulations adopted by the Board of Trustees
171 and the provisions of Education Code Sections 20815, 22713 and 87483.

172

173 **4.5 COMPUTER LOAN PURCHASES**

174

175 The District will provide to any regular monthly unit member an interest-free loan
176 of up to four thousand dollars (\$4,000) for the purchase of computer equipment/software.
177 The type of equipment and place of purchase is the choice of the unit member. Upon
178 presentation of an invoice, the District will provide a check, payable to the vendor. Equal
179 installments will be deducted from the unit member’s regularly monthly salary check,
180 during a period of up to a maximum of two years, to repay the loan.

181

182 Signed and entered into this _____ day of _____, 2025.

183

184 FOR THE COLLEGE DISTRICT

FOR THE ASSOCIATION

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