

ARTICLE 33 - INSURANCE BENEFITS & HEALTH CLINIC

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Status quo updates:

33.2 Part-time Faculty Insurance

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- 33.2.4.1 Part-time faculty members working a total of 1.2 term FTE or greater cumulatively in **any two of the four terms** ~~two consecutive~~ terms of the Summer, Fall, Winter, and/or Spring shall maintain eligibility for **all four terms of the academic year**. ~~insurance for the subsequent term.~~
- 33.2.4.2 Part-time faculty members working a total of 1.2 term FTE or greater cumulatively over three consecutive terms in the Summer, Fall, Winter, and/or Spring terms shall maintain eligibility for insurance in the subsequent term. ~~A maximum of 0.5 term FTE from Summer term will count toward this total.~~

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- 33.3.2.2.3 College part-time faculty selecting employee-only coverage shall pay the same out-of-paycheck contributions as contracted faculty.

Part-time faculty selecting employee plus spouse/partner or employee plus children coverage shall receive an employer contribution equal to ~~84%~~ **95%** of the cost for OEBB medical only ~~Moda Plan A Birch~~. Part-time faculty selecting full-family coverage shall receive an employer contribution equal to ~~67%~~ **90%** of the cost of OEBB medical only ~~Moda Plan A Birch~~. Part-time faculty shall pay the remaining amounts of OEBB medical ~~Moda Plan A Birch~~ above ~~84%~~ **95%** for employee plus spouse/partner or employee plus children coverage for OEBB medical ~~Moda Plan A Birch~~. Part-time faculty shall pay the remaining amounts of OEBB medical ~~Moda Plan A Birch~~ above ~~67%~~ **90%** for full-family coverage for OEBB medical ~~Moda Plan A Birch~~. Part-time faculty may select other OEBB plans and receive the same dollar contribution from the College as it would pay for medical Plan Birch according to the above formulas.

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New proposal:

- 33.5.1 **Health Savings Account.** Faculty electing an HSA-eligible plan shall not participate in Flexible Spending Section 125 Medical accounts in accordance with IRS regulations. Faculty electing an HSA-eligible plan shall receive College contributions to the HSA according to this formula.

Formula: (The College base plan monthly employer contribution amount minus the College contribution for employee monthly healthcare with HSA-eligible plan) times 12 = annual College contribution to faculty HSA plan.

Examples for heuristic purposes:

For an employee with employee only coverage, the College base plan monthly employer contribution is \$882.70. If the HSA-eligible plan total healthcare employer contribution is \$682.70 per month, the formula would be: $(\$882.70 - \$682.70) \times 12 = \$2400$ annual College contribution to faculty HSA plan.

For an employee with employee plus child(ren) coverage, the College base plan monthly employer contribution is \$1612.66. If the HSA-eligible plan total healthcare employer contribution is \$1312.66 per month, the formula would be: $(\$1612.66 - \$1312.66) \times 12 = \$3600$ annual College contribution to faculty HSA plan.

Status quo updates:

- 33.5.2 **Insurance Waiver Program.** The College will create an insurance waiver program for employees who have double coverage either through OEBC or some other insurance carrier and will provide a monthly stipend in the amount of 25.5% of the college contribution to employee only insurance to contracted faculty members and part-time faculty members eligible for insurance who elect to waive their LCC health insurance coverage.

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33.8 **Oregon Insurance Pool**

- 33.8.1 **College and Employee contributions:** OEBC MODA Medical Plan 1 A, MODA Dental Plan #1, and MODA Vision Plan **Opal #4**, constitute the College Base medical plan.