Will you keep your health care benefits?

For more information, please check out the “Inside Seattle Colleges” website: <https://inside.seattlecolleges.com/default.asp?svc=payroll&page=ptf_healthbenefits>

1. Qualifying for health benefits

You become eligible for health care benefits your second quarter when you are contracted for at least 50% of a full time workload. This is your workload in Seattle, combined with your workload at any other state funded higher education institution in Washington.

If you drop below 50% (except for summer and averaging, see below!), you lose your benefits for the quarter you are below 50%.

You can self-pay (COBRA) during any quarter you are not receiving benefits after establishing eligibility.

If you self-pay, your benefits will continue the month that you return to work at 50% or more.

If you do not self-pay, your benefits will resume the second month that you return to work at 50% or more.

If you are not eligible for benefits for 18 months, you must re-establish eligibility (eg: second quarter at 50%). However, if the period is shorter than 18 months, your benefits resume when you start teaching 50% or more.

Health care benefits are based on quarterly workload (eg: if you teach 50% for part of a quarter, you are eligible for the entire quarter)

2. There are three ways to maintain health care benefits through the Summer quarter, or any fourth quarter (eg: teach Winter, Spring, Summer, and the same applies to Fall)

a. If you are employed for 50% or more

b. If you are employed for 50% or more during the Fall, Winter and Spring quarters preceding Summer. This also applies to any three consecutive quarters. You need not have been eligible for benefits for all three quarters (ie: you just started teaching in the Fall, so did not receive benefits until the Winter, but taught at least 50% for Fall, Winter, and Spring. )

c. You are eligible for ‘health care averaging’ – see below

3. Health Care Averaging

 Each year, the Seattle Community Colleges asks faculty if they want to participate in health care averaging (This is usually done in Spring Quarter, so be alert). You must notify the college during this time in order to be considered for averaging. If you don’t drop below 50%, no harm; if you do drop below 50%, you may need it!

To establish eligibility for averaging, you must have an average of a 50% workload for the two years preceding the current academic year. This workload must be from the Community and Technical Colleges, you cannot include work at other higher education systems for averaging.

Once you have established eligibility through averaging, receipt of employer paid benefits continues during the subsequent year(s) as long as there is a possibility that you will work at least 2 quarters of the academic year and maintain a 50% average academic year workload.

Some examples:

Eg: You have taught 33% at Seattle Central, 20% at Shoreline Community College every quarter since Fall quarter, 2005, including Summer. This summer, you won’t be teaching at all. Will you maintain benefits?

 A: Yes - your workload was over 50% or higher for Fall, Winter, and Spring – your benefits stay in effect for the summer.

If it were Spring quarter that your workload dropped below 50%, you would still maintain benefits since you worked an average of 50% for the last three consecutive quarters (Summer, Fall, Winter).

Eg: You have taught 66% at South Seattle CC every Fall, Winter, Spring since the Fall of 2005. You won’t be teaching this Spring. Will you maintain benefits?

 A: IF you notified the District that you want to average your workload, you will. You worked an average of 50% for three quarters in the two previous years.

You also won’t be teaching this summer, will you still receive benefits?

A. Not unless you pick up enough work to average 50% over two quarters (for example, teach 33% in the Spring).

Eg: You have taught 66% at Seattle Central, and 33% at Green River for the past ten years, not including Summers. This Spring, you will only be teaching 33% at Central, will you maintain benefits?

A. Yes, through averaging.

Will you maintain benefits in the Summer even if your workload drops to 0?

A. Yes, through averaging – F,W, at 100%, Sp at 33% = 200.33/3= 66.78%

Will you maintain benefits in the Fall if you have only a 33% workload in the Fall?

A. Yes, through averaging – previous F, W, Sp, at 66.78%, Fall at 33% means you could still work enough in the next Winter and Spring to average 50%.

Will you maintain benefits if you don’t have any courses at all in the Fall?

A. Yes, same as above

If you don’t have any courses in the Fall, will you maintain benefits in the Winter if you still have no classes?

A. No – if you have no classes in the Fall, and no classes in the Winter, you cannot meet the 2-quarter-with-work part of the criteria. It may also be difficult for you to gain the average of 50% workload for the academic year.

Eg: If you teach 33% in the Fall, and 33% in the Winter, would you maintain benefits?

A. Yes, employer paid benefits would continue at least through the end of Winter quarter because you could possibly teach 100% in the Spring and average 50%. If you carried a 100% load in Spring, your employer paid benefits would continue through Spring and you would qualify for “averaging” to maintain employer paid benefits during the summer and subsequent academic year.