

INSURANCE BENEFITS FOR LECTURERS AND COACHES

Updated 01/01/2015

Eligibility requirements and enrollment procedures for the major insurance benefits (health, dental, vision, term life and long-term disability insurance) are described below for lecturers and coaches. If, after reading this notice, you believe you are eligible for coverage or have questions on eligibility, please contact a **Benefits Analyst at 756-5436** or e-mail **humanresources@calpoly.edu** as soon as possible. Enrollment is **not automatic** and must be requested within program deadlines. *No other notice regarding insurance eligibility will be sent to you.*

Standard Eligibility Requirements:

If employed in a lecturer or coach **academic year** position, initial letter of appointment must be for an assignment of **two or more consecutive quarters** and a time base of **at least 40%** (minimum assignment of 6 Weighted Teaching Units (WTU's)).

NOTE: Lecturers or coaches in **12 Month** (as opposed to AY) positions must be appointed at a time base of at least half-time (7.5 WTU's) for more than six months in order to meet the eligibility requirement.

If an employee meets the length of appointment requirement, but not the time base requirement, and subsequently increases his/her time base to 40% (50% if a 12 month position), the employee becomes benefits eligible and may enroll.

Separate "**quarter-by-quarter**" contracts will **not** satisfy the **initial** required duration of appointment **but, once eligible, will allow continued coverage in subsequent consecutive quarters.** Also, **summer** quarter generally does **not** count as a qualifying quarter or conversely a break in service. The qualifying appointment may include quarters which are contingent upon enrollment and budget constraints.

A short work break in the middle of a contract could result in the loss of eligibility. Contact a Benefits Analyst for clarification.

Loss of Eligibility: A decrease in time base to less than 40% (50% if a 12 month position) will result in cancellation of coverage; the cancellation will be effective on the first day of the second month after the time base is reduced. Please notify Human Resources as soon as possible if your time base is reduced. **Employees must re-qualify (length of appointment and a minimum of 6 weighted teaching units) after cancellation of coverage and must re-enroll to obtain coverage -- it will not resume automatically.**

Already Covered? While CalPERS does not allow employees to be enrolled in two State-sponsored plans, Cal Poly does offer the **Flex Cash** option for those employees already covered by a non-CSU health or dental plan. Employees may receive up to \$140 per month in lieu of enrolling in Cal Poly's health/dental Plans.

Additional Benefits Information and Enrollment Forms are available online:
www.afd.calpoly.edu/HR/benefits.asp?pid=3

Affordable Care Act Health Insurance Eligibility

Effective 1/1/15, employees who have a time base of at least 75% (11.25 WTU's), regardless of length of appointment (duration); OR who are reasonably expected to work at least 130 hours or more per month over the course of their appointment; OR who work an average of 130 hours or more per month during any measurement period, are eligible for **health or medical flex cash benefits only.** Contact a Benefits Analyst for clarification.

Retirement Contributions:

AY lecturers and coaches appointed full-time for at least **one academic year** automatically become members of the combined Social Security and California Public Employees' Retirement System (CalPERS) plans. **AY** lecturers and coaches appointed part-time, or for less than **one academic year** become eligible for CalPERS at the beginning of the fourth consecutive quarter at half-time or more.

12-month lecturers and coaches appointed full-time for more than 6 months, or half-time for at least one year automatically become members of the combined Social Security and CalPERS plans. 12-month lecturers and coaches who do not meet these criteria become eligible for CalPERS the first of the month following completion of 1,000 hours.

Lecturers and coaches who are **not** eligible for CalPERS retirement must participate in the Part-time, Seasonal and Temporary ("PST") retirement plan. Under the PST plan, a 7.5% employee contribution will be deducted on a pre-tax basis; this may affect one's eligibility to participate in an Individual Retirement Account (IRA) or other tax-deferred savings arrangements.

Deadlines:

- Employees must enroll in health, dental and Flex Cash plans **within 60 days of the eligible appointment date.**
- Employees interested in additional CSU Voluntary Life Insurance are guaranteed acceptance if their application is received **within 60 days of the eligible appointment date.**
- Enrollment in vision and term life insurance is automatic; no forms are necessary.