

These are some frequently asked questions and answers regarding the coverage.

- The District will pay 75% of the employee-only (single member) annual premium for HMO coverage through Kaiser Permanente for qualifying part-time faculty members. NOTE: This is not participation in the Kaiser Plan utilized by permanent Palomar College employees.
- Spouses, family member and dependents will not be covered.
- Methods have been established to prioritize participation should enrollment exceed funding.
- COBRA coverage will be available to qualifying part-time faculty at their expense should their teaching schedule fall below the 45% load.
- **Who is eligible?**
 - Part-time faculty members who have completed a minimum of a 45% load for at least three of four consecutive regular semesters or an average of 45% load for four consecutive regular semesters.
 - Part-time faculty members who are covered under Medicare, MediCal, or any coverage provided by a spouse, domestic partner, current or previous employment are NOT eligible to participate in this plan.
- **What is the coverage period?** Six months per eligible semester, contingent upon maintaining workload eligibility.
- **What is the premium and when are deductions taken?**
 - The employee portion of the premium is currently \$289.50 per pay period for three pay periods for each eligible semester.
 - Fall Semester – Coverage is effective between October 1 and March 31. Payroll deductions will be taken in the October, November and December paychecks.
 - Spring Semester – Coverage is effective between April 1 and September 30. Payroll deductions will be taken in the March, April and May paychecks.
- **When Coverage Ends** – If you will not be teaching in the Spring semester, your coverage will end March 31. If you will not be teaching in the Fall semester, coverage ends September 30. Continuation coverage (COBRA) will be offered on a self-pay basis for up to 18 months. SISC will send a COBRA notice and full information to you when your coverage ends.