





## Human Resources Department

### FAQ for Part-Time Faculty Eligible for Gavilan College District Health Benefits

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- Neither individual district assigned workload exceeds 39% at a CCC District that offers medical insurance coverage to part-time faculty.

#### 3. How do I find out my workload percentage?

Workload percentage is defined in your semester contract. Contact your dean if you need further clarification.

#### 4. How will my workload be measured?

Human Resources will track your scheduled teaching assignment workload before and during enrollment period as well as periodically throughout the (Spring or Fall) semester's 4 months of active teaching assignment on your behalf. If your teaching assignment drops below the required 40% you will be notified of deactivation of medical insurance coverage and provided with the opportunity to review options to enroll in Plan 2 (Multidistrict Reimbursement) and COBRA.

#### 5. Can I use Gavilan District insurance as a secondary insurance? I currently have medical insurance with Covered California or under as a dependent elsewhere.

Unfortunately, the part-Time Faculty Benefits program does not allow for co-ordination of benefits for primary and secondary coverage. An employee is ineligible to enroll in Gavilan medical benefits if they currently have medical insurance coverage elsewhere. You may reach out to your current (external) medical insurance provider to discuss deactivation options.

#### 6. Am I eligible for Gavilan District Benefits if I am currently a member of Medicare?

Coordination of benefits and/or deferring Medicare is necessary before enrolling in alternative medical insurance coverage. The employee **must** talk to Medicare to confirm all restrictions and regulations concerning Medicare enrollment, cancellation, and re-enrollment to avoid penalties. Eligible part-time faculty are instructed to contract Medicare and explain Gavilan is offering an "active group health coverage" and provide the effective start date. Medicare can provide instructions on how to defer Medicare Part B enrollment while actively working. It is the employee's responsibility to discuss the process with Medicare directly to confirm accurate procedural requirements.

#### 7. Does going on leave affect my workload?

Program eligibility will remain if the assigned teaching load is not affected during the assigned teaching months once enrollment is effective.



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8. Can I enroll in Kaiser Permanente (HMO) Insurance if I live outside of Santa Clara or Santa Cruz Counties?

Yes, please remember that includes a commute to the closest Kaiser clinic to avoid out-of-network costs.

9. How do I search for primary care once enrolled in Gavilan District Medical Insurance?

Anthem Blue Cross: Anthem Blue Cross - Self-Insured Schools of California Medical Plans

Kaiser Permanente: Get Care | My Doctor Online ([kaiserpermanente.org](https://www.kaiserpermanente.org))

10. What are the requirements for enrollment in Kaiser Permanente (HMO) Insurance if I live outside of Santa Clara or Santa Cruz Counties?



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service that apply to the OOP Max, or by the whole family paying the OOP Max together (the \$3000