

Part-Time Staff, Part-Time Non-Classroom Faculty, & Part-Time Classroom Assistants
Health Care Coverage Eligibility & Premium Payment Information

Who May Enroll: All Part-Time FIT employees are eligible to enroll in the part-time employee health insurance plan. This includes the health care plan offered by FIT and the health care plan offered by the UCE of FIT Welfare Fund Trust.

When You May Enroll: You may enroll during the first 31 days of employment or during each year's annual enrollment period (held in the fall), or if you lose other health insurance coverage you may enroll within 31 days of the loss of coverage (documentation of loss is required).

How Premiums are Paid: If you meet the following eligibility requirements you qualify to have a portion of premiums paid by the College. The employee-share of the premium will be deducted from each paycheck on a pre-tax basis and FIT will make the remaining employer-share of the premium payments.

	Hired Prior to June 1, 1997 and Employed for Four (4) Consecutive Years*	Hired On or After June 1, 1997*																																							
<p>Part-Time Staff, Part-Time Non-Classroom Faculty, and Part-Time Classroom Assistants</p> <p>(College premium contribution applies to individual plan coverage premiums only. If enrolled in family coverage, you pay the full difference between the individual and family premium amounts in addition to any portion you are responsible for on the individual premium rate.)</p>	<p><u>Minimum Workload Requirement:</u> Non-Classroom Faculty: 15 hours per week Classroom Assistants: 15 hours per week Staff: 17 1/2 hours per week</p> <p>Employee (EE) and Employer (ER) premium cost-sharing is prorated based on hours worked per week as shown in the example below*.</p> <p><u>Non-Classroom Faculty & Classroom Assistants</u></p> <table> <thead> <tr> <th><u>Hours per Week:</u></th> <th><u>EE Rate:</u></th> <th><u>ER Rate:</u></th> </tr> </thead> <tbody> <tr> <td>15</td> <td>50%</td> <td>50%</td> </tr> <tr> <td>18</td> <td>40%</td> <td>60%</td> </tr> <tr> <td>20</td> <td>33.3%</td> <td>66.7%</td> </tr> </tbody> </table> <p><u>Staff</u></p> <table> <thead> <tr> <th><u>Hours per Week:</u></th> <th><u>EE Rate:</u></th> <th><u>ER Rate:</u></th> </tr> </thead> <tbody> <tr> <td>18</td> <td>48.6%</td> <td>51.4%</td> </tr> <tr> <td>20</td> <td>42.9%</td> <td>57.1%</td> </tr> <tr> <td>25</td> <td>28.60%</td> <td>71.4%</td> </tr> </tbody> </table>	<u>Hours per Week:</u>	<u>EE Rate:</u>	<u>ER Rate:</u>	15	50%	50%	18	40%	60%	20	33.3%	66.7%	<u>Hours per Week:</u>	<u>EE Rate:</u>	<u>ER Rate:</u>	18	48.6%	51.4%	20	42.9%	57.1%	25	28.60%	71.4%	<p>A minimum workload of 18 hours per week is required.</p> <p>Employee (EE) and Employer (ER) premium cost-sharing is prorated based on hours worked per week as shown in the example below*.</p> <table> <thead> <tr> <th><u>Years of Employment</u></th> <th><u>EE Rate:</u></th> <th><u>ER Rate:</u></th> </tr> </thead> <tbody> <tr> <td>Yrs. 0-5</td> <td>100%</td> <td>0%</td> </tr> <tr> <td>Yrs. 6 & 7</td> <td>65%</td> <td>35%</td> </tr> <tr> <td>Yrs. 8 through 12</td> <td>50%</td> <td>50%</td> </tr> <tr> <td>Yrs. 13 & beyond</td> <td>35%</td> <td>65%</td> </tr> </tbody> </table>	<u>Years of Employment</u>	<u>EE Rate:</u>	<u>ER Rate:</u>	Yrs. 0-5	100%	0%	Yrs. 6 & 7	65%	35%	Yrs. 8 through 12	50%	50%	Yrs. 13 & beyond	35%	65%
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***ADDITIONAL REIMBURSEMENT INFORMATION**

- As outlined in section 35.1.2 of the Collective Bargaining Agreement between FIT and UCE of FIT.
- If you are enrolled in the Aetna Elect Choice EPO Plan, the reimbursement percentages noted above will be based on the Aetna EPO plan premium rate if it is equal to or less than the UCE of FIT's HIP POS Plan premium rate (rates are posted on the UCE of FIT Welfare Fund website). If at any time the Aetna EPO Plan premium rate is higher than the HIP POS Plan premium rate, the reimbursement percentage will be based on the (lower) HIP POS Plan premium rate.
- If you are enrolled in the UCE of FIT's HIP HMO or POS Plan, the reimbursement percentages noted above are based on the HIP premium rates only (the UCE administration fee is not reimbursed).