

## SISC Health Insurance and Part-Time Faculty Fringe

### Fall Semester 2011

#### **Number of Faculty**

#### **(From Email Lists of Current Faculty at Cuesta College)**

Part-Time Faculty: 364 (71%)  
Full-Time Faculty: 141  
Tenured PTF: 9  
Total Faculty: 514

#### **PTF Eligible for Fringe (147) (Provided by Insurance/Benefits)**

50%-74% load - 130  
75%-100% load - 17

#### **PTF Enrolled in:**

SISC - 31  
Dental - 37  
Vision - 35  
Other - 44\*

#### **PTF Enrolled in SISC:**

Hired before 7/1/06 - 26  
Hired after 7/1/06 - 5  
With 50%-74% load - 29  
With 75%-100% load - 2

#### **Faculty Fringe Benefits per Month**

FTF - \$626.84  
PTF (75%-100% load) - \$626.84  
PTF (50%-74% load) - \$313.42

#### **SISC Monthly Premiums for 2011-2012**

*Costs before District's fringe contribution*

Plan A	\$896
Plan B	\$786
Plan C	\$689
Plan D	\$642

#### **Brief Analysis of Data - What does this information tell us?**

Based on the numbers provided by the email list, 217 PTF do not qualify for fringe, meaning less than 1/2 of all PTF qualify for fringe (40%).

Most PTF that can opt in to fringe are not (21%). Why is this the case?

Also, most PTF that are enrolled in SISC have a 50%-74% load, which means they receive a fringe of \$313.42/month. The *cheapest* SISC plan (Plan D) is *\$642.00/month*, so the lowest out-of-pocket costs for a PTF with that load is \$328.58. PTF enrolled in SISC that have the higher load, have out-of-pocket costs at a minimum of \$15.16, but not many seem to benefit from that (2).

For those PTF enrolled in SISC, only 5 were hired after 7/1/2006. Why so low? Especially if opting out of the health insurance means they receive no fringe benefit at all?

It is likely that many opt out because the insurance is too expensive, and the fringe does not cover it. They may have found a better insurance provider outside of Cuesta. It seems that faculty hired after 7/2006 that qualify for fringe would rather lose the fringe than have to pay out of pocket at a minimum of \$328.58.

\* These 44 could have enrolled in other plans, or opted out of the insurance plans altogether (those hired before 7/1/2006 and teaching at least a 50% load could receive the fringe benefit as income)