

4C's FACT SHEET

Health Care Subsidy for Adjuncts at Multiple Institutions

Part-time faculty who teach for multiple state college/university systems (Community Colleges, University of Connecticut, Connecticut State Universities) and teach 9 credits or more qualify for a health insurance reimbursement for the months that they are teaching. This new benefit is available beginning fall 2007.

Who Qualifies for the Subsidy?

To qualify faculty must both:

1. Teach concurrently in more than one state system of higher education (Connecticut Community Colleges, University of Connecticut, and Connecticut State Universities)
2. Teach 9 credits or more per semester

Do I qualify for reimbursement if I teach 9 or more credits only in the community college system?

If you teach 9 or more credits at a community college, you qualify for the same health care benefits as a full-time employee, and do not need this program.

What is the Benefit?

Employees who sign up for the program must pay the insurance premiums themselves. At the end of the semester, the Comptroller's Office will reimburse them for the state's share for the qualifying months. The state's share of the premium will depend on the healthcare plan and the class of coverage (individual, family, etc.) that you choose. You must pay the full premium amount on time each month or risk losing the reimbursement for that semester.

How Do I Sign Up?

If you wish to enroll in the healthcare coverage, contact the Human Resources (HR) department at one of the universities and/or colleges where you teach and enroll in one of the state's health insurance plans. At the time you enroll, request that HR activate the code for "active primary job" in the Core-CT system.

The college or university with your "active primary job" designation will be responsible for the collection of premium payments. The active primary job will be used to determine all effective dates for the purpose of this program.

How Will I be Reimbursed?

The Comptroller's Office will issue one reimbursement check within 30 days of the semester's end. The check will be the full amount of the state's share of the premium for specific months. The check will be mailed directly to your home address, so please make certain when signing up for the benefit that the Human Resources office has your correct home address.

Which Months Qualify for Reimbursement?

Reimbursement is for whole months only and is for the fall and spring semesters only.

When you initially sign up, reimbursement begins the first day of the **second month** immediately following the hire date. If your start date is in August, you will receive the state's share for October, November, and December.

If you qualify in consecutive semesters, reimbursement will begin on the first day of the **first month** immediately following the hire date. If your start date is in January, this will be February, March, April, and May. If you qualify the following fall, with an August start date, reimbursement will start in September and continue through December.

Will Taxes be Deducted from the Reimbursement Check?

No. Payments will be treated as a reimbursement, not as income. Taxes will not be deducted from the amount of the premium reimbursement check and the reimbursements that you receive will not be reported on your W-2.

Which Plan Can I choose?

The state is offering every health care plan available to full-time employees. Your Human Resources office should provide you with all the information you need, or you can access Plan summaries from the 4C's website. Go to www.the4cs.org, then to the Health and Pension section. The 2007-08 COBRA rates show the amount you will be billed for each plan, prior to reimbursement. The state will reimburse you for its share, not for the entire cost.

Do I have to re-sign up every semester?

Once enrolled, adjuncts who continue to make the appropriate payments for health insurance over the summer and interim sessions will not have to re-enroll.

