

Transition Steps Required When in Non-Pay Status for Benefits-Eligible Part-Time Faculty

The chart below describes the options and steps required when in non-pay status. The options are dependent on whether you or any of your dependents are Medicare eligible. (Persons that are age 65 or older are Medicare eligible and are therefore ineligible for COBRA coverage.)

Employee/Dependent Description	Options Available	Recommendation	Action Required when entering Non-Pay Status	Billing Documentation Required	Monthly Reimbursement Amount	Action Required upon return to Pay Status	REMARKS
Employee is under 65. Dependent(s) also under 65.	COBRA	COBRA	Complete COBRA paperwork only. Submit to District Benefits	(1) Invoices billed directly by the Insurance Carrier, not by CalPERS or FHDA, (2) Member must pay in full, then (3) seek reimbursement from the District (invoice and proof of payment required for all reimbursements)	CalPERS FULL Monthly published rate Less (EE monthly contribution + Up to 50% of the administrative fees if the charges is \$10 or more* <i>*Currently Kaiser charges \$2/4/6 depending on level of coverage and Anthem Blue Cross charges 2% may be billed by the carrier up to 2% as permissible by law. Note, the COBRA administrative fees subsidy is in effect only from Jul9y 1 through December 31, 2015</i>)	Complete a new set of enrollment paperwork upon return to work. Submit to District Benefits Unit. Auto transition is not possible	Maximum coverage provided through self-pay for up to 18 months under COBRA provision. District reimbursement ends at the end of the plan year.
Employee is age 65+. Dependent(s) also 65+	Direct Pay	Direct Pay	Complete DirectPay paperwork only. Submit to District Benefits		CalPERS FULL Monthly Published Rate Less (EE monthly contribution)	No action required. Auto transition by FHDA upon return to active status	Maximum coverage 12 months
Employee is under age 65. At least one dependent is 65+	Direct Pay	Direct Pay	Complete DirectPay paperwork only. Submit to District Benefits		CalPERS Full Monthly Published Rate Less (EE monthly contribution)	No action required. Auto transition by FHDA upon return to active status	Maximum coverage 12 months
Employee is 65+. Dependent(s) under 65	Option #1: Direct Pay for Member and COBRA for Dependent	Direct Pay	Option #1: Complete DirectPay paperwork for member and COBRA paperwork for dependent. Submit both to District Benefits		Option #1: CalPERS FULL Monthly Published Rate Less (EE monthly contribution based on tier of coverage); Member is responsible for the variance should you choose the split enrollments	If benefits-eligible for the next plan year while under Non-Pay status for the following year, reenrollment during Annual Open Enrollment is Mandatory	Maximum coverage 18 months under COBRA, and 12 months for DirectPay
	Option #2: Direct Pay for the whole family		Option #2: Complete DirectPay paperwork only. Submit to District Benefits	Option #2 CalPERS FULL Monthly Published Rate Less (EE monthly contribution)	Auto transition by FHDA upon return to active status	Maximum coverage 12 months	