Part-Time Faculty Medical Reimbursement Pilot Program

Frequently Asked Questions

Q1: Will the reimbursement of medical premiums paid be included on my regular pay check?

A1: No. The reimbursement is a separate check issued by Accounts Payable (not Payroll) and is mailed to the home address on record.

Q2: Can the reimbursement of medical premiums paid be direct deposited to my bank account?

A2: No. The reimbursement cannot be direct deposited; it will be mailed as a separate check to the home address on record.

Q3: Are contributions to a Health Savings Account (HSA) considered medical premiums?

A3: No. An HSA is a type of savings account that can be used to pay for qualified medical expenses. Medical premiums are a billed dollar amount that policyholders pay, typically monthly, for medical insurance coverage.

Q4: Are co-pays or co-insurance payments considered medical premiums?

A4: No. Co-pays are a predetermined rate paid for a specific health care service at the time of care. Co-insurance is a percentage paid by a policyholder for a specific medical service, with the rest paid by a health insurance plan. Medical premiums are a billed dollar amount that policyholders pay, typically monthly, for medical insurance coverage regardless if health care services are utilized or not.

Q5: **Are deductibles considered medical premiums?**

A5: No. A deductible is a total dollar amount that a person pays for health care services rendered, out of their own pocket, before health insurance starts to cover a larger portion of a service bill. Medical premiums are a billed dollar amount that policyholders pay, typically monthly, in order to have medical insurance coverage regardless if health care services are utilized or not.

Q6: **How will I know if my submitted documents were received?**

A6: You will receive a confirmation email once the Formstack form is submitted.

Q7: **How will I know if my submitted documents were approved or not?**

A7: You will receive an approval email (from Formstack) once the Benefits Advisor completes the review process. If a request is denied, you will receive an email (from Formstack) that explains why the submission was denied. You may resubmit with the appropriate corrections if done before the established deadline.

Q8: **When will I know if my request has been approved or denied?**

A8: If you do not receive a response within 10 business days from the date of your online submission, please reach out to HR@elcamino.edu for a status update.

Q9: **What documentation do I need to submit to verify my 40% load across multiple districts?**

A9: The PTF Medical Premium Reimbursement Request Form will include a field where you can upload a single PDF containing documentation of your load across multiple districts. Documentation may include a semester

workload report, a semester teaching contract, a verification letter issued by the district you are working for, etc.

Q10: If I do not participate in the PTF Medical Reimbursement Pilot Program and submit a Formstack for the $75 healthcare stipend, will I still receive a check for a portion of the unspent funds?

A10: Yes.

Q11: If I have an 8-week assignment at El Camino that meets the 40% load requirement or 8-week assignments across multiple districts that meet the 40% load requirement in the Fall or Spring semester, am I eligible to participate in the PTF Medical Insurance Reimbursement Pilot Program?

A11: Yes.

Q12: If I do not participate in the PTF Medical Reimbursement Pilot Program and there are unspent funds at the end of the academic year, do I need to inform anyone?

A12: No. Beginning Fall 2024, unspent funds at the end of each academic year shall be equally distributed among part-time faculty who had an assignment in the applicable year during the term of this Agreement and did not receive a reimbursement from the Pilot Program. Fiscal Services will confirm who is eligible to receive a disbursement check based on payroll records and pilot program reimbursements issued for the applicable year.