What health benefits are provided for full time faculty?

Full time faculty have district paid medical, dental, and vision coverage for themselves and eligible dependents.

What is the life insurance benefit provided to full time faculty?

All full time active faculty members under age 70 receive $50,000 of life insurance coverage. It is important to be sure the district has correct beneficiary information for you. Supplementary coverage can be purchased during annual open enrollment.

What is the Employee Assistance Program?

All active and retired faculty have a district paid behavioral health benefit that provides individual counseling sessions and assistance with a range of work/life issues. www.horizoncarelink.com Username: LACCD, Password: EAP

What is the 403b/457 Program?

Faculty members can set aside money on a pre-tax basis through a salary reduction agreement with the district. The money is then directed to a financial institution you select from the district’s platform where the money grows tax-deferred until retirement. It is taxed as ordinary income when withdrawn. More information is available at: www.yourplan.calstrs.com

What is the LACCD HRA?

The district is making an annual contribution of $1500 into a health reimbursement account for each full time faculty member with district health benefits. The purpose of this account is to help the faculty member defray out of pocket health care costs. For more information on these accounts and the types of expenses that can be reimbursed, go to: www.spendingaccount.shps.com. The District’s annual contribution must be re-negotiated after January 1, 2014.

Does the district provide lifetime benefits?

Full Time faculty that retire from CalSTRS and meet published vesting requirements are eligible for retiree health benefits for themselves and their dependents. Faculty that began working for LACCD in a full time position before July 1, 1998 must have 7 years of continuous employment in order to vest for retiree health benefits. For full time faculty who began work after July 1, 1998, the following vesting schedule is in effect:

- For fulltime faculty with 10-15 years of service, LACCD will pay 50% of the cost of retiree health benefits
- For fulltime faculty with 15-20 years of service, LACCD will pay 75% of the cost of retiree health benefits.
- For fulltime faculty with at least 20 years of service, LACCD will pay 100% of the cost of retiree health benefits.

What is the LACCD Adjunct Faculty Health Benefit Program?

Adjunct faculty who teach at least a .33 load and have taught 3 out of the last 8 semesters may buy into the district’s medical/dental/vision programs. These benefits are paid for on a pre-tax basis through payroll deduction. Additionally, the District contributes to the cost of medical benefits.

For more information on any of our employee benefits, contact the District’s Health Benefits Unit at 888-428-2980 or go to the Faculty Guild website: www.aft1521.org, and click on the Benefits tab.