



**Minnesota**  
STATE COLLEGES  
& UNIVERSITIES

## Human Resources Guideline & Interpretation

### **Insurance Eligibility and Contribution Levels for Part-Time Employees Employed in more than one appointment or by More than one Campus or State Agency**

#### **INS0001**

**Purpose:** To outline the considerations that campuses must take into account when determining if a part-time employee who is employed in more than one appointment or state agency is eligible for participation in the state group insurance program, and when determining payment of employer contributions.

**Affects:** All system colleges, universities, and the office of the chancellor

**Authoritative References:** None

**Required Forms:** None

#### **Responsibility for Implementation:**

It is the responsibility of the Chief Human Resources Officer to develop the necessary procedures to ensure that all faculty and staff are provided the correct insurance for their employment status.

**Attachments:** None

#### **Introduction:**

Campuses may hire individuals who are already employed in another status, by another system institution, or by another state agency. Cooperation and communication between affected campuses and agencies is imperative for proper benefit administration and payment for these employees, including the summer deposit insurance deductions. Changes in employment status (i.e., percent time employed, additional appointments or termination of appointments, etc.) that affect eligibility must be coordinated with all employing campuses or agencies. Each campus should make new employees aware of the communication coming from MMB, the information available on the MMB website and the state employee express (in the employee self service website).

#### **Step 1**

When hiring or rehiring employees, campuses must verify through Statewide Job Data in SEMA4 whether or not another agency or campus is already employing the same individual. Verification of

other MnSCU employment can also be found on the retirement and insurance screens in SCUPPS. Any FTE reflected on these screens cannot be used for determining insurance eligibility as it may include summer or other non-eligible appointments. Verify with the other campus(es) or state agency(ies) whether or not the employee's appointment with them is already insurance eligible.

## **Step 2**

To determine employee insurance eligibility when aggregating appointments, follow the insurance eligibility guidelines below:

- Employees Other Than Faculty
- Faculty Appointments Only
- Faculty and Non-Faculty Combined {Font}

## **Step 3**

To determine who is responsible for the employer contribution, follow the insurance contribution guidelines below.

## **Step 4**

Perform regular post transaction audits using the Hyperion tools such as the "HR Multiple Appointments" Query.

## **INSURANCE ELIGIBILITY GUIDELINES:**

### **Employees Other Than Faculty**

For all employees other than faculty, aggregate all eligible appointments across bargaining units and agencies. See the appropriate bargaining unit contract/salary plan or The [MnSCU Insurance Eligibility Grid](#) and [The Insurance Administration General Guidelines Overview](#) for insurance eligible employment statuses. This means you may add together qualifying appointments, which would not otherwise be individually eligible for insurance based on their FTE, in order for an employee to become eligible. Even though neither appointment is insurance eligible by itself, the employee is eligible for insurance by combining the two appointments.

#### **Examples:**

**Part-time <.50 FTE plus part-time <.50FTE:** Campus A employs a .30 FTE part-time unlimited CLA. This employee has a second appointment at Campus B as a .40 FTE part-time unlimited OAS. The total FTE between both appointments is .70, which means the employee is eligible for partial employer contribution.

**Part-time <.50 FTE plus part-time <.50 FTE:** Campus A employs a .45 FTE part-time unlimited ITS 1. This employee has a second appointment at another state agency as a .40 FTE part-time unlimited OAS, Sr. The total FTE between both appointments is .85, which means the employee is eligible for full employer contribution.

**Part-time <.50 FTE plus temporary appointment:** Campus A employs a .40 FTE part-time unlimited CLA. This employee has a second appointment at another state agency as a .35 FTE temporary OAS Int. Because temporary employment is not an insurance eligible status, it may not be added to the unlimited appointment FTE. Therefore, this employee would not be eligible for insurance.

**Part-time >.50 FTE plus part-time <.50 FTE:** Campus A employs a .50 FTE part-time unlimited OAS. This employee has a second appointment at another state agency as a .20 FTE part-time unlimited OAS. Employee remains eligible for a partial employer contribution as the total is less than .75 FTE.

**Part-time >.50 FTE plus part-time <.50 FTE:** Campus A employs a .50 FTE part-time unlimited ITS1. The employee has a second appointment at another state agency as a .33 FTE part-time unlimited MA1. The employee is now eligible for a full employer contribution as the total is greater than .75 FTE.

**Part-time >.50 FTE plus part-time Exam Monitor:** Campus A employs a .60 FTE part-time unlimited CSS. The employee has a second appointment at the same institution as a .25 FTE MnSCU Academic Exam Monitor. Employee remains eligible for a partial employer contribution because MnSCU Academic Exam Monitor is not an insurance eligible status.

**Full-temporary unclassified appointment less than 6 months:** Campus B employs an unclassified MAPE Academic Professional full time on a temporary basis for 3 months. Prior to the end of the 3 month period, the campus decides to extend the temporary appointment for an additional 4 month period. The employee becomes immediately eligible for a full employer contribution because the assignment is now more than 6 months.

### **Faculty Appointments Only**

For MSCF and IFO faculty, an employee must be initially eligible for insurance in one unit before aggregating work assignments across bargaining units. In both bargaining units, summer session appointments do not count toward insurance eligibility. For IFO faculty, all IFO assignments at all campuses are added together. A full academic year load for an IFO Faculty Member is 24 credits. For MSCF, initial eligibility must be met at one campus. Additionally, MSCF TPT faculty eligibility is based on credit load; eligibility for other employment conditions is based on FTE. An academic year full load for MSCF Technical College Faculty is 32 credits (job class code 007845). An academic year full load for MSCF Community College Faculty is 30 credits (job class code 007018).

If the faculty member meets the minimum threshold for insurance eligibility in either IFO or MSCF, the faculty member's FTE, or credits as applicable, from all appointments across bargaining units is aggregated to determine the level of employer paid contribution. For IFO faculty members, the FTE must be computed on the full academic year rather than on a semester basis. Please refer to the appropriate [bargaining unit contract/plan](#) and The [MnSCU Insurance Eligibility Grid](#). *All temporary part-time and part-time unlimited faculty appointments in MSCF need to be evaluated each semester to determine eligibility for insurance and level of employer contribution. (See Hyperion Query: HR Multiple Appointments)*

NOTE: IFO Adjunct faculty who are normally not eligible for participation in the group insurance plan may be eligible under a special provision of the IFO contract that applies to adjuncts only: Article 14, Section B, Subd. 2 – Special Eligibility, e. Adjunct Faculty with Multiple Appointments. If an adjunct faculty member who does not qualify for participation in the group insurance holds multiple separate appointments at different MnSCU institutions, the faculty member may report these multiple appointments to the Human Resources Office at each reporting institution and have the appointments combined for purposes of determining eligibility. These adjunct faculty must still meet the academic year percentage of load requirements to be eligible for the group insurance and for determination of the employer contribution level.

**Examples:**

**MSCF TPT <6 cr. plus MSCF TPT <6 cr.:** Employee A teaches a 3 credit class at Century College and a 5 credit class at Anoka-Ramsey Community College for two consecutive semesters. This employee is not insurance eligible. The MSCF contract requires 6 credits be at one campus for two consecutive semesters.

**MSCF TPT plus MSCF TPT plus IFO:** Employee B has various part-time appointments: 3 credits each semester at Metro State University, 5 credits each semester at St. Paul College and 3 credits each semester at Inver Hills Community College. This employee is not insurance eligible. The employee must be insurance eligible in one of these bargaining units before you may aggregate the employee's appointments. In these instances, the employee is not eligible for insurance under any one bargaining unit appointment.

**MSCF TPT <6 cr. plus MSCF TPT 6 cr.:** Employee C teaches a 3 credit class at Century College and a 6 credit class at Anoka-Ramsey Community College for two consecutive semesters. This employee is insurance eligible at the beginning of the second semester with a partial employer contribution. MSCF contract requires that 6 credits be at one campus.

**MSCF TPT <6 cr. Plus MSCF TPT >6 cr.:** Employee D teaches 2 credits at Century College and 10 credits at Anoka-Ramsey Community College for two consecutive semesters. This employee is insurance eligible at the beginning of the second semester with full employer contribution. MSCF contract requires that 6 credits be at one campus, and that 12 credits total during the semester causes the employee to be eligible for full employer contribution.

**MSCF TPT 6 cr. Plus IFO 6 cr:** Employee E teaches 6 credits in both fall and spring semesters at Hennepin Technical College. During spring semester, Employee E is hired to teach 6 credits at Metro State University. Employee E is initially eligible under MSCF for partial employer contribution at the start of spring semester. Add all spring semester credits together from both MSCF and IFO; employee is now eligible under MSCF contract as 12 credits makes the employee eligible for full employer contribution at the start of Spring Semester .

**MSCF TPT over multiple semesters (Scenario 1):** Employee F teaches 6 credits spring semester at Riverland Community College. The following fall semester Employee F teaches 14 credits at Riverland Community College. Initial eligibility has now been met for full contribution under MSCF starting fall semester. The following spring semester the employee teaches 10 credits at Riverland Community College. The reduction in credits causes a reduction to partial employer contribution at the start of this spring semester. In addition, if the employee is guaranteed at least 6 MSCF credits for the following fall semester, the employee is eligible for full employer contribution for summer as the employee had 24 credits total for the academic year (refer to summer balloon instructions for coding details).

**MSCF TPT over multiple semesters (Scenario 2):** Employee G teaches 6 credits spring semester at Century College. The following fall semester, Employee G teaches 10 credits at Century College. Initial eligibility has now been met for partial contribution under MSCF starting fall semester. The following spring semester Employee G teaches 12 credits at Century College. This increase in credits causes an increase to full employer contribution at the start of this spring semester. In addition, if the employee is guaranteed at least 6 MSCF credits for the following fall semester, the employee is eligible for full employer contribution for summer as the employee had full employer contribution during spring semester (refer to summer balloon instructions for coding details).

**MSCF TPT over multiple semesters (Scenario 3):** Employee H teaches 6 credits both fall and spring semesters at St. Paul College. Initial eligibility has now been met for partial contribution under MSCF starting spring semester. The following fall semester, Employee H does not teach any MSCF classes. The next spring semester, Employee H teaches 6 MSCF credits at any campus and is immediately eligible for partial employer contribution. Eligibility was maintained since there was only a one-semester break. *NOTE: If Employee H continuously teaches each semester, but drops below six credits for one or more semesters, Employee H retains insurance eligibility as he/she has already served the two consecutive semesters for initial eligibility.*

**MSCF .50 FTE UPT with additional credits:** Employee I is an unlimited part-time MSCF faculty member with a minimum guarantee of .50 FTE (TC is  $16/32 = .50$  or CC is  $15/30 = .50$ ). Employee I is eligible for partial employer contribution due to .50 FTE UPT appointment. During fall semester, Employee I teaches an additional 6 credits. Employee is eligible for full employer contribution for Fall Semester as  $6/16 = .375$  FTE plus .50 FTE = .875 FTE or  $6/15 = .40$  FTE plus .50 FTE = .90 FTE for Fall Semester.

**MSCF TPT Plus Customized Training Assignments:** Employee J has TPT assignments qualifying him/her for partial employer contributions. In addition, Employee J has customized training assignments in excess of 300 hours. No customized training assignment may be added to the TPT assignments in order to change/increase the employer contribution level. *NOTE: Under the MSCF contract, insurance coverage for CT faculty is determined separately based on MSCF Article 28, Customized Training. It is never aggregated.*

**IFO Plus MSCF (Scenario 1):** Employee K teaches 12 credits fall semester at Metro State University. Employee is eligible for partial employer contribution ( $12/24 = .50$  FTE) for the academic year under the IFO contract. Employee teaches 6 credits the following spring semester at St. Paul College. Employee is now eligible for full employer contribution under the IFO contract ( $18/24 = .75$  FTE ). The key is to remember under which contract the employee met initial eligibility and use that contract language to determine the contribution level.

**IFO Plus MSCF (Scenario 2):** Employee L teaches 9 credits at St Cloud State University fall semester (FTE is .375 for the academic year) and 3 credits fall semester at St Cloud Technical College. Employee L is not insurance eligible for fall semester because the IFO contract requires FTE to be computed based on the academic year. Then, Employee L teaches another 6 credits at St Cloud State University Spring Semester (FTE is now .625 for the academic year under IFO). Under the IFO contract, Employee L is now eligible for a partial employer contribution at the beginning of spring semester. In addition, add all credits together over the academic year from both IFO and MSCF appointments. The total number of credits in this example is 18. A full academic year load for an IFO faculty member is 24 credits ( $18/24 = .75$  FTE), therefore Employee L is eligible for full employer contribution during spring semester.

**IFO Plus MSCF (Scenario 3):** Employee M teaches 12 credits fall semester at Bemidji State University. Employee M is eligible for a partial employer contribution ( $12/24 = .50$  FTE). Employee M teaches 3 credits the following spring semester at Bemidji and remains eligible for partial employer contribution under the IFO contract ( $15/24 = .625$  FTE). Employee M also teaches a 3 credit class at Northwest Technical College during fall semester. The total number of credits in this example is 18. A full academic year load for an IFO Faculty Member is 24 credits ( $18/24 = .75$  FTE), therefore Employee M is eligible for full employer contribution during spring semester.

### **Faculty and Non-Faculty Combined**

If an employee meets the minimum threshold for insurance eligibility in either of the faculty bargaining units or as a non-faculty employee, then all insurance eligible appointments across all units may be aggregated to increase the level of the employer contribution. Do not count employees listed as ineligible status (refer to the General Guidelines Overview). Do not count faculty summer session appointments.

If the primary on-going employment relationship is as a non-faculty employee, add the percent time worked of the faculty appointment (Percent time is FTE for the duration of the appointment, not necessarily the academic year FTE) to the non-faculty appointment only for the duration of the faculty appointment. If the additional faculty work is as an MSCF TPT, compute the FTE on a semester basis. For other employment conditions in MSCF, use the academic year FTE. For all IFO appointments, use the academic year FTE.

If the primary employment relationship is as a faculty member, add the percent time worked of the non-faculty appointment (Note: this is not the FTE) to the faculty workload on a semester by semester basis for MSCF TPT, and on an academic year basis for other MSCF employment conditions and for all IFO.

**Examples:**

**Faculty Plus Classified Intermittent Appointment:** Employee R teaches 8 credits each semester at Dakota County Technical College and also has an intermittent assignment as a CLA at Dakota County Technical College. Employee R would be eligible to participate under the terms of the MSCF contract, but the CLA work may not be added to increase the employer contribution because intermittent assignments are not insurance eligible (refer to General Guidelines Overview [LINK](#)).

**Faculty Plus Part-time Classified: Partial ER Contribution:** Employee S is employed at St. Paul College in a .50 FTE part-time unlimited MSCF faculty appointment. A part-time unlimited .20 FTE MAPE ITS1 position is vacant at DEED and Employee S is appointed to the position concurrently with his/her faculty assignment. Employee S would continue to be eligible for partial employer contribution (50% as MSCF + 20% MAPE ITS1 Position = 70%.) This would be the case whether the part-time unlimited classified appointment would be at another campus or another agency.

**Faculty Plus Part-time Classified: Full ER Contribution:** Employee T is employed at Pine Technical College in a .50 FTE part-time unlimited MSCF faculty appointment which is eligible for partial employer contribution. A part-time unlimited .30 FTE CLA position is vacant and Employee T is appointed to the position concurrently with his/her faculty assignment. Employee S would now be eligible for full employer contribution (50% as MSCF + 30% as CLA = 80%.) This would be the case whether the part-time unlimited CLA appointment would be at Pine Technical College or another campus.

**Part-time Classified Plus Part-time Faculty: Partial ER Contribution:** Employee U works at Bemidji State University as a .60 FTE Management Analyst 1 working 48 hours every payroll period, receiving partial employer contribution. Employee U agrees to teach a 2 credit class each semester for one academic year at Northwest Technical College in Bemidji. Employee U would continue to receive a partial employer contribution (MSCF, 2/16 credits = .125 FTE plus the .60 FTE MAPE assignment = .73 FTE) as he/she is still under 75% time under MAPE contract.

**Part-time Classified Plus Part-time Faculty: Full ER Contribution:** Employee V is a seasonal college lab assistant who has a 65% time job at Hennepin Technical College - eligible for insurance at the partial employer contribution level. For one year, she agrees to teach a class, 3 credits each semester, at Normandale. This makes her eligible for a full employer contribution during that school year. (MSCF, 3/15 credits = .20 FTE plus .65 FTE = .85 FTE for the year, over the 75% required under AFSCME for a full employer contribution.) The teaching work is not recurring the next year. No notice has been given that she will teach again. She needs to have the summer deposit deductions taken, which covers the period of time after the additional faculty work has gone away, at the partial employer contribution rates based on her recurring CLA assignment. (Refer to summer balloon instructions for coding details.)

**Part-time Unclassified Plus Part-time Faculty: Full Employer Contribution:** Employee W is a MAPE unlimited classified employee at .75 FTE. The MAPE appointment is decreased during Fall Semester (reduced to .625 FTE) and then the employee is hired to teach a 4 credit MSCF technical college class (4/16 = .25 FTE). Both assignments added together total .875 FTE. Employee remains eligible for a full employer contribution for the duration of the MSCF appointment.

### **Employer Contribution Guidelines**

Employees who have a full employer contribution at one campus who have additional assignments at other campuses

The original campus with the one assignment that gave the employee full employer contribution will have already budgeted and allocated funds for that level of insurance benefit, whether the employee was a full time employee or a part time employee at 75% time or greater.

Additional part time assignments will not be coded for insurance and will not share in the cost of the insurance.

Employees who have a partial employer contribution at one campus who have additional assignments at other campuses leading to a change in employer contribution from partial to full

All additional part time assignments must be coded for insurance and must share in the cost of the insurance. NOTE: This would also include those employees who already have a full employer contribution based on an aggregation of other part time appointments.

### **Employees who have a partial employer contribution at one campus who have additional assignments at other campuses that do not lead to a change in employer contribution**

All additional part time assignments must be coded for insurance and must share in the cost of the insurance.

### **Customized Training Faculty**

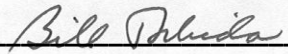
All customized training faculty assignments are never coded for insurance unless the employing campus has negotiated the provision of insurance as part of the total compensation package to the faculty member.

The employer contribution will always be at the partial contribution level and may never be aggregated with other assignments.

### **Insurance Charges**

SEMA4 prorates the employer pay portion of the employee's insurance each payroll period based on the percentage of the employee's total pay that is paid by each agency in that payroll period. Note that this split is not based on the percentage of time the employee is employed by each agency. Differing rates of pay from one appointment to another will affect this percentage split as will payments that are different each payroll period based on actual hours worked or when lump sum payments are made.

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**Vice Chancellor, Human Resources**

March 28, 2008  
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**Date**