



SAN JOAQUIN DELTA COLLEGE DISTRICT
PREMIUM ONLY PLAN (POP Plan)
2009-2010 Benefit Year

It is the intent that this plan shall qualify as a Section 125 plan of IRC, as amended from time to time. The purpose of the plan is to allow all employees of the College District (both represented and non-represented) the opportunity to elect to pay the portion of their health and welfare insurance premium costs, for which they are responsible, either on a pre-salary reduction basis, or through a post-tax salary deduction. The plan is effective from October 1, 2009 through September 30, 2010. All benefit eligible employees working at least a minimum of 65% of 40 hours per week as of October 1, 2009 and who contribute toward the cost of coverage may elect to participate. Employees must enroll before each plan year.

Money set aside in the premium only plan will automatically be used by **SAN JOAQUIN DELTA COLLEGE** to pay premiums for participants enrolled in the organization's health and welfare insurance policies.

The maximum amount of the employee contribution is limited to the difference between the total plan costs and the amount contributed by the organization as a defined contribution. Since this amount may change periodically, the organization does not specify an annual maximum in this document. **SAN JOAQUIN DELTA COLLEGE** will automatically increase or decrease the amount of employee's salary reduction to correspond with changes in the cost of premiums. You will be notified of any change in premium cost as soon as is reasonably possible.

New employees are allowed to participate once they have satisfied the District's waiting period for Health & Welfare insurance coverage. At such time, employees will be provided with an election form for use in communicating their decision to contribute on either a pre-tax or post-tax salary deduction basis. Elections will apply until the end of the plan year.

Participation terminates on the earlier of the plan year end or the participant ceases to be an employee. Participants may not change coverage amounts unless there has been a qualifying event and/or change in family status.