

Existing Employees

UO is their employer of record. Benefits eligibility is determined by:

- **PEBB**—as defined by PEBB rules
- **ACA**— as defined by Federal law

Employees may be benefit eligible under ACA standards if there is a loss of eligibility under PEBB rules.



Potential ACA eligibility compliance situations:

- Retirees returning to post-retirement work
- Leave without pay
- FTE changes
- Job classification changes
- Employee Transfers

Key Definitions of the ACA:

- **Standard Measurement Period** – October 1 – September 30
- **Stability Period** - The 12 month period of time following the measurement period in which benefits may be guaranteed regardless of hours worked if the employee remains employed. A leave of absence is considered continued employment.

Evaluation for ACA eligibility:

- Analyze hours worked in all departments (including all types of protected leave), during **Standard Measurement Period**. If total hours are equal to or greater than 1560 employee will enter into a **Stability Period** for the following calendar year.
- **Stability Period** means, a person is eligible for insurance coverage for the entire calendar year, as long as they are considered an employee, regardless of hours worked or fte.
- If the employee elects to continue the insurance during the **Stability Period** they will be required to pay their portion of the monthly premium. If they fail to pay their monthly premium share or terminate employment, coverage will end.
- The UO will also be required to pay the employer monthly premium. **This cost is charged to the department!**

Examples: Assumption: employee is determined to be ACA eligible during the **Standard Measurement Period** (Oct 2016 – Sept 2017) therefore as long as they are an employee, coverage will continue during 2018 **Stability Period**.

1. Classified employee retires March 1, 2018 and returns in a TS position for 2 months. Insurance will continue regardless of hours worked because the employee is within the **Stability Period**.
2. Unclassified employee retires February 1, 2018, returns in a post-retirement position at .25 FTE. Benefits will continue through the end of the **Stability Period** (December 2018). Continued eligibility will be reviewed during next **Standard Measurement Period**.
3. Employee's FTE is reduced to below .50 FTE. Health insurance will continue regardless of hours worked through the end of the **Stability Period** (December 2018). Continued eligibility will be reviewed during the next Standard Measurement Period.
4. Employee goes on an unpaid leave of absence. Employee may elect to continue insurance through the end of **Stability Period** (December 2018). Continued eligibility will be reviewed in the next **Standard Measurement Period**.