

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**.