

FACT SHEET

Affordable Care Act Benefits for Contractual Employees

Under the Affordable Care Act, employees who work 30 hours per week or more, on average, are eligible for medical and prescription insurance plans with a university subsidy of 75%. If an employee has multiple contracts at UB or also works at another USM / state agency, the hours are combined to determine eligibility.

Eligibility

There are two methods of determining eligibility: at the time of hire and measurement period.

Time of Hire:

At the time of hire, a full-time (30 hours per week or more) employee will be immediately eligible and remain eligible for the remainder of the plan year so long as he/she is still an employee of the University. If there is a change in the employee's contract, eligibility for future plan years may be determined by the measurement period.

Measurement Period:

The measurement period is used when employee's hours vary throughout the year or when multiple appointments may result in an employee averaging 30 hours per week. The measurement period runs from October 15 – October 14. The University tracks all hours that an employee works during the measurement period. If an employee averages 30 hours per week or more, he/she is eligible for benefits for the following plan year, beginning January 1st.

If the measurement period indicates the employee is eligible, the employee is eligible for the entire year so long as he/she remains employed in any capacity. Employee hours will be tracked each year to determine eligibility for the following plan year.

Calculating Hours

- An adjunct class = 10 hours per week
- An employee whose total role at UB is as an adjunct needs to teach 3 courses per semester to qualify
- For student and Contingent I employees, actual hours worked as recorded on the UB timesheet will be used to determine eligibility.
- In order to assist with calculating hours, the use of memo pay contracts will be restricted. In addition, departments will estimate the average weekly hours at the time of hire

Enrollment and Payment

Human Resources is responsible for identifying and notifying eligible employees. A new hire must enroll within the first 60 days of employment or wait for the annual open-enrollment period.

Employees who qualify through the measurement period must enroll during the annual open enrollment period.

Premiums are not paid through payroll deduction. Employees pay their portion of the premium directly to the Employee Benefits Division monthly.

Employees may also elect to participate in Dental, Life, Accidental Death and Dismemberment insurance. The employee pays the full premium for these programs.

Ineligible Employees

Contingent Employees who are not eligible for subsidized health benefits may elect to enroll in benefits at their own expense. Information on the State's Health Exchange can be found at www.dbm.maryland.gov/benefits.