

Eligibility Quick Reference Guide

Affordable Care Act

Hired in 2014:

- No coverage for 2014
- At the end of 2014, average hours will be reviewed
 - *If average is 30 hours/week, they will have coverage starting January 1, 2015 if they are still working regardless of work schedule.

Hired in 2015 or Any Year Beyond 2015:

- If hired to work less than 30 hours per week, no coverage in 2015.
 - *Will review average hours for 2015 to determine if the average is 30+ hours/week. If they continue to work, they will receive coverage on January 1, 2016.
 - *If initially hired to work at any time during 2015 (or future years) to work 30 hours per week for at least 90 days they will be eligible for benefits the first of the month after the month of hire.

Initial Year of Hire:

-Hired mid-year starting 2014 or beyond:

*Add hours for first 12 months and if the average hours worked is 30 hours/week or more, coverage begins the first of the month following the 12th month.

*Example: Hired May 1, 2014; add hours paid from May 1, 2014 through April 30, 2015. If average is 30 hours/week coverage begins May 1, 2015-April 2016. Then, in May 2016, a review of the hours worked in 2015 takes place and if the average is 30 weeks or more for 2015, coverage continues for the rest of the 2016 calendar year.

- If someone is terminated for 26 or more weeks they serve a new initial year of employment.

Calculations for Average Hours

-If work throughout the entire year:

*All hours paid added up and divided by 52 weeks

-If work and then take a break of 5 or more weeks and up to 26 weeks.

- All hours paid added up and divided by weeks worked before and after the 5-26 week break.
Example: Work January-March (13 weeks), then does not work April-July (17 weeks), then works August-December (22 weeks)

*Add all hours worked and divide by 35 weeks