Premier Health Employee Plan

Affordable Care Act (ACA) Eligibility

To comply with the ACA, Premier Health provides affordable medical coverage for employees who qualify for the ACA eligibility classification, based on the following guidelines.

All actively employed Full-Time, Part-Time, Support, and other non-benefit eligible employees who worked an average of 30 hours per week or 1560 hours during the annual look-back period between 10/2018 and 10/2019 are eligible to enroll in the Premier Health Employee Plan.

Newly-eligible employees that qualify will need to actively enroll during the Open Enrollment period if they wish to elect medical coverage.

1. **How will I know if I qualify for the ACA eligibility class?**
   All non-benefit eligible employees who qualify for the ACA eligibility class will be notified by mail of their opportunity to enroll in the medical plan during Open Enrollment.

2. **If I qualify for the ACA eligibility class, what benefits am I eligible for?**
   The ACA eligibility class requirement only applies to medical benefits. To qualify for most other employee benefits, you must be a full-time or part-time employee.

3. **If I qualify for the ACA eligibility class, how much will I pay for medical benefits?**
   If you qualify and enroll in the Premier Health Medical Plan, your employee contribution will be based on your budgeted hours, as follows:

   - **Full-Time employees** will pay the full-time employee contribution rate.
   - **Part-Time and Support/PRN employees** will pay the part-time employee contribution rate.

4. **What if I don't qualify for the ACA eligibility class - can I still get medical benefits?**
   That depends on your employment status. If you don't qualify for the ACA eligibility class because you didn't work 1560 hours during the annual look-back period, you are still eligible for medical benefits if you are a regular full-time or part-time employee. However, if you are a support, PRN or temporary employee, you are not eligible to participate in the medical plan.

5. **If I am a full-time or part-time employee who qualifies for the ACA eligibility class, but later transfer to a Support/PRN position in 2020, what will happen to my medical benefit?**
   If an ACA-eligible employee changes employment status from a full-time or part-time benefit-eligible position to a non-benefit-eligible position, your medical coverage will end on the last day of the month of your status change. In addition, a special enrollment window will open for you in the *My Benefits* portal. If you wish to continue your medical coverage, you will have 31 days from the date of your status change to log into *My Benefits* and elect medical coverage. Your coverage will continue with no break.

6. **Who can I contact if I have questions about the ACA eligibility class?**
   The benefits department is available to assist you. Please email your questions to benefits@premierhealth.com.