ACA Full Time Employee Notice

You are an ACA Full Time employee for purposes of the Affordable Care Act (ACA) because you are in a job where there is a reasonable expectation that you will be working 30+ hours per week on average each month during the year. If your plan eligibility changes, then the terms of the plan will affect possible continued coverage. Plan terms as explained in the summary plan description will control your rights under the plan in the event of conflicting information.

Since there is a reasonable expectation that you will be working 30+ hours per week on average from your date of hire, you are eligible to participate in USU’s medical plan. Note that even though you are considered eligible, you still must actively enroll in the medical plan in order for your coverage to become effective.

I have read and understand this Notice, and I consent to allow for electronic email communication of ACA and related health insurance compliance information. Electronic consent may be rescinded at any time.

Signature: ____________________________________________  Date: ______________
Email: __________________________________________________
ACA Variable Hour Employee Notice

You are an ACA variable hour employee for purposes of the Affordable Care Act (ACA) because you are in a job where you are not expected to work more than 30 hours per week on average in a month. Your hours may fluctuate from time to time based on the needs of your department and how your hours are scheduled. Variation in hours is part of your job position.

For the first 12 months of your employment, you will be in an ACA Measurement Period. This period tracks the hours you work to determine if you will be eligible to participate in USU’s medical plan for any part of your second 12-month period of employment called the ACA Stability Period. (Coverage is never available retroactively.) In order to become eligible for participation, you must work, on average, 130+ hours per month for the 12-month ACA Measurement Period. If deemed eligible after the Measurement Period, you may still decline the coverage. You do not have to elect our health insurance – though the health reform law may carry other implications for you if you have no health coverage at all. Review those rules with your personal financial, tax or legal advisor. If you do elect our health plan coverage at that time, you must pay your share of the premiums which will be set as required and allowed by federal law. Also, if you elect our plan coverage, federal law generally requires that you must keep that coverage for the next 12 months. There are very limited circumstances that would permit you to drop that election mid-year. For example, if your hours decreased during the Stability Period, you could not drop the coverage. If your paycheck is not sufficient to pay your share of the premiums, that will be a debt you owe to us. Premiums are due by the first day of the month following the date you are first in arrears. If premiums are not paid by that date, with a 30-day grace period as provided by law, your coverage would terminate and COBRA continuation generally would not be available. If your employment with USU ends, you will be offered COBRA.

Your hours will be tracked for each following year as well provided you continue as an employee at USU. An annual calculation will be done and you may or may not be determined to be eligible going forward for future coverage.

Plan terms as explained in the summary plan description will control your rights under the plan in the event of conflicting information.

I have read and understand this Notice, and I consent to allow for electronic email communication of ACA and related health insurance compliance information. Electronic consent may be rescinded at any time.

Signature: ___________________________________________ Date: ____________
Email: ________________________________________________