

Employee Health Care Plan



Employees Enrolled Under
the Affordable Care Act



Employee Health Care Plan

In this section you will learn about the Employee Health Care Plan:

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- **Coverage Begin Date and Termination Dates**
- **Health Care Plan Coverage**
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ACA Eligibility

Employees in the following positions are eligible to enroll under the ACA:

- **Employees in part-time and non-benefitted positions who work 1,560 hours during their first full year of employment**
- **Employees in part-time and non-benefitted positions who work 1,560 hours during the University's Standard Measurement Period (May 1 through the following April 30)**
- **Employees hired into full-time temporary positions (.75 FTE or greater) who work an average of 30 hours per week or more during the first three months of full-time employment**

Coverage Begin and End Dates

- First year of employment:
 - ✓ Coverage Begins: The first day of the month following the first full month after the employee's one-year anniversary
 - ✓ Coverage Ends: One year after the date it begins (unless the employee is otherwise eligible to continue coverage)
- Standard Measurement Period:
 - ✓ Coverage Begins: July 1
 - ✓ Coverage Ends: The following June 30 (unless the employee is otherwise eligible to continue coverage)

Coverage Begin and End Dates (Cont.)

- Full-time Temporary:
 - ✓ Coverage Begins: The first day of the second month following three full months worked at 30 hours per week or more
 - ✓ Coverage Ends: The date the employee is no longer employed to work full-time (unless the employee is otherwise eligible to continue coverage)



Eligible Dependents

- Employees eligible to enroll under the ACA may enroll their eligible dependents:
 - ✓ Legal spouse or domestic partner (who meets the University's domestic partnership requirements)
 - ✓ Children who are under age 26 (includes your spouse's children or domestic partner's children, children placed for adoption and foster care, and children for whom you have legal court-appointed guardianship)
 - ✓ Unmarried children who are age 26 or older and dependent on the employee for at least 50% of their support, who meet the University's definition of a disabled child

Employee Health Care Plan

- The Plan has three Medical Plan Design Options and two Network Provider Options from which to choose
- See the Summary Comparison of Medical and Dental Options for highlights and cost of coverage (employees eligible under the ACA pay the full-time rate for their term of ACA coverage)
- The University pays a portion of the cost of coverage
- Premiums are deducted each pay period through pre-tax payroll deductions
- Plan Year runs from July 1st through June 30th
- Participants in the University's WellU Wellness Program receive up to \$40 off the cost of coverage per month



Employee Health Care Plan cont'd....

- Your out-of-pocket expenses are based on your Medical Plan Design Option, Provider Network, and the Category in which your provider participates
- You may visit any health care provider
- Provider Network categories:
 - University Health Providers – You will generally save the most in your out-of-pocket expenses
 - Network Providers – Your out-of-pocket expenses will generally be a little higher because these providers have not discounted their rates as much as University Health providers
 - Out-of-Network Providers – Plan payment is based on what a network provider would accept; your coinsurance will be based on what a network provider would accept; in addition, the provider may require you to pay the provider's balance of billed charges

Employee Health Care Plan cont'd....

<u>Coordination of Medical Benefits</u>	If you are covered under more than one health plan, the medical benefits of the health plans may be coordinated through the insurance providers.
<u>COBRA Coverage</u>	Continuation of coverage is available for employees and their covered family members who become ineligible for coverage due to a Qualifying Event defined by law; employees must notify the University within 60 days of a divorce, legal separation or when a dependent loses eligibility in order for the individual to be eligible for COBRA coverage
Eyeglasses and Contact Lenses	<ul style="list-style-type: none">• Discounts on refractive surgery, eyeglasses, contact lenses and supplies at the <u>Moran Eye Center</u> community optical locations• In addition to an employee discount on eyewear, you may elect payroll deduction for qualifying purchases up to \$1,000

Prescription Medication Coverage

- Prescription benefits are administered by OmedaRx
- The amount you will pay depends on (a) where you purchase the prescription and (b) whether you purchase a generic, preferred, or non-preferred brand drug
 - ✓ Lower coinsurance amount for purchases at University Health Care Pharmacies
- Coordination of Prescription Drug Benefits is only available between two University (non-UUHC) health plans
- Prescription drug coverage is creditable coverage under Medicare Part D (Medicare-eligible individuals do not need to enroll in Medicare D coverage as long as they remain enrolled in one of these options)

Employee Health Care Plan

<p><u>Employee Assistance & Behavioral Health Coverage</u></p>	<ul style="list-style-type: none">• The Employee Assistance Program (EAP) is available to all employees enrolled in the Health Care Plan, their enrolled dependents, and other family members residing in the employee's household• The EAP is a confidential counseling service available 24 hours a day, 7 days a week• No visit limits• The EAP was created to help with a variety of personal concerns• Behavioral Health coverage is included in all medical options and must be coordinated through the EAP for the maximum benefit
<p><u>Dental Coverage</u></p>	<ul style="list-style-type: none">• Dental coverage uses the Preferred ValueCare Dental Network regardless of which Provider Network Option you select for your health coverage• You may only enroll in dental coverage if you enroll in the Health Care Plan
<p>Adoption Benefit</p>	<p>Benefits for adoption of a newborn baby by University employees enrolled in the health care plan (see the SPD for details)</p>



WellU Wellness Program

- WellU participants have access to several resources and activities
- Participants receive a monthly discount on the cost of coverage up to \$40 (if your cost is less than \$40, you pay nothing)
- To participate, you must complete the WellU requirements





Health Care Plan Legal Notices

- The University has chosen to opt out of several Federal Health Insurance Portability and Accountability Act (HIPAA) requirements. For more information, see the University's Notice to Employees.
- You may be eligible for assistance in paying for health care coverage through Medicaid or the Children's Health Insurance Program. For more information, see the University's annual notice.
- The University's health plans comply with the HIPAA privacy provisions with regard to your protected health information. For more information, see the University's Notice of Privacy Practices.
- The University's prescription drug coverage is creditable to Medicare Part D Plans.



Health Care Reminders

- To enroll in the Health Care Plan, you must submit your completed enrollment form to the Benefits Department within 90 days from the date you become eligible – submit your form as soon as possible to avoid large retro deductions and to participate in the WellU program

See the [Summary Comparison for Network Provider and Medical Option information](#)

If you have questions, contact the University Human Resource Management Solutions Center at (801) 581-7447