



INFORMATION FOR ADJUNCT FACULTY & OTHER TEMPORARY SALARIED FACULTY

What Coverage may I qualify for?

Starting January 1, 2015 in order to comply with the Patient Protection and Affordable Care Act Mines will offer temporary faculty members and their qualified dependents meeting certain criteria the opportunity to enroll in employer sponsored medical and dental insurance through Mines.

How do I qualify?

- **Temporary Salaried Faculty:** Your appointment must be at least 75% effort (30 hours per week/130 hours per month)
- **Adjunct Faculty:** You must be teaching 9 credit hours (75% effort) or more during the fall and/or spring semester or 4.2 credit hours during the summer
- If you wish to enroll your dependents your dependents must meet the criteria as outlined in the General Information Section of the Benefits book

What coverage is offered?

- Mines currently offers four different medical plans and one dental plan. Detailed information on the plans is contained in the Benefits Book on the Mines Employee Benefits website.
- You must be enrolled in both medical and dental insurance per our contract with Anthem Blue Cross Blue Shield

When is coverage effective?

- Generally your coverage will go into effect on the 1st of the month following the completion of a 60 day waiting period which starts on your date of hire
- If you are a rehire and experienced a break in service but it is less than 26 weeks your coverage will be effective the 1st of the month following your rehire date
- If you are a rehire and have had a break in service of more than 26 weeks you will be subject to the normal waiting period before coverage becomes effective

When does coverage end?

- At the end of the month in which your appointment ends or, if your appointment drops below 75% effort.
- If you fail to pay premiums in a timely manner



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Can I continue coverage if I am no longer eligible due to my job assignment ending or my percent of effort drops below 75%?

·Yes, you can continue medical and dental coverage through COBRA. A notice will automatically be issued to you should you become ineligible for Mines coverage. Please be aware that COBRA participants must pay both the employee and employer contributions (i.e. total cost of coverage) plus a 2% administrative fee. COBRA coverage lasts between 18 and 36 months. More information on COBRA is available in Benefits Book

How much does it cost?

- Please see the Rate Sheet on the Mines Temporary Employee Benefits webpage
- Mines employee sponsored coverage has rates based on four tiers. The tiers are employee only, employee plus spouse, employee plus children, and family coverage
- Premiums are deducted from pay on a monthly post-tax basis

How do I enroll?

- Complete the Anthem Enrollment/Change Form available on the Mines Employee Benefits webpage. The form is due in the Human Resources Office no later than the start date of coverage or 31 days after the hire/rehire date whichever is later.
- Documentation verifying dependent status must be provided with the enrollment form if dependents are enrolled. Documentation requirements are available on the Mine Employee Benefits webpage

Can I make changes in coverage?

·Yes, you can add, drop, change coverage or add or dependents during the annual open enrollment period which is normally in November for coverage starting January 1 the following year. You can also add or drop coverage, and add or drop dependents within 31 days of experiencing a qualifying event such as loss of coverage, birth, marriage, or divorce as outlined in the Benefits Book. Please consult with the Benefits Office if you believe you have a qualifying event.

If I don't want to enroll in employer sponsored coverage do I need to do anything?

·Yes, if you do not wish to enroll in Mines employer sponsored health coverage we will ask you to complete a Declination of Coverage Form available on the Mines Employee Benefits webpage.

What about the Health Insurance Marketplace (Connect for Health Colorado)? Most individuals are eligible to purchase coverage through the Marketplace. Special eligibility requirements may apply outside of the annual open enrollment period. Individuals may be eligible for premium subsidies depending on individual and family



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·circumstances.This offer is considered an offer of qualified coverage and may negate an employee's ability to obtain a premium subsidy from the Marketplace.Individuals purchasing coverage through the exchange will not be eligible for a contribution toward that coverage by Mines.

·For details contact Connect for Health Colorado

Now I am really confused can you give me some examples?

Example 1:Adjunct Professor A is a new hire and starts employment at Mines on August 25th teaching 9 credit hours (75% effort).The 60 day waiting period starts on August 25 and runs through October 23.Coverage would start November 1 (1st of the month following the 60 day waiting period).Professor A turns in an enrollment form by the due date of November 1 and medical and dental coverage start on November 1.Professor A's assignment ends on December 12 (graduation) so coverage ends on December 31.Adjunct Professor A restarts employment on January 6.Since there is not a 26 week break in service Professor A is eligible for coverage starting on February 1st(1st of the month following the rehire date). If Professor A enrolls in coverage effective February 1 and the spring semester assignment ends May 10 (graduation) coverage would end May 31.

Example 2:Adjunct Professor B is a new hire only teaches during the spring semester.Professor B starts teaching 12 credit hours (100% effort) on January 5th.The 60 day waiting period starts on January 5 and runs through March 5.The coverage effective date would be April 1.Professor B enrolls by the April 1 deadline and coverage starts April 1.Professor B's assignment ends May 14 (graduation) and coverage ends on May 31.Professor B is rehired and starts teaching 12 credit hours again the following January 6th.Since a break in service of more than 26 weeks has occurred Professor B will be subject to the regular 60 day waiting period before being eligible to enroll.

Example 3: Salaried Temporary Faculty Member C is hired on June 15 that 100% effort for a one year assignment.Faculty Member C's 60 day waiting period runs from June 15 through August 14.Faculty member C enrolls in coverage effective September 1.On January 15 Faculty Member C's percentage of effort drops to 60%.Faculty Member C is no longer eligible for coverage and coverage ends January 31.

Example 4: Salaried Temporary Researcher D is hired for a six month appointment at 100% effort on May 1.On June 1 Researcher D's percentage of effort drops to 50% effort.Researcher D has not completed the 60 day waiting period and is not eligible for coverage.