



## **INFORMATION FOR RESEARCH HOURLY & OTHER TEMPORARY HOURLY FACULTY**

### **What Coverage may I qualify for?**

Starting January 1, 2023, in order to comply with the Patient Protection and Affordable Care Act Mines will offer research hourly and temporary hourly faculty and their qualified dependents meeting certain criteria the opportunity to enroll in employer-sponsored medical and dental insurance through Mines.

### **How do I qualify?**

·We will use a method called the Look-Back Method in which we average your hours worked over the course of a one year measurement period.If your hours worked average 30 or more hours per week, you will qualify for benefits.Mines standard measurement period will start on January 1st of each year and run until December 31st of that year.

·If you had an active job assignment with us on January 1, 2023, we will average your hours over the course of the standard measurement period starting January 1, 2023.If your job assignment started after January 1, 2023, we will average your hours over the period of one year starting on the date of your assignment. This is referred to as an initial measurement period. If you remain employed with us you will be transitioned to the next standard measurement period starting January 1, 2023

·If you have a break in service of more than 26 weeks during your measurement period you will be considered a new employee for the purposes of benefits determination and you will start a new initial measurement period.

### **What coverage is offered?**

·Mines currently offers four different medical plans and two different dental plans. Detailed information on plans is available in the Benefits Book on the Mines Temporary Faculty Employee website.

·You must be enrolled in both medical and dental insurance per our contract with Anthem Blue Cross Blue Shield

### **When is coverage effective?**

·At the end of your measurement period, if you qualify for coverage and decide to enroll, it will be effective the 1st of the month following a 31 day administrative period.

**When does coverage end?**If you qualify for coverage and decide to elect coverage you will qualify for coverage for one year starting immediately after your administrative period ends.This is referred to as a stability period. As long as you remain a Mines employee, you will qualify to keep the coverage for the one year period regardless of the hours worked per week during the one year stability period.



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·Coverage may be terminated if you fail to make the applicable premium payments

### **What happens when my stability periods ends?**

·During the stability period your hours worked will continue to be tracked and will be assessed during the next standard measurement period.If you average 30 or more hours per week during the measurement period, you would be eligible to continue your coverage during the next one year stability period.If your hours do not average 30 or more hours per week during the measurement period, your coverage will end at the end of your one year stability period.

### **Can I continue coverage if my coverage ends at the end of my stability period?**

·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. the total cost of coverage) plus a 2% administrative fee.COBRA coverage lasts between 18 and 36 months.More information on COBRA is available in the Benefits Book.

### **How much does the insurance coverage cost?**

·Please see the Rate Sheet on the Mines Temporary Employee Benefits webpage

·Mines' employer-sponsored coverage has rates based on four tiers.The tiers are individual coverage 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

·Documentation verifying dependent status must be provided with the enrollment form if dependents are enrolled.Documentation requirements are available on the Mines Employee Benefits webpage

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

·Yes, if you have received an offer of coverage from Mines and you don't wish to enroll, we will ask that you complete a Declination of Coverage Form available on the Mines Employee Benefits webpage



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### **What about the Health Insurance Marketplace (Connect for 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 circumstances. The offer of coverage from Mines is considered a qualifying offer and may negate an employee's ability to obtain a premium subsidy from the exchange. Individuals purchasing coverage through the exchange will not be eligible for a contribution from Mines towards the cost of that coverage

·For details contact Connect for Colorado

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

Example 1: Mary starts employment with Mines on September 1, 2014, in an eligible hourly position. Mary's hours are averaged during the standard measurement period January 1, 2015, through December 31, 2015, and determined to average 23 hours per week. Mary will not be eligible for coverage in 2016 since her averaged hours were below 30 hours per week. However, Mary's hours will continue to be measured during the next standard measurement period starting January 1, 2016 through December 31, 2016. If her hours average out to 30 or more hours per week during that measurement period she may be eligible for coverage in 2017.

Example 2: John starts employment with Mines on July 15, 2014, in an eligible hourly position. John's hours are averaged over the standard measurement period January 1, 2015, through December 31, 2014. John is averaging 32 hours per week and is offered coverage. John decides he would like to enroll in coverage. John's coverage would become effective March 1, 2016 (1st of the month following a 31-day administrative period). John's enrollment forms are due in the Human Resources Office no later than March 1, 2016. John's stability period runs from March 1, 2016 through February 29, 2017. John is eligible for coverage during that entire period, regardless of hours worked, as long as he remains employed by Mines. John's hours will be measured again during the next standard measurement period which runs January 1, 2016, through December 31, 2016. If the average hours per week are 30 or greater, John can continue with his coverage through the next stability period March 1, 2017, through February 28, 2018.

Example 3: Dakota is hired by Mines into an eligible hourly position on May 1, 2015. Since Dakota was not an employee at the start of Mines standard measurement period (January 1, 2015) Dakota's initial measurement period will be from May 1, 2015 through April 30, 2016. During this measurement period Dakota's hours averaged 36 hours per week. Dakota decides to enroll in the offered coverage. The effective date of coverage would be July 1, 2016 (1st of the month following a 31-day administrative period). Dakota's forms are due in the Human Resources Office no later than July 1, 2016. Dakota's stability period runs from July 1, 2016, through June 30, 2017. Since Dakota is now an ongoing employee, Dakota is transitioned to the standard measurement period starting January 1, 2016 through December 31, 2016.



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During the January 1, 2016, through December 31, 2016, standard measurement period, Dakota's hours only average 12 per week. Dakota's insurance coverage will end at the end of the stability period, June 30, 2017. However if Dakota remains employed by Mines, Dakota's hours will be measured again during the next standard measurement period and coverage may be offered at that time if Dakota's hours average to 30 or greater per week.

Example 4: Mike is hired into a qualified hourly position on November 1, 2014. Mike's hours would normally be measured during the standard measurement period starting January 1, 2015. However, on February 28, 2015, Mike's job assignment ends. Mike has a new job assignment starting on September 15, 2015. Since Mike has had a break in service of over 26 weeks, Mike starts a new initial measurement period on September 15, 2015, which will then run through September 14, 2016.

### **Now I am really, really, confused!**

·Contact the Mines Benefits Office at (303) 273-3052.