

## The Affordable Care Act and Adjunct Faculty and Staff

The Affordable Care Act (ACA) requires employers to provide health insurance coverage for all employees who work 30 hours a week or more, or to pay a penalty. The USNH Board of Trustees has made the decision to offer the health coverage, rather than pay the fine.

In order to determine eligibility under ACA, there is a look-back period used to evaluate how many hours employees worked. The look-back period for USNH is October 10 of one calendar year to October 9 of the following calendar year. The regulations require that if an employee does not work over the summer, the hours worked each week in the spring, be applied to the summer for purposes of eligibility.

Those adjuncts that are eligible are eligible for the entire calendar year of 2015, even if they work less than 30 hours a week in 2015. They are also immediately eligible if they are not working in January, but are rehired at any time in 2015.

Those eligible from the look-back period will receive a post card around October 20, notifying them of eligibility and directing them to the appropriate USNH web site link. At that site, there will be information about the adjunct plan, called the Select Plan. They will be able to print an enrollment form and take it to their Human Resources Office. There will be an open enrollment period of November 3 – 14, 2015 for adjuncts. Those that enroll will be billed by TowersWatson for their cost of the plan.

### Adjunct Hourly Staff

The FTE for hourly staff for is based on the number of hours worked per week and calculated as follows:

$$\text{FTE} = \# \text{ hours worked in a week} / 40 \text{ hours}$$

Example: An hourly office worker works 20 hours a week:  $20 \text{ hours} / 40 \text{ hours} = 50\% \text{ FTE}$

### Adjunct Salaried Staff

The FTE for salaried staff is based on the number of days per week work, converted to hours per week

$$\text{FTE} = \# \text{ days a week} \times 8 \text{ hours per day} = \# \text{ hours per} / 40 \text{ hours}$$

Example: A salaried technologist works 3 days a week:  $3 \text{ days} \times 8 \text{ hours} = 24 \text{ hours} / 40 \text{ hours} = 60\%$