

FULL-TIME → PART-TIME & PRN

BENEFITS BASICS & ACA

- Part-time or PRN affiliate employees working less than 30-31 hours per week may be eligible to continue medical coverage under the Affordable Care Act (ACA).
- Part-time or PRN affiliate employees working 30-31 hours per week are eligible for only medical health benefits and a Health Savings Account (HSA).
- Full-time affiliate employees and those consistently working 32 hours or more are eligible for ALL health benefits.
- After a time-type/hour change from full-time to PRN, you may be eligible to continue medical coverage under the Affordable Care Act (ACA).
- If eligible, ACA allows you to opt-in to keep your medical at the same employee contribution rate and with continued employer contributions.
- If you opt not to continue your coverage, you will not be presented with another option to do so, **even if you return to full-time status.**

Did your hours change recently?

1 FIND OUT IF YOU ARE ACA ELIGIBLE

- Ask your HR/Payroll Rep if you are ACA-eligible. If you are, the time you have to enroll is limited.
- If not, consider your state healthcare marketplace, www.HealthCare.gov or COBRA.

2 DO YOU NEED MEDICAL COVERAGE?

- Before opting out, ask yourself if you will need to be covered, at any point, for the rest of the year.
- Benefits coverage will automatically terminate at the end of the month of the status change from full-time to part-time/PRN < 30 hours/week, unless you are ACA eligible and opt-in for coverage.

3 LONG-TERM RAMIFICATIONS FOR OPTING OUT

- Opting out of ACA means your next enrollment opportunity may be during the next Open Enrollment, **even if you switch back to full-time status.**
- If you don't re-enroll for ACA within 30 days, you will also be ineligible for COBRA and won't be able to re-enroll in benefits for the rest of the year unless you have a Qualifying Life Event (QLE).