

Health Insurance

Am I eligible?

The benefits and eligibility vary based on whether you are an hourly or salaried member of the team. The benefit options for hourly Team Members vary and eligibility is based on your length of service and number of hours worked per week.

I am a salaried member of the Team. Then the short answer is YES you are eligible!

Wait, I am an Hourly Team Member?

Then you are considered a “**Variable Hour Team Member**” if you average at least thirty (30) hours per week for a complete Measurement Period and are currently in a Stability Period, you may be eligible too!

This is crazy talk! Yup, let’s break it down a bit.

Stability Periods and Measurement Periods

A Measurement Period for Variable Team Members is 12 consecutive months of service. We simply tracked your total hours worked during this period to help us determine if you are eligible for benefits.

A Stability Period – is a period that immediately follows the Standard Measurement Period or an Initial Measurement Period (as well as the Administrative Period). The Stability Period is as part of the new Health Reform “Look-back Measurement Method”.

Administrative Period - We use this time to determine if Variable Hour Team Members and/or Ongoing Team Members are eligible for coverage. If you are eligible, this gives us time to reach out to you, offer coverage, get you signed up and then enroll you in your new benefits!

Other Measurement Periods:

- **Initial Measurement Period** – this is for a **newly hired** Variable Hour Employee. This Measurement Period will start from the date of hire and end after the first 12 consecutive months of service.
- **Standard Measurement Period** - for **Ongoing Employees**, this Measurement Period will start the first day of MARCH each year and will last for 12 consecutive months.

Any currently covered Team Member (employee) remains eligible throughout the Stability Period regardless of a change in employment status (including, but not limited to, a reduction in hours) provided the individual continues to be an employee in accordance with the Patient Protection and Affordable Care Act (as amended).

Is this information overload? Have questions? Give us a call to talk about your eligibility, coverage or costs. We are here to help! 703-663-6328.