

HEALTH PLANS, INC.
 ACA MEDICAL PLAN PARTICIPATION PROVISIONS
 2015 IMPLEMENTATION CHECKLIST – STANDARD 12-MONTH LOOK-BACK PROVISIONS

Client Name:

Plan(s)(list all to which these provisions will apply):

Effective Date:

Account Manager:

Date submitted:

The amendment will be drafted according to the specifications provided on this Checklist.

Same rules apply to all categories of employees

Use Custom Checklist if choosing provisions not offered on this Checklist or offering different provisions for different categories of employees

Basic rules for FT EES

1. **Choose either a or b below:**
 - a. FT status = 30 hours
 - b. FT status = (if less than 30 hours)
2. Coverage for new FT EEs begins on current participation date in plan document

Determine eligibility for 2014 “benefit ineligible” for 2015 Plan Year using transition measurement rule

3. Measure PT/variable/seasonal employee hours for at least six months as follows; payroll vendor should be able to provide historical data:

a. If PY Start Date	b. Then use implementation measurement period (<i>provides 2 months for open enrollment</i>)
1/1/15	5/1/14 – 10/31/14
2/1/15	6/1/14 – 11/30/14
3/1/15	7/1/14 – 12/31/14
4/1/15	7/1/14 – 1/31/15
5/1/15	7/1/14 – 2/28/15
6/1/15	7/1/14 – 3/31/15
7/1/15	7/1/14 – 4/30/15
8/1/15	7/1/14 – 5/31/15
9/1/15	7/1/14 – 6/30/15
10/1/15	8/1/14 – 7/31/15
11/1/15	9/1/14 – 8/31/15
12/1/15	10/1/14 – 9/30/15
4. Client offers coverage as of plan year start date to those who average FT status according to (1)

Measure hours for new PT/variable/seasonal EEs hired after measurement period in (3) began

5. For 12 months, starting on: **(Choose either a or b below)**
 - a. Date of Hire
 - b. First day of the month following hire
6. Then offer coverage to FT for 12 months, starting on **(Choose either a or b below)**
 - a. day following completion of measurement period or
 - b. 1st day of month following end of measurement

If new benefits ineligible changes to FT status during initial measurement period **(choose one):**

7. Coverage begins:
 - a. The date of the change in employment status, provided Employee has satisfied any new hire Waiting Period in #2
 - b. The 1st day of month following change in employment status, provided Employee has satisfied any new hire Waiting Period in #2
 - c. The 1st day of the fourth full calendar month of employment following the change in employment status

For all ongoing employees

8. Hours are measured for 12 month standard measurement periods, starting two months before plan year begins
9. Status is locked in for 12 month standard stability periods, starting on first day of each plan/benefit year

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Rules for Absences – get choices from client

10. Measuring hours during protected absences due to FMLA, USERRA or jury duty (**choose one**):
- Ignore period of leave when averaging hours
 - Apply the average hours in effect before the leave to the period of leave
11. Break-in-service rule for breaks of 4 weeks or more (if rehired within 4 weeks, must always treat as continuously employed);(**choose one**):
- a. Rule of parity (treat as continuously employed if break is less than 13 weeks (26 for EEs of educational organizations) **and** break is shorter than the prior period of service; otherwise treat as new EE)
 - b. 13-week rule (treat as continuously employed if break is less than 13 weeks (26 for employees of educational organizations); otherwise treat as new EE)
 - c. Current break-in-service rule in plan document (permitted only if more generous than (a) or (b) above)
12. If continuously employed under #11 above, and eligible for coverage upon return, restore coverage (**choose one**):
- Date of rehire
 - First of month following rehire
13. Additional comments: