

# OPS Healthcare Reference Guide

## *Determination of Eligibility & Measurement Periods*



**UCF Human Resources Benefits Section**

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People First (the state's insurance plan administrator) determines an employee's eligibility for state sponsored benefits offered through the Division of State Group Insurance (DSGI).

- An employee's eligibility is based on their hire date and hours worked reported for defined measurement periods
- Note: An employee's hours worked concurrently with multiple state agencies or within the State University System (SUS) are combined to determine eligibility

# Key Terms

<b>Full Time</b> <i>(Non Variable Hour Employee)</i>	<ul style="list-style-type: none"> <li>• An employee hired at .75 FTE or greater (30 standard hours or more per week); or</li> <li>• Calculated standard hours are 30 or greater per week over a defined measurement period</li> </ul>
<b>Part Time</b> <i>(Variable Hour Employee)</i>	<ul style="list-style-type: none"> <li>• An employee hired to work less than 30 standard hours per week; or</li> <li>• Calculated standard hours are less than 30 hours per week over a defined measurement period</li> </ul>
<b>Ongoing Employee</b>	<ul style="list-style-type: none"> <li>• Employees outside of their New Hire Measurement Period; or</li> <li>• Employees rehired or transferring from <u>another state university within 26 weeks of termination</u>; or</li> <li>• Employees rehired or transferring from <u>another non-university state agency within 13 weeks of termination</u></li> </ul>
<b>New Employee</b>	<ul style="list-style-type: none"> <li>• Employee hired at full-time (30 hours or more per week) and immediately eligible to enroll in coverage; or</li> <li>• Employee hired at part-time (less than 30 hours per week) and not eligible to enroll in coverage; or</li> <li>• Employees rehired or transferring from <u>another state university AFTER 26 weeks of termination</u>; or</li> <li>• Employees rehired or transferring from <u>another non-university state agency AFTER 13 weeks of termination</u></li> </ul>
<b>Stability Period</b>	<p>The period of 12 consecutive months starting from the first day of coverage (or possible coverage if coverage waived) in health insurance.</p>
<b>Measurement Period</b>	<p>The “look back period” during which an employer measures the hours of service for its employees in order to determine their status as full-time or part-time.</p>
<b>New Hire Measurement Period</b>	<p>The period of 12 consecutive months starting the first of the month following the initial hire date and ending the last day of the twelfth month. <i>Note: Only for Part Time (Variable Hour) Employees.</i></p>
<b>Open Enrollment Measurement Period</b>	<p>The period of 12 consecutive months from October 3 through the following October 2 of each year.</p>
<b>Qualifying Status Change (QSC)</b>	<p>An event that results in a gain or loss of eligibility for coverage, which permits employees to change benefit elections within 60 days of the event.</p>

# Ongoing Employee vs. New Employee Designation

People First classifies OPS employees employed with a state or public agency that participate in the State Group Insurance Program as either an Ongoing Employee or a New Employee. This classification is a determining factor in assigning eligibility.

<b>Ongoing Employee</b>	<ul style="list-style-type: none"><li>▪ Employees outside of their New Hire Measurement Period; or</li><li>▪ Employees rehired or transferring from <u>another state university within 26 weeks of termination</u>; or</li><li>▪ Employees rehired or transferring from <u>another non-university state agency within 13 weeks of termination</u></li></ul>
<b>New Employee</b>	<ul style="list-style-type: none"><li>▪ Employee hired at full-time (30 hours or more per week) and immediately eligible to enroll in coverage; or</li><li>▪ Employee hired at part-time (less than 30 hours per week) and not eligible to enroll in coverage</li></ul>

# Plan Year Eligibility Criteria

Plan Year: January 1, 20xx – December 31, 20xx

New Employees		Ongoing Employees	
<b>Hired and reasonably expected to work 30 hours or more per week</b>	<b>Eligible</b> to elect benefits upon hire  <i>Does NOT have a New Hire Measurement Period. Eligibility for future coverage is determined at the first <u>full</u> Open Enrollment Measurement Period.</i>	<b>Worked an average of 30 hours or more per week over the Open Enrollment Measurement Period (10/3/xx – 10/2/xx)</b>	<ul style="list-style-type: none"> <li>▪ <b>Eligible</b> for benefits for the next plan year</li> <li>▪ Enroll during Open Enrollment</li> <li>▪ Earliest coverage could begin: January 1, 20xx</li> </ul>
<b>New Employees hired who were <u>not</u> reasonably expected to work 30 hours or more per week</b>	<b>Not Eligible</b> for benefits upon hire  <i>Eligibility for future coverage is determined at the end of their 12-month New Hire Measurement Period.</i>	<b>Did NOT work an average of 30 hours or more per week over the Open Enrollment Measurement Period (10/3/xx – 10/2/xx)</b>	<ul style="list-style-type: none"> <li>▪ <b>Not Eligible</b> for benefits for next plan year</li> <li>▪ Eligibility for future coverage will be determined at the end of the next open enrollment measurement period (10/3/xx-10/2/xx)</li> </ul>

**Please note:**

- An increase in weekly standard hours to 30 or greater will result in a change in eligibility and open a 60 day QSC window to allow enrollment in coverage.
- If Full Time Line or Full Time OPS employee changes to Part Time, they are still entitled to the Full Time Employer Premium for the remainder of their Stability Period.
- A decrease or increase in standard hours may impact eligibility for the next measurement period and plan year.

# Measurement Matrix

People First determines eligibility based on the calculation of hours worked at the end of a defined measurement period.

Please refer to the chart below detailing eligibility and each defined measurement period.

Question	New Hire Measurement Period	Open Enrollment Measurement Period
<p><b>What category of employees are measured?</b></p>	<ul style="list-style-type: none"> <li>• Part-time salaried FTE (less than .75)</li> <li>• OPS employees expected to work less than 30 hours per week at the point of initial hire</li> </ul> <p>Note: Salaried FTE of .75 or greater and OPS employees expected to work 30 hours or more on average per week do <u>not</u> have a New Hire Measurement Period. They are only measured at the end of their first <u>full</u> Open Enrollment Measurement Period.</p> <p><i>Example: An OPS employee was hired in February 2016 and is expected to work 30 hours or more per week on average. He elects coverage, which begins the earliest March 2016 and continues through December 2017. He is measured in October 2017 (Open Enrollment Measurement Period) for coverage effective January 2018.</i></p>	<ul style="list-style-type: none"> <li>▪ All salaried FTE employees</li> <li>▪ All OPS employees who were employed on the first day of the measurement period and have not had a break in service as of the last day of the measurement period.</li> </ul>
<p><b>When are they measured?</b></p>	<p>Starting the 1<sup>st</sup> day of the month following initial hire date and ends the last day of the 12<sup>th</sup> month of continuous employment.</p>	<p>10/3/20YY – 10/2/20YY of following year (same dates every year)</p>



Question	New Hire Measurement Period	Open Enrollment Measurement Period
<b>What coverage is available?</b>	<p><b>For OPS Employees:</b> Health, Basic Life, Dental, Vision, Supplemental Plans &amp; Dependent Care FSA</p> <p><b>For Salaried FTE Employees:</b> All of the above plus Optional Life and FSA</p>	
<b>When does coverage begin?</b>	<p><b>Health Insurance:</b> 1<sup>st</sup> day of the month following their measurement date</p> <p><b>All Other Coverage:</b> 1<sup>st</sup> day of the second month following their measurement date</p>	January 1 <sup>st</sup> of the plan year following the open enrollment measurement
<b>When does coverage end?</b>	<p><b>For Salaried FTE employees and OPS employees who maintain eligibility:</b> Coverage ends when they cancel elections during Open Enrollment or when they experience a Qualifying Status Change (QSC) event that results in ineligibility for the program.</p> <p><b>For employees who do not meet the 30 hour per week average requirement:</b> Coverage ends December 31<sup>st</sup> of the Open Enrollment Measurement Period calendar year.</p>	
<b>What is the enrollment period for employees identified as eligible?</b>	60 days QSC (qualifying status change) window opens to allow employee to enroll at the end of the measurement period	Annual Open Enrollment period (typically October – November each year)
<b>What kinds of communications are sent to employees?</b>	<p><b>New Hire ID Letter:</b> Gives employees their People First ID so that if they are eligible, they can make online elections; receiving this letter does not indicate eligibility.</p> <p><b>Benefits Package:</b> Sent to employees if they are eligible for benefits as a new hire or after the New Hire Measurement Period. This package includes a benefits statement and enrollment instructions.</p>	<b>Open Enrollment Package:</b> Mailed to all eligible employees (based on eligibility as of 1/1 of the new plan year) to their mailing address in People First before annual Open Enrollment.

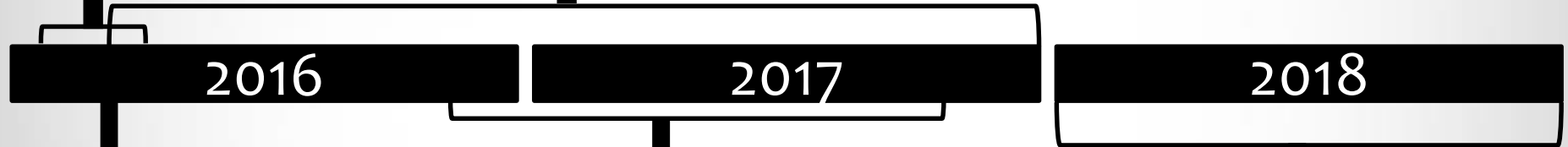


# New Full Time Employee

Hired to work 30+ hours per week on March 2, 2016

Enrollment Window  
(Employee must enroll in coverage within 60 days of their hire date)  
March 2, 2016 through May 1, 2016

Coverage continues until the end of the first full Open Enrollment Measurement Period  
April 1, 2016 through December 31, 2017



Coverage Start Date  
(The earliest coverage can begin is the 1<sup>st</sup> of the month following the month of hire)  
April 1

2018 Open Enrollment Measurement Period  
October 3, 2016 through October 2, 2017

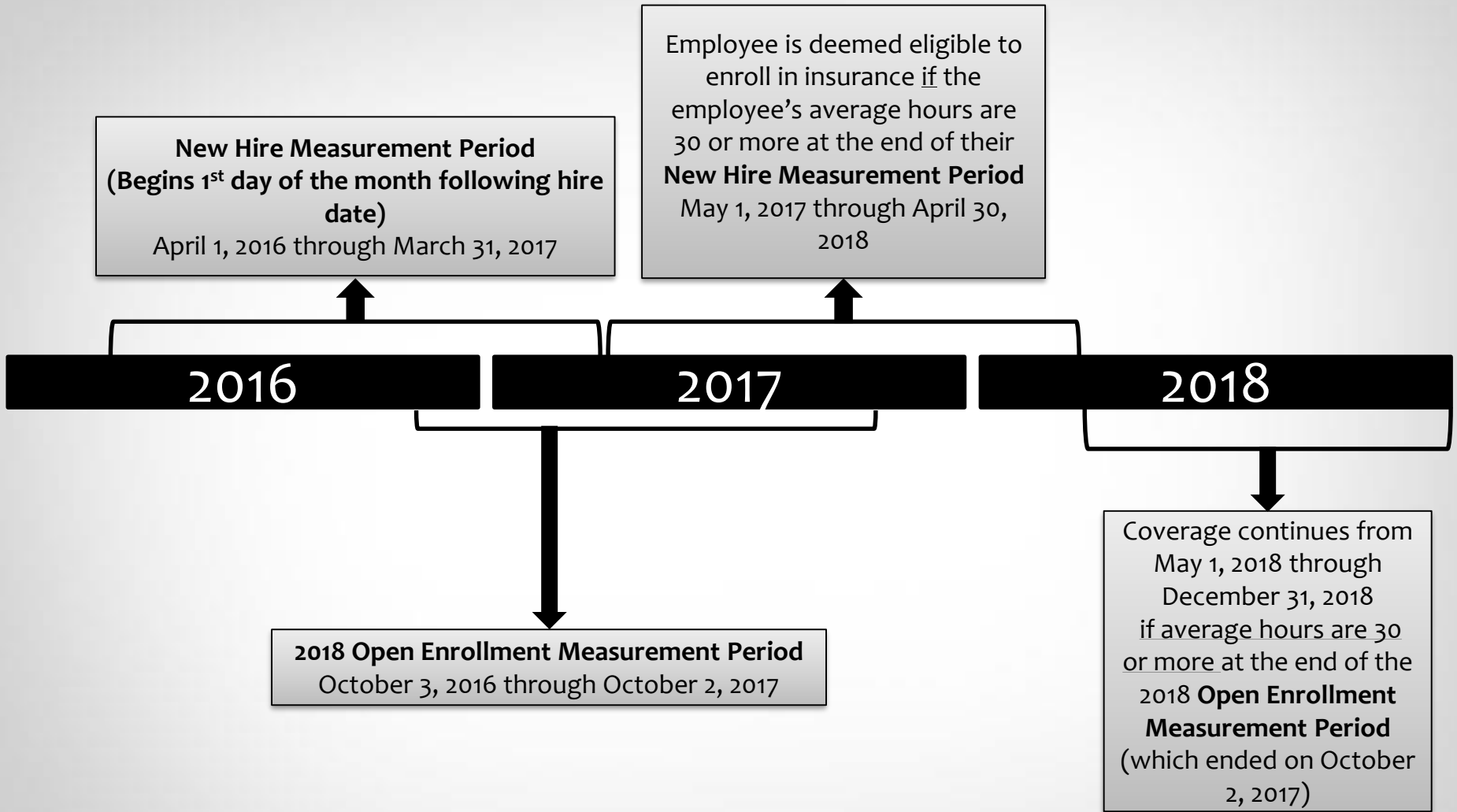
Coverage continues from January 1, 2018 through December 31, 2018 only if average hours are 30 or more at the end of the 2018 **Open Enrollment Measurement Period** (which ended) on October 2, 2017





# New Part Time Employee

Hired to work less than 30 hours per week on March 2, 2016





Employee Class Change	Benefits	Important to Note
<b>FT Line or OPS Eligible</b> <b>⇒ PT Line or PT OPS</b>	<ul style="list-style-type: none"> <li>Affordable health coverage is guaranteed for 12 months starting from the date of enrollment, so coverage continues as if Part Time Line position is Full Time for the remainder of the Stability Period (Full Time Employer portion of the health insurance premium is based on FTE).</li> <li>Does not apply to Basic Life coverage. Employee will pay a prorated portion of the premium based on FTE.</li> </ul>	<ul style="list-style-type: none"> <li>Appointment date in the initial position generates the measurement period start date. Employee is then measured to determine eligibility to continue the Full Time premium rate for the next Stability Period.</li> <li>If an employee transfers from an OPS Eligible position, the employee will have a 60-day Qualifying Status Change to enroll in Optional Life and/or Medical Reimbursement Account.</li> </ul>
<b>FT Line</b> <b>(FTE of .75 – 1.0)</b> <b>⇒ OPS</b> <b>(regardless of FTE)</b>	<ul style="list-style-type: none"> <li>If enrolled, election continues for all benefits (except for Optional Life, Medical Reimbursement Account(s) and Gabor policies) for the stability period:               <ul style="list-style-type: none"> <li>The plan year if employed for more than one year.</li> <li>The new hire stability period if employed less than one year.</li> </ul> </li> <li>If not enrolled, not eligible to enroll.</li> </ul>	
<b>PT Line</b> <b>(FTE less than .75)</b> <b>⇒ OPS</b> <b>(regardless of FTE)</b>	<ul style="list-style-type: none"> <li>If employee was measured at less than 30 hours, the benefits are terminated when moving to OPS. Eligibility is then determined at the next 12-month measurement period.</li> <li>If the employee is in the new hire measurement period and the OPS appointment is FT equivalent (at least 30 hours per week), the benefits are transferred.</li> <li>Optional Life and Medical Reimbursement Account(s) end.</li> </ul>	
<b>OPS Part Time</b> <b>(FTE less than .75)</b> <b>⇒ OPS Full Time</b> <b>(FTE of .75 – 1.0)</b>	<ul style="list-style-type: none"> <li>Employee is allowed to enroll in coverage.</li> </ul>	<ul style="list-style-type: none"> <li>Benefits will continue through December 31<sup>st</sup> of the year the employee is measured for the Open Enrollment Measurement Period. Employee is then measured to determine eligibility for the next plan year.</li> </ul>
<b>OPS</b> <b>(regardless of FTE)</b> <b>⇒ Line</b> <b>(regardless of FTE)</b>	<ul style="list-style-type: none"> <li>If the employee is enrolled as an OPS employee, no changes are allowed.</li> <li>If eligible but not enrolled as an OPS employee, the employee is not entitled to enroll.</li> <li>If the employee is NOT eligible as an OPS employee, they are treated as a new hire.</li> </ul>	<ul style="list-style-type: none"> <li>Employee is now eligible to enroll in the Medical Reimbursement Account and Optional Life Insurance.</li> <li>Employee is now eligible to enroll in the Dependent Care Reimbursement Account if they were not previously eligible as an OPS employee.</li> <li>If the employee is changing to a Full Time Line position, they will automatically be enrolled in the employer paid Basic Life Insurance.</li> </ul>



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