SUBJECT: BENEFIT ELIGIBILITY

Purpose: To identify those LC State employees who are eligible for benefits.

Employees eligible for benefits are defined by the Office of Group Insurance (OGI) as those who work twenty (20) hours or more per week and whose term of employment is expected to exceed five (5) consecutive months. Employees are eligible for benefits on the first day of the month following date of hire.

Ineligible employees are those classified as “part-time temporary” employees, who are expected to work twenty hours or more per week, but less than thirty hours per week, and whose term of employment is not expected to exceed five consecutive months.

The Affordable Health Care Act (ACA) rules state an hourly employee becomes eligible for benefits if the number of hours they work meets or surpasses full-time work. The ACA and the Internal Revenue Service (IRS) define a full-time employee as one who works at least thirty (30) hours a week or one hundred thirty (130) hours a month on average.

The State of Idaho payroll determines eligibility for its employees by using the look-back measurement method.

The look-back method is comprised of 3 parts:

1. Measurement Period (May 1st – April 30th)
2. Administrative Period (May 1st – June 30th)
3. Stability Period (July 1st – June 30th)

During the measurement period, the State of Idaho will measure employees’ service hours to determine whether the employee is full-time.

If an employee is determined to be eligible for coverage after the Measurement Period, a Stability Period of twelve (12) months must also be implemented. Benefits coverage for those eligible must be extended for the following twelve-month period, even if an employee’s average hours per week falls below the 30-hour threshold during that period, or the employee is separated and rehired during that time period. If an employee has a 26-week break-in-service, they will not be eligible for benefits.

State agencies are required to offer full-time insurance to any employee identified as full-time.

Eligible dependents include: Your legal spouse; your dependent children up to their 26th birthday.
A participant cannot be covered as both an employee and as a dependent on the State’s group plan. If an employee’s spouse is employed by any agency in the State’s group insurance plan, one employee can waive medical coverage and be covered as a dependent spouse of the other; or each employee can enroll in self-only coverage. Dependent children may only be covered under one employee’s plan.

Children include: natural children; stepchildren; adopted children; children in the process of adoption from the time placed with you; children legally dependent upon you or your spouse for support where a normal parent-child relationship exists with the expectation that you will continue to rear that child to adulthood.

Adjunct faculty who carry a workload of ten (10) credits or less may continue such a workload for an indefinite number of single semester or term appointments, with no break in service required, subject to approval of the respective management chain and funding limitations.

All classified, exempt (professional staff) and faculty members (including part-time employees) are covered by Social Security, Worker’s Compensation and Unemployment Insurance.

All forms of additional compensation will be made through the LC State Payroll Office and are subject to withholding and other appropriated payroll deductions, inclusive of health insurance.

For more information regarding LC State’s benefit package, visit the HRS web site under Employee Benefits, https://www.lcsc.edu/hr/employee-benefits.