



Non-Full Time Benefits

City of Commerce City's Affordable Care Act Standards
March 23, 2015

What we are currently doing

- **ACA compliance**
 - “Minimum Essential Coverage” and “Affordable Coverage” to all FT employees
 - Measuring hours using the “Look-back Method”
- **C3 Employee Types**
 - Full Time (always 40+hours/week and in City’s position budgeting)
 - Eligible for full benefits
 - Variable-hours; formerly part-time (hours vary; now split into two groups):
 - Variable-hour Non-benefit Eligible (less than 1,560 in year; 30 hours/week)
 - Variable-hour Benefit Eligible (more than 1,560 in year; 30+ hours/week and one year of service)
 - Seasonal (hours vary within the working season)
 - Particular time of the year; less than 6 months



What we are currently offering

Full-time	Variable-hour Benefits Eligible	Variable-hour Non-benefits Eligible	Seasonal
Medical	Medical	None	None
Dental	Dental	None	None
Vision	Vision	None	None
Life Insurance	None	None	None
Disability	None	None	None
Voluntary Benefits (AFLAC)	Voluntary Benefits (AFLAC)	Voluntary Benefits (AFLAC)	None
Ancillary benefits (Tuition, Computer, C3 House, etc.)	None	None	None
Retirement (401a & 457)	Retirement (457)	Retirement (457)	None
Paid-time off	None	None	None
Rec Center Membership (Family)	Rec Center Membership (Employee Only)	Rec Center Membership (Employee Only)	Rec Center Membership (Employee Only)



How to Respond to Employees

- **Currently offer select benefits to employees**
 - Voluntary benefits (e.g. AFLAC: Critical Illness, Accident, Hospital)
 - Retirement: 457 Plan
 - Recreation Center Membership & Golf Course Discount
- **Offer medical, dental and vision to Variable-hours employees if they meet criteria: 1 year and 1,560 hours within year**
- **Contact HR**
 - Audits and reports to determine who is eligible
- **We care**
 - Let employees know their options → If they're not eligible for the City's benefits, they may be eligible for a subsidy under Federal or State Exchanges



Cost of Variable-hour (PT) Benefits

Variable-hours (PT) Medical & Dental Cost Projections

Cost Range (min-max)	Eligible EE	Enrolled EEs (75%)	Employee Type
\$31K to \$123K	8	6	<i>Current Enrollment (6 employees):</i> ACA Variable-hours (PT) (1 yr & 30hr/wk) Employee
\$62K to \$245K	16	12	<i>Maximum Budgeted for 2015 (12 employees):</i> ACA Variable-hours (PT) (1 yr & 30hr/wk) Employee

* Data as of 1.2.15

* Assumes 75% enrollment rate (mirrors current FTE & VHB enrollment percent)

* Cost-Range: minimum cost reflect number enrolled all in lowest plan with single coverage; maximum cost reflect number eligible in highest plan with family coverage

* Per employee annual City cost: \$5,182 (single); \$15,327 (family)



Summary

- **Meet ACA requirements**
 - Benefits offered
 - Measuring and reporting
- **C3 employee types are in alignment with ACA and Operational needs**
 - Full Time; Variable-hour; Seasonal



Next Steps

- Does Council wish for us to research expanding medical benefits for Variable Hour Employees that don't currently qualify under the ACA?
- Seasonal Employees?
- What further information do you need?

