

**GUIDELINES FOR HEALTH INSURANCE FOR  
NON-BENEFITS ELIGIBLE EMPLOYEES**

**General:**

The reason for these guidelines is to outline the manner in which West Virginia University provides minimum essential health insurance coverage pursuant to the provisions of the Patient Protection and Affordable Care Act (ACA) to employees who are not entitled to receive WVU employee benefits, but who meet the definition of “full-time employee”, as defined by the ACA.

All WVU non-benefits eligible employees who provide services or perform work for an average of thirty (30) hours per week or an average of one hundred thirty (130) hours per month are covered under these guidelines for the purpose of receiving an offer of health insurance coverage.

These guidelines are applicable to those eligible employees on the divisional campuses who qualify for this health insurance coverage.

**Definitions:**

<b>Minimum Essential Health Insurance Coverage</b>	The minimum essential health insurance coverage offered by WVU pursuant to the Patient Protection and Affordable Care Act (ACA) to all WVU non-benefits eligible employees so long as they qualify as a “full-time employee” as defined under the ACA. This health insurance coverage must meet the requirements for affordability under the ACA.
<b>Part-time Regular Classified Employee</b>	An employee who has less than a 0.53 FTE classified appointment to a position at West Virginia University that is created to last less than 1040 hours during a twelve-month period. A Part-Time Regular Classified Employee is not eligible for WVU benefits.
<b>Part-time Faculty Employee</b>	An employee who has a part-time faculty appointment. Such an appointment is referred to as an “adjunct faculty” position. A part-time adjunct faculty employee with an appointment below 0.53 FTE and/or with an appointment for less than nine months is not eligible for WVU benefits.

<p><b>Part-time Non-classified Employee</b></p>	<p>An employee who has a part-time non-classified appointment that is not assigned a particular job and job title within the classification system and meets one or more of these criteria: holds a direct policy-making position at the department or organization level, reports directly to the president, or is in a position that is considered by the president to be critical to the institution pursuant to WVU Board of Governors’ policies. A part-time non-classified employee with an appointment below 0.53 FTE is not eligible for WVU benefits.</p>
<p><b>Part-time Faculty Equivalent/Academic Professional</b></p>	<p>An employee who has a part-time appointment engaged primarily in activities that extend and support the teaching, research, public service, extension, and service mission of the college or University. A part-time faculty equivalent or academic professional employee with an appointment below 0.53 FTE is not eligible for WVU benefits.</p>
<p><b>Student Employee</b></p>	<p>An employee who is enrolled as an undergraduate student and whose primary purpose for being at the institution is to obtain an education, but who is not performing work or providing services that are subsidized under any federal or state-sponsored work-study program. The student employee is restricted to working twenty (20) hours or less per week. A Student Employee is not eligible for WVU benefits.</p>
<p><b>Temporary Employee</b></p>	<p>An employee who is hired into a position expected to last fewer than nine months during a twelve month period, regardless of hours worked per week. A Temporary Employee is not eligible for WVU benefits.</p>
<p><b>Graduate Assistant Employee</b></p>	<p>An employee who is enrolled full-time during the fall and spring terms (9 hours or more of coursework) as a graduate student and whose primary purpose for being at the institution is to obtain an education, but who is performing work or providing services as teaching, research, service, or residence hall assistants. Graduate assistants work up to twenty (20) hours per week and may be hired as hourly workers in addition to their assistantship assignment; however, they may not be employed in the hourly assignment for more than one hundred (100) hours per regular semester, unless approval is given by the graduate assistant’s home academic unit and the Office of Graduate Education and Life. A Graduate Assistant Employee is not eligible for WVU benefits.</p>

## **Procedure:**

In order to determine if a WVU non-benefits eligible employee qualifies for minimal essential health insurance coverage offered by WVU pursuant to the Patient Protection and Affordable Care Act (ACA), the following calculations will be used for each type of employee:

### **Temporary Employee:**

A Temporary Employee who works an average of thirty (30) hours or more per week or 130 hours or more per month during an eight and one-half (8.5) month period or less shall be eligible to receive an offer of minimum essential health insurance coverage.

### **Student Employee:**

When WVU classes are in session, a Student Employee may not work more than a total of twenty (20) hours/week for all assignments in which he/she is employed (total number of permissible hours when the Student Employee has multiple assignments). A Student Employee, however, may work up to forty (40) hours/week for all assignments when regular classes are not in session for a full week (Thanksgiving break, winter break, spring break, and summer break). A Student Employee shall not be considered a “full-time employee” under the ACA and shall not be eligible to receive an offer of minimum essential health insurance coverage by working twenty (20) hours/week during the academic school year.

### **Part-Time Non-Benefit Eligible Faculty Employee:**

A part-time non-benefit eligible faculty employee with an appointment of less than 0.53 FTE, who is referred to as “adjunct faculty”, shall be determined to be a “full-time employee” under the ACA and is eligible for minimum essential health insurance coverage if he/she teaches on average thirty (30) hours or more per week or an average of 130 hours per month for the year. The number of hours worked shall be determined by calculating three hours worked for each credit hour of the courses taught with, on average, one additional hour per week for administrative duties or the appropriate equivalent.

For example, an adjunct faculty who is employed for a nine-month academic year appointment and teaches a three (3) hour credit course shall be determined to have worked three (3) hours per each credit hour of the course ( $3 \times 3=9$  hours worked), plus an additional one hour of work for administrative duties, ( $9 + 1= 10$ ) for a total of ten (10) hours worked per week. This adjunct faculty would not be considered to be a “full-time employee” under the ACA and therefore, would not be eligible for minimum essential health insurance coverage.

### **Graduate Assistant Employee:**

A Graduate Assistant employee may not work more than twenty (20) hours per week in a teaching, research, service, or residence hall assistantship; however, they may be hired as hourly employees, so long as they do not perform work or services for more than one hundred (100) hours per semester. To the extent that a Graduate Assistant performs work that averages thirty

(30) hours or more per week or an average of one hundred thirty (130) hours per month, the Graduate Assistant employee may be eligible to receive an offer of minimum essential health insurance coverage.

**Notification of Employees of Eligibility for Health Insurance Coverage:**

Once a WVU non-benefits eligible employee has been identified as being eligible to receive notification of an offer of minimum essential health insurance coverage, the Benefits Administration unit at WVU Human Resources shall notify the identified employees and provide enrollment information.

Supervisors and Executive Business Officers shall be responsible for properly monitoring the FTE calculation and the work hours of all non-benefits eligible WVU employees.

The Division of Human Resources shall be responsible for notifying the appropriate employees who are eligible to enroll in minimum essential health insurance coverage and for providing and processing the enrollment forms.

Benefits Administration unit in the Division of Human Resources is available to answer questions or to provide additional information regarding these guidelines. They can be reached at 293-5700 or [Benefits@mail.wvu.edu](mailto:Benefits@mail.wvu.edu) or P.O. Box 6640, One Waterfront Place.