



Employer Participation Requirements

STANDARD RATES

All employers in the ACWA JPIA pool must follow the following practices.

ELIGIBILITY

- Employees must be full-time employees of the district (minimum of 20 hours per week, or in compliance with employer policy as long as it exceeds 20 hours, or as required by the Affordable Care Act).
- Directors **may** be covered in addition to employees, at the district's option. Directors alone may not be covered.
- Retirees may be covered if employees are covered. Retirees alone may not be covered.
- Dependents may be covered only if the subscriber is covered (with qualified COBRA participants and qualified retiree surviving spouses being the only exception).
- All employees that are eligible for enrollment in a JPIA medical plan must enroll, with the **exception** that employees with other coverage can waive coverage (district must obtain written documentation of other group coverage). A maximum of **25% of benefits-eligible employees can waive coverage**.
- If any class of individuals is offered coverage, all individuals within that class must be **offered** coverage.
- Waiting period for new hire enrollment in medical plans must be the 1st of the month following 60 days or less.

PLANS OFFERED

- District may offer a non-JPIA HMO at the same time as a JPIA HMO, but may **not** offer a non-JPIA PPO at the same time as a JPIA PPO. If **any** non-JPIA plan is offered, it must be offered to all the same classes of employees as the JPIA plan.

EMPLOYER CONTRIBUTION TO PREMIUM

- Contribution shall be no less than the employee-only portion of the premium for the least expensive JPIA medical plan for which the active employee or Director is eligible.
- Contribution for single coverage shall be the same for Directors as it is for employees. If retirees are covered, the employer contribution may be as little as 25% of the retired single retiree rate for the least cost plan for which the retiree is eligible.
- Contribution to coverage for dependents of active employees and dependents of Directors must be identical, but may be less for dependents of retirees.
- Self-pay is strictly prohibited, with COBRA being the only exception.

OTHER CRITERIA

- Medicare-eligible **retirees** are required to enroll in Medicare Parts A **and** B.
- Employer cannot have any personnel policies or union contracts that do not adhere to the plan contract provisions or that create selection against the JPIA plans such as:
 - Deferred retiree coverage
 - Extension of coverage to part-time employees (less than 20 hours/week, except as required by the Affordable Care Act) or contractors
 - Any policy or practice or agreement that creates selection against the JPIA medical plans
- Member district admittance to the pool is subject to underwriting review and approval by JPIA



INCENTIVE RATES

Employers implementing these additional policies will receive a 4% discount on all Anthem medical plans.¹

ELIGIBILITY

- All Employees and Directors² who are eligible for enrollment in the JPIA medical plans must enroll. Waivers are not permitted.
- District does not offer cash in lieu of benefits.

PLANS OFFERED

- District offers only JPIA-sponsored medical plans.

EMPLOYER CONTRIBUTION TO PREMIUM

- Contribution for dependents of employees must be at least 50% of the additional premium.
- If the district pays 100% of the employee *and* dependent premium, all eligible employees and their dependents must be enrolled. Waivers for dependents are not permitted.

OTHER CRITERIA

- If retirees are covered, the employer must contribute at least 50% of the retiree only monthly premium for the least cost plan for which the retiree is eligible.
- Early retiree population³ is less than 20% of total enrollment.

¹ Must apply for and be approved for Incentive Rates using the Incentive Rate Application.

² Individual Directors may permanently opt out of the medical plan, in conflict with underwriting requirements for Incentive groups, for ideological reasons without voiding the district's 4% discount. A Director who opts out of the medical plan will be ineligible enrollment in **all plans** for the **duration of his/her term**. The Director will not have Open Enrollment rights and will not have the ability to enroll in the JPIA plans due to loss of other coverage.

³ Early retirees are age 50-64, and not entitled to Medicare.