Triples Process for Benefit Eligible Academic Year Employees - presented by Bonny Ray, Director of Benefits

Panelists

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The Triple Process

Payroll and University Human Resources
WHY DO WE TRIPLE?

- Summer insurance coverage is provided to academic-year employees who are in a benefit-eligible position in the spring and are expected to return to work in a benefit-eligible position the following fall term.

- To pay for the summer insurance coverage, benefits are "triple deducted" in May by the Office of Human Resources (OHR). This includes OSU’s contribution toward the core cost and the employee’s share of premiums.
HEALTH INSURANCE PREMIUMS ARE PAID ONE MONTH IN ADVANCE

- May premium = June coverage
- July premium = August coverage
- August premium = September coverage
- June premium = July coverage (comes from June partial check)
WHO IS ELIGIBLE FOR THIS PROCESS?

Approximately 1100 employees each year

Including 9, 10 and 11-month employees
Behind the Scenes...

We collect two months' worth of Employer Contribution for Summer coverage spread over the academic year from September through June using the TAY deduction code. The amount withheld each month is adjusted in January or February to accommodate changes to the Employer Contribution.

Contributions are "caught up" for employees who are hired or changed to 9-month mid-year and contributions are refunded if an employee terminates or changes to a 12-month appointment.
WHEN AND WHAT DO WE TRIPLE?

WHEN:

• The May Payroll is best for the employee as June checks are usually partial checks. Sometimes triples can happen in June.

WHAT:

• Core Benefits, HEM incentive, Optional Benefits except for short-term disability, long-term disability, and Flexible Spending Accounts.
• PEBB Opt Out Cash if the employee is in paid status a minimum of 80 qualified hours in May their cash back is also "tripled".
WHAT ARE THE DEADLINES FOR COMMUNICATING?

The last day of April to be tripled in May - You may submit multiple forms as you become aware of employees who will not be returning in the fall. Please do not report an employee more than once.

30 Apr. – 31 May

After April 30th but before May 31st - Report to OHR Employee Benefits using the Terminate Summer Coverage task. Employee Benefits will make any necessary corrections by the June payroll for these employees, if applicable.

After June 1 - No corrections can be made. Employees will receive health insurance coverage through September 30.
HOW DO YOU NOTIFY HR AND PAYROLL?

Department or Liaison reviews Data Warehouse Summer Insurance Coverage report

Contact Employee Benefits if you find employees that will not be returning in the fall: Employee.benefits@oregonstate.edu

Manual Process this year as the OSCAR Task was decommissioned – submit manual form
IS THIS OPTIONAL?

• Short Answer = NO

• The triple process is not optional if the employee qualifies for health care coverage according to PEBB and OSU rules.

• To decline coverage employees need to have a qualifying event with PEBB.

• It does not run on an employee’s summer earnings.
SPECIAL CIRCUMSTANCES

What if an employee is tripped and does not return?

What if you are not sure if an employee is returning?

What is required? If an employee is changing from a 12-month to an academic-year position or from an academic-year to a 12-month position.
What if an employee is tripled and does not return?
If they are tripled and don’t return, they will still receive the summer insurance if Benefits is notified after June 1st.

What if you are not sure if an employee is returning?
Do not add their name to the "Terminate Summer Coverage" task list. If there is any possibility that the employee will be returning in the fall to a benefit-eligible position, the employee should receive summer insurance coverage.

What is required if an employee is changing from a 12-month to an academic-year position or from an academic-year to a 12-month position?
Notify Employee Benefits via email at employee.benefits@oregonstate.edu. Include the employee’s name, start and end date of jobs and FTE.

Equitable Application of this process is important.
HOW DOES THE AFFORDABLE CARE ACT IMPACT THIS PROCESS?

OHR Employee Benefits will review employee eligibility under the Affordable Care Act (ACA) prior to termination of an employee’s insurance.

If the employee is determined to be eligible under the ACA, insurance will only be terminated if the employee’s employment is also terminated.
QUESTIONS?

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