



## Life Event: Work Status Change

A change in work status signifies a qualified life event. Below is a helpful Q & A to assist you through the transition.

### Definitions:

- **Full-time:** an employee who works 72 or more hours per pay-period ( $> 0.9$  FTE).
- **Part-time:** an employee who works less than 72 hours per pay-period ( $< 0.9$  FTE).
- **Benefit Eligible:** an employee who works 48 or more hours per pay-period ( $\geq 0.6$ FTE).
- **Non-Benefit Eligible:** an employee who works less than 48 hours per pay-period ( $< 0.6$ FTE)

### What is considered a status change?

- Moving from Full-time to Part-time
- Moving from Part-time to Full-time
- Moving from Benefit Eligible to Non-Benefit Eligible
- Moving from Non-Benefit Eligible to Benefit Eligible

### What is not considered a status change?

- Changing departments within the same entity
- Changing positions / job title change

### What happens to my benefits when I move from Full-time to Part-time? Can I make changes to my benefits when I move to part-time?

Decreasing your hours to a part-time status may cause changes in your annual salary and benefit rates. Medical & Dental rates are higher for part-time status employees. Also, some benefits rates and coverage amounts, such as life insurance, disability coverages are based on salary, therefore will change due to your annual salary change. These changes will happen automatically, you do not need to do anything.

Once your new status is processed in the system, you will receive an email from [LBH\\_Benefits@lifebridgehealth.org](mailto:LBH_Benefits@lifebridgehealth.org) notifying you of your benefits changes. **You will be provided an enrollment and given 30days from notification to make any changes to your benefits.** Any changes made will be effective for the first of the month following your status change. **If you do not make changes within 30days, you will need to wait until the next annual enrollment period or if you experience another qualified life event.**

*\*please note: Under the Affordable Care Act (ACA), an employee who works an average of 30 hours per work (1,560 hours annually) are eligible for medical coverage at a full-time. Once your status change is process, your hours will be reviewed, and you will be notified whether you are eligible for the full-time medical rate for the full 2021 plan year.*



## **What happens to my benefits when I move from Part-time to Full-time? Can I make changes to my benefits when I move to Full-time?**

Increasing your hours to a full-time status may cause changes in your annual salary and benefit rates. Medical & Dental rates are lower for full-time status employees. Also, some benefits such as life insurance, disability coverages are based on salary, therefore will change due to your annual salary change. These changes will happen automatically, you do not need to do anything.

Once your new status is processed in the system, you will receive an email from [LBH\\_Benefits@lifebridgehealth.org](mailto:LBH_Benefits@lifebridgehealth.org) notifying you of your benefits changes. **You will be provided an enrollment and given 30days from notification to make any changes to your benefits.** Any changes made will be effective for the first of the month following your status change. **If you do not make changes within 30days, you will need to wait until the next annual enrollment period or if you experience another qualified life event.**

## **What happens to my benefits when I move from Benefit Eligible to Non-Benefit Eligible?**

When decreasing your hours lower than 48hrs per pay-period, you are no longer eligible for benefits, therefore your benefits will end. Medical, Dental, Vision and Life Insurance will end last day of the month from when you moved to the non-benefit eligible status status. All other benefits will end on the date you moved to a non-benefit eligible status.

Once your new status is processed in the system, your benefits will automatically end. After coverage has ended, COBRA enrollment information for eligible benefits will be mailed to the home address on file.

*\*please note: Under the Affordable Care Act (ACA), an employee who works an average of 30 hours per work (1,560 hours annually) are eligible for medical coverage at a full-time rate. Once your status change is process, your hours will be reviewed, and you will be notified whether you are eligible to continue your medical coverage for the full 2021 plan year.*

## **What happens when I move from Non-Benefit Eligible to Benefit Eligible? Can I enroll in benefits?**

Yes! Once your new status is processed in the system, you will receive an email from [LBH\\_Benefits@lifebridgehealth.org](mailto:LBH_Benefits@lifebridgehealth.org) notifying you your benefit enrollment is ready. You will be provided given 30days from notification to enroll in benefits. Once enrolled benefits will be effective for the first of the month following your status change. **If you do not enroll within 30days, you will need to wait until the next annual enrollment period or if you experience another qualified life event.**

*\*Please do not contact the enrollment center until you receive the notification from the benefits team your enrollment is ready.*



## Reminders & Resources

### ❖ **Benefits Team Contact Information:**

- Email: [LBH\\_Benefits@lifebridgehealth.org](mailto:LBH_Benefits@lifebridgehealth.org)
- Fax: 410.469.5161

### ❖ **Benefits Website:** [www.lifebridgehealth.org/benefits](http://www.lifebridgehealth.org/benefits)

- Benefits Guides
- Medical Option Charts
- Insurance Policies
- Insurance Carriers contact information (also on [My Mobile Wallet.](#))

### ❖ **GHR Website:** [www.onlinelbh.org/ess](http://www.onlinelbh.org/ess)

- **GHR Job Aid** on [Benefits Website](#) under “View your current Benefit Election”

### ❖ **EAP Resources:** Carebridge [www.myliferesources.com](http://www.myliferesources.com)

- access code KKNH3 or call 1-800-437-0911 for confidential counseling and referrals for personal, family and work-related issues