

2017 StarCorp, LLC

Variable Hour Employee Rates Per Paycheck (26)

MEDICAL				
YOUR PER PAYCHECK COST (26 pay periods)	Bronze PPO+HSA \$4,000	Silver PPO \$6,000	Gold PPO \$2,500	Alliance \$6,000 (AZ ONLY)
Employee Only	\$197.95	Rate of Pay	\$197.75	\$148.52
Employee + Spouse	\$285.50	\$220.21	\$275.05	\$201.75
Employee + Child(ren)	\$276.11	\$219.73	\$258.72	\$192.19
Employee + Family	\$433.45	\$338.49	\$402.80	\$305.27

Hourly Rate of Pay	Monthly Pay for 130 Hours	Cost per pay check for based on full-time variable hourly rate (26 Pay Periods)
\$8.00	\$1,040	\$46.51
\$9.00	\$1,170	\$52.33
\$10.00	\$1,300	\$58.14
\$11.00	\$1,430	\$63.95
\$12.00	\$1,560	\$69.77
\$13.00	\$1,690	\$75.58
\$14.00	\$1,820	\$81.40

DENTAL	
Plan Type	MetLife
Employee	\$12.99
Employee + Spouse	\$25.77
Employee + Child(ren)	\$27.43
Employee + Family	\$42.91

VISION	
Plan Type	MetLife
Employee	\$3.18
Employee + Spouse	\$6.38
Employee + Child(ren)	\$5.40
Employee + Family	\$8.91

VOLUNTARY LIFE INSURANCE PREMIUM RATES	
Age of Employee	Employee (per \$10,000)
Under 30	\$0.92
30 to 34	\$1.01
35 to 39	\$1.13
40 to 44	\$1.58
45 to 49	\$2.35
50 to 54	\$3.58
55 to 59	\$5.46
60 to 64	\$8.00
65 to 69	\$14.50
Child: \$1,000 = \$0.29 / \$2,000 = \$0.58 / \$4,000 = \$1.16 / \$5,000 = \$1.46 / \$10,000 = \$2.91 (Rates are per family, regardless of amount of children)	

Why Your Eligibility for Employer Health Coverage Can Change

The Affordable Care Act (ACA) requires that applicable large employers offer health insurance coverage to full-time employees and dependents.

Affordability test: Rate-of-Pay safe harbor

Under the Rate-of-Pay safe harbor, coverage for an hourly employee is considered affordable if the employee's required contribution for the calendar month for the lowest-cost, self-only coverage does not exceed 9.69% of an amount equal to 130 hours multiplied by the lower of the employee's hourly rate of pay on the first day of the coverage period (generally the first day of the plan year) or the employee's lowest hourly rate of pay during the calendar month.

Under these rules, employers can use an optional safe harbor method for determining full-time status, called the **look-back measurement method**. The look-back measurement method involves:

A **measurement period** for counting hours of service; A **stability period** when coverage may need to be provided, depending on an employee's average hours of service during the measurement period; and an optional **administrative period** that allows time for enrollment and disenrollment.

The below ACA chart provides examples of potential measurement, administrative and stability periods for plan years beginning in each month of the 2016, 2017 and 2018 calendar years. These examples, like StarCorp, assume that the employer will be using a **12-month standard measurement period**, a **two-month administrative period** and a **12-month stability period**.

PLAN YEAR: JANUARY 1 — DECEMBER 31			
	Standard Measurement Period	Administrative Period	Stability Period
2016 Plan Year	Nov. 1, 2014 — Oct. 31, 2015	Nov. 1, 2015 — Dec. 31, 2015	Jan. 1, 2016 — Dec. 31, 2016
2017 Plan Year	Nov. 1, 2015 — Oct. 31, 2016	Nov. 1, 2016 — Dec. 31, 2016	Jan. 1, 2017 — Dec. 31, 2017
2018 Plan Year	Nov. 1, 2016 — Oct. 31, 2017	Nov. 1, 2017 — Dec. 31, 2017	Jan. 1, 2018 — Dec. 31, 2018