

## ACA Study

Having transitioned to Associated Financial Group as our insurance agent, we have worked through a plan in regard to becoming ACA compliant. That plan includes the following key points.

1. The District employs 109 ACA full time employees (thirty hours or more). Employers with over 100 ACA full time employees must provide an ACA qualifying offer of insurance to at least 95% of those ACA full time employees.
2. The three cleaners currently receive single coverage. On January 1, 2016, they will be offered family coverage. Estimated annual cost increase of \$40,370 at current rates.
3. Secretaries and aides currently are offered 90% of a single plan or 70% of a family plan. The federal government has indicated multiple times that there will be an added non-discrimination law to ACA. If that happens, it is likely that secretaries and aides will need to be offered a 90% family plan. Estimated annual cost increase of between \$42,850 to \$145,486.
4. The four ACA full time cooks are currently not offered insurance. On January 1, 2016, the District will be required to offer them our insurance plan. Estimated annual cost increase of between \$56,611 to \$87,108. This cost to be absorbed into Fund 50.
5. All hourly employee hours are checked for full time status at the end of each month. Four bus driver hours are close to full time. The District is allowed up to 5% and remain in compliance.