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MSD of Decatur Township Retired Teachers Health Insurance/VEBA Guidelines

Purpose

To establish procedures to ensure compliance with the Affordable Care Act (ACA).

Requirements

The current HRA (VEBA) regulations require that retired participants under a HRA plan must have claims- eligibility suspended for any period which they are re-employed (full time or part time) by the employer that made (or is making) contributions to their post separation HRA accounts.

Coverage must be adequate, affordable and available to all full time employees. The ACA defines an affordable health insurance premium as costing less than 9.5% of a total household income for employees working an average of 30 or more hours per week.

Procedures

Retired staff employed who are claims-eligible participants under the HRA plan will have benefits suspended during period of full-or part-time re-employment.

A retired teacher who meets the criteria of a full time employee for a continuing or ongoing basis will be offered the opportunity to participate in the group medical plan as an employee. The district contribution rate is determined by position for which a retired teacher is re-employed.