

Morgan Informant

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AFFORDABLE CARE ACT DEADLINE

On March 23, 2010, President Barack Obama signed into law a sweeping reform of the national healthcare system, the Patient Protection and Affordable Care Act (referred to as the PPACA, ACA or Obamacare). Effective January 1, 2014, the most substantial elements of this federal health reform legislation was implemented. Under the ACA full-time employment is defined as 30-hours of actual work per week. Individuals who do not have employer or other acceptable health insurance must either acquire coverage through a health exchange or pay a penalty.

The Affordable Care Act Open Enrollment for 2014 coverage ends on March 31, 2014. If you have not enrolled in coverage by then, you generally cannot enroll in 2014 Marketplace coverage. The exception is available if you have a qualifying life event that provides you with a special enrollment period. A qualifying life event would include events such as marriage, divorce, birth or adoption of a child, or loss of a job. You can enroll in Medicaid or the Children's Health Insurance Program (CHIP) any time. There is no limited enrollment period for these programs.

If you do not have health coverage in 2014, you may have to pay a penalty. You do not have to pay the penalty if you enroll in a plan by March 31, 2014. Penalty is \$95 per adult and \$47.50 per child (up to \$285 for a family) or 1.0% of family income, whichever is greater.

The ACA provides exceptions for many temporary, seasonal and variable hour employees. However, the employee's full-time eligibility status is to be averaged across a three to 12-month period determined by the employer. Higher education institutions are under a special standard that will not allow breaks in the academic year to be considered in this calculation for health insurance benefits.

The ACA imposes no requirement to provide health insurance for students. However, all students must have health insurance and the burden is on the student to prove to the institution that they have medical coverage in compliance with ACA.

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HEALTH BENEFITS UPDATE

Effective immediately, the Department of Budget and Management will no longer cut off an employee's Health Benefits if the employee does not pay a mandatory retroactive adjustment or a no pay invoice. If payment is not made by the due date indicated on the invoice, this debt may be forwarded to the State of Maryland's Central Collections Unit. If referred to the Central Collections Unit, a collection fee of 17% will be added to the amount owed.

MORE MONEY IN APRIL

If you have Health Insurance with the State of Maryland, in April 2014 there will be no deductions in your paycheck for Medical, Drug and/Dental insurance. This does not mean that you will not be covered. Your coverage will remain active because the State will pay your portion of your medical, prescription and dental premiums for pay periods occurring in April of 2014.

RETIREMENT - MEDICARE OVERVIEW

When you Reach Age 65:

If you are enrolled in a health plan through the State of Maryland Retiree Health Benefits Program, the State will send you a Medicare eligibility letter approximately 90 prior to your 65th birthday. The letter asks that you confirm your eligibility for Medicare benefits. If you are actively working, the State health plan will be your primary coverage and Medicare will be secondary. If you retire, Medicare is primary and the State Health Plan is secondary.

The State health plan coordinates benefits with Medicare. The Plan is a secondary insurance not a supplement. In other words, the State Health plan will pay up to what the Plan would have paid had the Plan been primary. This includes continuing to cover services that Medicare does not, such as annual physicals, shingles vaccination and acupuncture.

Medicare consists of 4 parts:

Part A: Pays inpatient hospital bills and skilled nursing facility bills. It is normally provided at no charge to those eligible for Medicare.

Part B: Pays outpatient hospital, doctor and other professional bills and requires a monthly payment from the person eligible for Medicare.

Part C: Medicare plan – combines Parts A, B & D which is offered by Medicare and does not coordinate with the State Health Plan.

Part D – Voluntary prescription plan – this is an option if enrolled in the State health plan.

When you become eligible for Medicare, it is recommended that you enroll in Medicare Part B if you are no longer actively working. If you do not enroll, your health plan will reduce your claim by the benefit that would have been available to you under Medicare Part B, and then pay the remaining claim amount under the terms of your health plan. As a result, you will be responsible for the amount that would have been paid by Medicare Part B.

For more details, please refer to your Benefits Guide.

MERIT INCREASES

During the last Maryland General Assembly session, the legislature authorized State employees to receive, a merit increase effective April 1, 2014. Non-exempt employees must have had a "meet standard" evaluation to be eligible for the increase. Merit Guidelines were established for faculty and exempt employees.

ANNUAL EVALUATIONS

The Performance Management Process Forms for the evaluation rating period, April 1, 2013 to March 31, 2014 are to be returned to the Office of Human Resources by May 10, 2014. Morgan State University Policies and Procedures require that there be an annual PMP form for each classified (non-exempt) employee. Please forward the PMP rating to the Office of Human Resources as soon as possible, but not later than May 10, 2014. Evaluations for Administrative employees are also due on May 10, 2014. The appropriate forms are on the H/R webpage.

TIMESHEETS ARE A NECESSARY PART

Timesheet submission is a mandatory process for all MSU employees, for accurate billing and paying for work completed. Time sheets are due bi-weekly. The schedule is Tuesdays for regular employees and Wednesdays for contractual employees. The Payroll and Human Resources staffs spend an inordinate amount of time emailing and calling employees and supervisors to request time sheet submission or approval.

Supervisors

The timesheet is a legal document. By signing off on it, supervisors are attesting to its validity. Please make sure the information recorded on the timesheet is accurate before submission. Supervisors should have a proxy to approve timesheets in the absence of the approver. Please advise OHR and Payroll if you have a reason for not approving timesheets.

We are requesting your assistance again in the timely submission of time sheets by both the employee and the approver. Failure to submit time sheets timely is not a valid reason for requesting advances.

SOCIAL SECURITY CARDS AND BIRTHDAYS-DO THEY MATCH?

The Comptroller of Maryland Central Payroll Bureau has advised us that sometimes an employee's name does not match the name the Social Security Administration (SSA) has for the employee. Per a directive from the Maryland Department of Budget and Management, Morgan State University's personnel record must match the exact social security numbers (SSN), name and date of birth (DOB) an employee has registered with SSA. If an employee thinks that there might be a discrepancy between the information that MSU has and what SSA has, the employee may contact the Social Security Administration at 1-800-772-1213 (7am-7pm) or www.socialsecurity.gov to resolve any discrepancies and to make sure their earnings and deductions are being properly credited to their account. Please send a copy of any change information from SSA to MSU Office of Human Resources, Carter-Grant-Wilson, Suite 100.

WHERE'S THE CHECK?

In May 2014, a new University Check Distribution Process will go into effect. This will require that **ALL** checks now be distributed from the Bursars office cashiering window. Types of checks will include, but not limited to Salary Advances, Travel Advances, Emergency Fund Disbursements, Stipends, Vendor Payments, Reissued Payroll checks as well as Students Refunds. When picking up **ANY** check at the Bursars Office, **ALL** payees (or designees) **MUST** have his/her MSU Bear Card (preferred) or a State Issued Photo ID. If you are designating an individual to pick up the check on your behalf, please contact the Bursar or visit the Bursars web page for the required procedures.

ADMINISTRATIVE PROFESSIONAL SUPPORT DAY

ANNUAL ADMINISTRATIVE PROFESSIONAL SUPPORT STAFF LUNCHEON

CALVIN AND TINA TYLER BALLROOM

UNIVERSITY STUDENT CENTER

APRIL 24, 2014

Make checks payable to Morgan State University (\$24.00)

11:00 a.m. – 1:00 p.m.

MSU EMPLOYEES ROCK

LET'S PLAY "Name that Tune"

MSU will be celebrating its Administrative Professional Staff Support beginning April 21, 2014. There are several planned events leading up to the annual luncheon listed above.



- Phone Etiquette - Facilitated by Michelle Carter
Monday, April 21, 2014
University Student Center, Rm. 210
12:00 PM - 1:00 P.M.
- Line Dancing "The Madison" - Facilitated by Dr. Charles Carter
Tuesday, April 22, 2014
University Student Center Rm. 210
12:00 pm - 1:00 pm
- Zumba Class - Facilitated by Ms. Muniirah Jester
Wednesday, April 23, 2014
University Student Center Rm. 210
12:00 pm - 1:00 pm



Please contact Human Resources (Roberta Adams, or Shenelia Moore-Lacks on ext. 3195) to confirm your attendance for any/all of these events. Let's have a fun filled week leading up to Administrative Professional's Support Staff Day

Bring your lunch, beverages will be provided.

We are able to bestow this honor to our staff, because individuals and businesses provide us with generous contributions. We would be delighted to receive gifts from the MSU community for our deserving honorees. To ensure your name is printed on the program as a sponsor, we will need a response no later than April 1, 2013.