

ACA Insurance Rates:

Single Plan Only

- Employee share= \$115.43 per month or \$1,385.16 per year
- Employer share=\$675.39 per month or \$8,104.68 per year

Family Plan

- Employee share=\$1,231.73 per month or \$14,780.76 per year
- Employer share=\$675.39 per month or \$8,104.68 per year

One-half of the monthly “employee share” of the premium will be withheld each pay period. Insurance premiums are paid a month in advance; therefore a deduction adjustment will be necessary to collect premiums on your first paycheck. I also understand that the Employer and Employee contribution amounts may change annually as premiums under the State Health Insurance Plan change and therefore, any payroll deduction will be adjusted accordingly. If your pay is not adequate, in any pay period, to cover the premium you will be notified of the outstanding balance that is due, which is immediately payable. If you do not pay the outstanding balance within 30 days of the due date, your coverage will be cancelled effective the first of the month following the grace period.

Information on the employer-sponsored plan can be obtained at <http://www.nd.gov/ndpers/insurance-plans/group-health-ppo-basic-grandfathered.html>

If you waive your right to employer-sponsored coverage, you will still be able to apply for health insurance coverage through the federal government marketplace exchange, if desired, but you would not be eligible for any associated tax subsidy. More information on the marketplace exchange can be found at <https://www.healthcare.gov/>

Important Note for Student Employees: If you currently have a United Healthcare Student Health Insurance Plan and you choose to enroll in the ACA employee plan, you will not receive a refund of premiums paid to date from United Healthcare. You should consider this when weighing your coverage options.

Please feel free to contact the UND Payroll Office at 777-2158 or email brandi.byrne@und.edu with any questions.