

Executive Board

02/24/26

Administration Support Committee

02/23/26

Item of Recommendation to revise policy 831 – Eligibility for Benefits

Highest Authority Executive Board

For this item:

Originating Source:

Background: Policy 831 – Eligibility for Benefits. Under the Affordable Care Act of 2010, for the purposes of insurance coverage, a full-time employee is defined as someone working an average of at least 30 hours per week, or 130 hours per month.

Although self-funded, the Texas Baptists medical insurance plan is not exempt from the requirements of the Affordable Care Act. The law stipulates that employers with 50 or more full-time equivalent employees must offer coverage to employees working 30+ hours per week (≥ 130 hours/month) to avoid penalties. While we can manage costs by restricting hours below 30, we cannot "class out" or reclassify employees who consistently work 30+ hours as part-time to avoid offering coverage.

Background Attachments: A redline version of Policy 831 is included below.

Recommendation: The recommendation is to update the policy language to comply with the Affordable Care Act.

POLICY 831 ELIGIBILITY FOR BENEFITS

All Regular Full-Time employees working at least 40 hours in a work week are eligible for benefits based upon eligibility requirements of each plan.

~~All Regular Part-Time employees working 20 to 39.9 hours in a work week are eligible for the pro-rated paid time off (PTO) benefit employment and other benefits based on eligibility requirements of each plan.~~ All employees working at least 30 hours in a work week are eligible for benefits based upon eligibility requirements of each plan.

Temporary employees are not eligible for benefits other than those offered under the BGCT Workers' Compensation Insurance coverage.

Occasional employees are not eligible for benefits other than those benefits offered under the BGCT Workers' Compensation Insurance coverage.

All employees working more than 1,000 hours per year are eligible to participate in the BGCT retirement benefit plan. ~~9/27/11~~ 02/24/2026