

Understanding the Affordable Care Act (ACA) and How It Works at Thrive

The Affordable Care Act (ACA) is a federal law that helps make sure people have access to health insurance. One part of this law requires large employers, like Thrive, to offer affordable health coverage to employees who work an average of 30 hours or more per week.

Because many of our hourly team members' schedules can change from week to week, we use an ACA measurement process to determine who is eligible for medical benefits.



Here's how it works:

Variable Hour Employees

When you're first hired into an hourly position at Thrive, you are considered a variable hour employee. That means your schedule can vary, and we don't know yet whether you'll average 30 hours a week.

Initial Measurement Period

For your first year, we track (or "measure") the hours you work over an 11-month period. This is called the Initial Measurement Period.

After that period, we take 1 month to review your hours — this is the Administrative Period. If your average during the measurement period is 30 hours or more per week, you'll be offered medical insurance for the next year.

Stability Period

Once you qualify and enroll in coverage, your benefits will stay in place for a full 12-month period — even if your weekly hours later drop below 30. This is called the Stability Period.

Standard Measurement Period (Ongoing Employees)

Each year, Thrive also looks at hours worked by all variable hour team members during our Standard Measurement Period — usually a set 12-month window.

If you average 30 hours or more during that time, you'll be offered coverage for the next plan year during Open Enrollment.

Annual Process Summary

Here's a simple way to think about it:

- We measure your hours for a set period.
- We review your average to see if you qualify.
- If you qualify, you're offered medical coverage for the full year ahead.
- We repeat this process every year to make sure everyone's eligibility is up to date.