



# New Health Insurance Marketplace Coverage Options and Your Health Coverage

## PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment based health coverage offered by your employer.

### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

### Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and **not** any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution, as well as your employee contribution to employer-offered coverage, is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

### How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit <http://www.healthcare.gov> for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

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<sup>1</sup> An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

## PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer Name Elizabethtown College		4. Employer Identification Number (EIN) 23-1352632	
5. Employer Address 1 Alpha Drive		6. Employer Phone Number 717-361-1406	
7. City Elizabethtown	8. State PA	9. ZIP code 17022	
10. Who can we contact about employee health coverage at this job? Brenda Spiker			
11. Phone number (if different from above) 717-361-1183		12. Email address spikerbk@etown.edu	

Here is some basic information about health coverage offered by this employer:

As your employer, we offer a health plan to:	
<input type="checkbox"/>	All employees.
<input checked="" type="checkbox"/>	Some employees.

All regular full-time employees of the Employer working an average of twenty (20) hours per week over the course of the plan year are eligible for coverage. Retirees are eligible if they are sixty (60) years of age or more with at least twelve (12) years of service with Elizabethtown College. In addition, the spouse and dependent children of an eligible retiree are eligible for coverage. Upon reaching Medicare eligibility, Medicare will be primary payer and the group health plan through Elizabethtown College will be secondary for retirees and their spouse and/or dependent children.

With respect to dependents:	
<input type="checkbox"/>	We do not offer coverage.
<input checked="" type="checkbox"/>	We do offer coverage.

To be eligible to enroll as a Dependent, a person must be: a) the lawful spouse of a Participant as defined by the laws of state in which the Employer is based; or b) the Participant's same sex or opposite sex domestic partner; c) the Participant's or Participant's lawful spouse's or Participant's same sex or opposite sex domestic partner's child(ren), including: newborn children, step-children, children legally placed for adoption, legally adopted children, handicapped individuals and children required to be covered under a Court Order. The College extends various benefits to qualified domestic partners of benefit eligible employees. A domestic partner is an unmarried person in a committed, exclusive, cohabiting relationship with a partner of the same or opposite sex. Both the employee and the domestic partner must sign a Declaration of Domestic Partnership. This declaration outlines a specific set of criteria, which must be met to qualify for such benefits. It should be noted that some of our supplemental insurance providers may have additional requirements or may deny coverage for domestic partners. Where eligible, domestic partners will be covered as spouse under the terms and conditions of the plan.

If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

\*\*\* Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.

The information below corresponds to the Marketplace Employer Coverage Tool. Completing this section is optional for employers, but will help ensure employees understand their coverage choices but will help ensure employees understand their coverage choices.

**13. Is the employee currently eligible for coverage offered by this employer?**

**Yes** (Continue)

13a. If the employee is not eligible today, including as a result of a waiting or probationary period, when is the employee eligible for coverage? \_\_\_\_\_ (mm/dd/yyyy) (Continue)

**No** (STOP and return this form to employee)

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**14. Does the employer offer a health plan that meets the minimum value standard\*?**

Yes (Go to question 15)       No (STOP and return form to employee)

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**15. For the lowest-cost plan that meets the minimum value standard\* offered **only to the employee** (don't include family plans): If the employer has wellness programs, provide the premium that the employee would pay if he/she received the maximum discount for any tobacco cessation programs, and didn't receive any other discounts based on wellness programs.**

- a. How much would the employee have to pay in premiums for this plan?  
b. How often?

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If the plan year will end soon and you know that the health plans offered will change, go to question 16. If you don't know, STOP and return form to employee.

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**16. What change will the employer make for the new plan year?**

- Employer won't offer health coverage  
 Employer will start offering health coverage to employees or change the premium for the lowest-cost plan available only to the employee that meets the minimum value standard.\* (Premium should reflect the discount for wellness programs. See question 15.)  
a. How much will the employee have to pay in premiums for that plan? \$  
b. How often?  
Date of change (mm/dd/yyyy):

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\* An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986)