

Patient Protection and Affordable Care Act Notification of Health Insurance Marketplace Coverage (The “Exchange”)

To All New Employees,

Pursuant to the statute, the enclosed [Notice](#) is to inform you of the existence of the health care exchange, describe the services the exchange provides, and how you can contact the exchange. In addition, the Notice is to advise the employee that he or she may be eligible for a premium tax credit if the total allowed costs of benefits provided under the employer’s plan is less than 60 percent of such costs, that an employee who purchases exchange coverage may lose the employer’s contribution toward the cost of coverage and that the employee’s payment for exchange coverage will be on an after-tax basis.

Under the federal Affordable Care Act, (ACA), so-called "health care reform," every state will open health insurance exchanges for the first time in 2014. In California, the state health insurance exchange options will become available January 1, 2014.

The Act includes many benefits for young adults between ages 19-26, who are part of the young adult demographic being targeted by this health care reform. First, as many families are aware, since January 2012 dependent children can remain under their parent's employer-based health coverage until they turn 26. Second, the Act strengthened insurance plans by requiring that everyone have access to a minimum set of benefits, such as specific preventive care services without a patient copay, and mental health coverage that is on par with medical coverage. Finally, beginning this coming January, many members will have access to additional health plans through each state's health insurance exchange. The Affordable Care Act has also meant, however, higher costs for certain established health care plans.

To explore coverage options provided through the Marketplace including eligibility, cost, an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area, please visit HealthCare.gov for more information.

New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Modeled After DOL Form
OMB No. 1210-0149

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 individuals find health insurance that meets their needs and fits their budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. Some individuals may also be eligible for a new kind of tax credit that lowers their 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 Foothill-De Anza Community College District does not offer 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 Foothill-De Anza Community College District, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in Foothill-De Anza Community College District's health plan. **The coverage offered by Foothill-De Anza Community College District in 2014 will provide qualified and affordable plan options to all full time employees eligible to enroll.** For plans to be qualified and affordable the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent and premium contributions are no more than 9.5% of your annual household income.

However, you may be eligible for a tax credit that lowers your monthly premium or a reduction in certain cost-sharing if Foothill-De Anza Community College District does not offer coverage to you at all.

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by Foothill-De Anza Community College District, you will pay 100% of the cost of coverage and your payments for coverage through the Marketplace will be made on an after-tax basis.

How Can I Get More Information?

For more information about your coverage offered by Foothill-De Anza Community College District, please check your summary plan description or contact the Benefits Unit at (650) 949-6224 or via email to MyBenefits@fhda.edu.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. If you reside within the state of California, please visit www.coveredca.com or if you reside outside of the state of California please visit www.healthcare.gov for more information on your options, including an online application for health insurance coverage.

¹ 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)

PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by Foothill-De Anza Community College District. 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 Foothill-De Anza Community College District		4. Employer Identification Number (EIN) 94-1597718	
5. Employer Address 12345 El Monte Road		6. Employer Phone Number (650) 949-6224	
7. City Los Altos Hills		8. State CA	9. Zip Code 94022
10. Who can we contact about employee health coverage at this job? Christine Vo, Benefits Manager			
11. Phone Number (if different from above) Click here to enter text.		12. E-mail Address vochristine@fhda.edu	

Here is some basic information about health coverage offered by Foothill-De Anza Community College District:

- ❖ As your employer, we offer a health plan to
 - Contract and reduced Contract employees who have met the District requirements
 - Hourly Classified employees who have met the District requirements
 - Part-Time Faculty who have met the District requirements (this coverage is not subject to affordability)
- ❖ With respect to dependents, we offer coverage to:
 - ✓ Legal spouse (regardless of gender)
 - ✓ Domestic partner of the same sex who have met the District requirements
 - ✓ Children (natural, legally adopted, step-children, child for which employee or domestic partner has been appointed legal guardian by a court of law) up to the age of 26
 - ✓ Disabled children of any age if they were enrolled prior to age 26

If you decide to shop for coverage in the Marketplace, please visit www.coveredca.com if you reside within the state of California or www.healthcare.gov if you reside outside of the state of California and those sites will guide you through the process.

¹ 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)