

ROSEVILLE JOINT UNION HIGH SCHOOL DISTRICT
BUSINESS SERVICES
(916) 782-5096, FAX (916) 786-2681

MEMORANDUM

Date: September 2013

To: All District Employees

Delivery Method: E-mail delivery to employees with District E-mail
USPS Home delivery to employees without District E-mail

From: Gary Stevens, Assistant Superintendent, Business Services

Subject: **REQUIRED NOTIFICATION
UNDER THE AFFORDABLE CARE ACT**

Dear District Employee,

One of the required provisions under the Affordable Care Act (ACA) is notification by your employer of the new Health Insurance Marketplace starting January 1, 2014. In California, the Marketplace is called "Covered California".

The New Health Insurance Marketplace Coverage Options Notice is enclosed in the format required under the ACA. If after reviewing the enclosed, you have any questions concerning the Affordable Care Act or the options available through Covered California, please refer to the websites:

www.HealthCare.gov <https://www.healthcare.gov/>

www.coveredca.com <http://www.coveredca.com/>

Why are you receiving this notice?

ALL employees – whether full-time, part-time, hourly, substitute stipend, etc. – must be notified by their employer of the Health Care Marketplace ("Covered California" in our state). Please read the enclosed notification for more information.

Frequently Asked Questions

At the District's website you will find Frequently Asked Questions and Answers. We will share more information from our district's insurance provider, Schools Insurance Group (SIG) as it becomes available.

www.rjuhsd.us/Employment/Benefits Package

HEALTH INSURANCE MARKETPLACE 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.¹

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 <http://www.rjuhsd.us/Domain/28> or contact:

Kelly Lee, Payroll Technician

klee@rjuhsd.us or 916/782-7060 or (Ext. 1028 for internal calls)

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

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.

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	4. Employer Identification Number (EIN)	
<u>Roseville Joint Union High School District</u>	<u>94-6002478</u>	
5. Employer address	6. Employer phone number	
<u>1750 Cirby Way</u>	<u>916/786-2051</u>	
7. City	8. State	9. ZIP code
<u>Roseville</u>	<u>CA</u>	<u>95661</u>
10. Who can we contact about employee health coverage at this job?		
<u>Payroll Technician Kelly Lee</u>		
11. Phone number (if different from above)	12. Email address	
<u>916/782-7060</u>	<u>klee@rjuhsd.us</u>	

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

- As your employer, we offer a health plan to:

All employees.

Some employees. Eligible employees are:

THOSE WHO WORK A MINIMUM OF 20 HOURS PER WEEK

- With respect to dependents:

We do offer coverage. Eligible dependents are:

LEGAL SPOUSES OR REGISTERED DOMESTIC PARTNERS

CHILDREN (NATURAL, STEP, ADOPTED) UNDER THE AGE OF 26

We do not offer coverage.

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. All of the health plans offered to you exceed the minimum value standard.

** 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.