



Notice of Health Insurance Marketplace Coverage Options

Under the Affordable Care Act (also known as the ACA and healthcare reform), School District U-46 is required to provide you with the attached notice. This notice is to inform you of the existence of the Health Insurance Marketplace, and to assist you while you evaluate your health insurance needs.

The notice contained below was modified by the District who completed certain the employer-specific information. This form is not personalized to your specific situation. As a result, your specific responses may be different.

Note: If you qualify for benefits under the District’s medical program, you will not be eligible for a premium credit or tax subsidy at the Marketplace. Please contact the Benefits Department at 847.888.5000, ext. 5026 or 5563, or e-mail your questions to Benefits@u-46.org.

School District U-46 Commentary on Notice

I am eligible and will participate in the District’s medical plan: This notice will not apply to you. (Note: If you qualify to participate in the District’s medical program, you will not be eligible for a premium credit or tax subsidy at the Marketplace. However, you may be eligible for other government programs such as Medicaid or CHIP if your family’s income is below 138% of the federal poverty level threshold.

I am not eligible for the District’s medical plan: This notice will assist certain individual in applying for insurance through the Illinois Insurance Market place.



New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 5-31-2020)

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 contact your employer at School District U-46 Benefits Department at 847.888.5000, ext. 5026, 5563, or 4264, or e-mail your questions to Benefits@u-46.org.

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.

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 School District U-46		4. Employer Identification Number (EIN) 36-6004736	
5. Employer Address 355 East Chicago Street		6. Employer phone number 847.888.5000	
7. City Elgin	8. State Illinois	9. Zip code 60120-6543	
10. Who can we contact about employee health coverage at this job? School District U-46 Benefits Department			
11. Phone number (if different from above) 847.888.5000 x5026 or x5563 or x4264		12. Email address Benefits@u-46.org	

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.

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. Effective January 1, 2014, an employee shall be offered an opportunity to enroll in the medical benefit options offered under the District's health care program if he/she meets one of the two following criteria:
 1. The employee is covered under a collective bargaining agreement and such agreement provides for the employee to be offered medical benefit options; or
 2. The employee works an average of 30 hours or more per week during a standard measurement period for on-going employees or during an initial measurement period as determined pursuant to federal regulations regarding the employer mandate under the Affordable Care Act of 2010.
 - With respect to dependents:
 - We do offer coverage. An eligible dependent is a child, who is naturally born to you, legally adopted or placed for adoption with you, is your step child, or has been placed under your legal guardianship, custody or foster care by court order and who is under the age of 26 or a dependent Veteran Child.
 - 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 safe-harbor rules.
- ** 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 will guide you through the process. Here's the employer information you'll enter when you visit 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, or will the employee be eligible in the next 3 months?**

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? **An employee is eligible if he/she is covered under a collective bargaining agreement that provides coverage based on his/her schedule or if the employee works an average of 30 or more hours per week based on a measurement period.**

No (STOP and return this form to employee)

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)

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? **\$26.82 (2018 plan year Silver + HSA Plan)**

b. How often? Weekly **Every 2 weeks** Twice a month Monthly

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.

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? **\$27.27**

b. How often? Weekly **Every 2 weeks** Twice a month Monthly

Date of change: **(01/01/2019)**

* This Notice is a modified version of the official model issued by the Department of Labor to be used by employers. It has been modified by completing the employer-specific information requested by the Department of Labor, indicating by the entries made in **blue bold font**.