



New Health Insurance Marketplace Coverage Options and Your Health Coverage

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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 through the employer plan, then you will not have coverage under the employer plan with its substantial employer subsidy. Your employee contribution for employer coverage is made on a pre-tax basis which means that it is excluded from income for federal and, in most cases, 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 or contact the System Central Benefits Office at (717) 720-4160 or passhemarketplacecoverageinquiry@passhe.edu

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 – PA STATE SYSTEM OF HIGHER EDUCATION		4. Employer Identification Number (EIN)- 25-1690694	
5. Employer Address – 2986 NORTH SECOND STREET		6. Employer Phone Number – (717) 720-4160	
7. City – HARRISBURG	8. State – PA	9. ZIP code – 17110	
10. Who can we contact about employee health coverage at this job? SYSTEM CENTRAL BENEFITS OFFICE			
11. Phone number (if different from above) SAME AS ABOVE		12. Email address – passhemarketplacecoverageinquiry@passhe.edu	

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: Permanent full time and permanent part-time working at least 50% of full time hours. Some employees are eligible based on language in their Collective Bargaining Agreements. Please refer to your Collective Bargaining Agreement or the Summary Plan Description for eligibility rules and exclusions.
- With respect to dependents:
 - We do offer coverage. Eligible dependents may include: Spouses, domestic partners, children under age 26 including natural children, legally adopted children, stepchildren, foster children, children for whom you are the court-appointed legal guardian, children whom the employee is required to cover due to a court order or support notice and disabled dependents over the age of 26. Please refer to your Collective Bargaining Agreement or the Summary Plan Description for eligibility rules and exclusions.
 - 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.

** 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.