

Subject: Health Care Reform required notice to employees

Dear Employee,

The Department of Labor (DOL) requires employers to provide the attached notice to ALL employees, regardless of whether an employee is enrolled in, or eligible for, coverage under a group health plan. **The enclosed mandated notice is informational only and no action is required for those employees covered under Quinnipiac University's health plan.**

Health Care Reform, also known as the Affordable Care Act (ACA), is now the law. Some of the Health Care Reform changes have already affected our plans. These changes include: covering adult children to age 26; free preventive care; reducing or removing annual and lifetime limits on essential health benefits; and a \$2,550 cap on health care flexible spending account contributions.

Some of the changes resulting from the law took effect January 1, 2014 and include what you may have heard called the "public exchange or Marketplace." The Federal and State Marketplace launched on October 1, 2013, and Quinnipiac University's medical plans will comply with all required changes.

Quinnipiac continues to offer health coverage to eligible employees and the availability of coverage through the Marketplace does not affect your eligibility for coverage through the University's health plan.

If you purchase coverage through a Marketplace, you may be eligible for a federal subsidy that lowers your monthly premiums or reduces your cost sharing. However, to receive these federal savings, you cannot be eligible for health plan coverage as an employee through Quinnipiac that is affordable and provides "minimum value". All of the University's health plans offered to eligible employees exceed "minimum value" and currently meet the affordability criteria.

Here are a few parts of the law and how Quinnipiac University stacks up:

1/1/2014 Health Care Reform Provision	Quinnipiac University Medical Plan
Americans will be required to have health insurance or pay a penalty. This is called the "individual mandate."	Being enrolled in a Quinnipiac medical plan means you have health insurance. We offer affordable and comprehensive medical plans to our eligible employees and their families.
To be considered qualified coverage under Health Care Reform, a group health plan has to provide a minimum level of coverage called "essential health benefits."	Today, our Quinnipiac medical plans exceed the minimum level of coverage.
The online health insurance Marketplace holds open enrollment for individuals beginning October 1st, for coverage beginning the following January 1st.	Our covered employees will not have to utilize the Marketplace for coverage, although they have this option. The required DOL notice is attached with more information for individuals.

More information on the health care reform law and the Marketplaces is available at www.healthcare.gov. You can also view the Connecticut exchange information at <https://www.accesshealthct.com/AHCT/LandingPageCTHIX>. In addition, you can view a video produced by the Kaiser Family Foundation with simple to follow information on the health care reform law <http://kff.org/health-reform/video/youtoons-obamacare-video/>

For additional information on the University's health coverage, you may contact the Health & Welfare Benefits Help Desk at 877-373-6535.



New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 11-30-2013)

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 or contact _____.

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)	
5. Employer address		6. Employer phone number	
7. City	8. State	9. ZIP code	
10. Who can we contact about employee health coverage at this job?			
11. Phone number (if different from above)		12. Email address	

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:

- With respect to dependents:
We do offer coverage. Eligible dependents are:

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. 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.