

Human Resources 300 North Washington Street Pennsylvania Hall Campus Box 2443 Gettysburg, Pennsylvania 17325 –1400

717.337.6202 717.337.6624 fax www.gettysburg.edu

To: Gettysburg College Employees Not Eligible for Health Insurance Benefits

From: Regina Z. Campo Larco VCC ASSociety Co-Director of Human Resources and Risk-Management D.v. C. t. T. Date: September 25, 2013 April 14, 2023

Re: The Health Insurance Marketplace

The Department of Labor's Employee Benefit Security Administration issued guidance to all employers subject to the Fair Labor Standards Act (FLSA) regarding the Patient Protection and Affordable Care Act (PPACA) requiring employers to provide a notice of health coverage. This notice called "New Health Insurance Marketplace Coverage Options and Your Health Coverage for Employees Who Are Not Eligible for Medical Coverage" is enclosed.

Because you are not eligible for health insurance through the College, you and your family may be able to obtain health coverage through the Marketplace with a new kind of tax credit that lowers your monthly premiums and provides assistance for out-of-pocket costs.

Also enclosed are two flyers with more information about health care reform:

- The Health Insurance Marketplace
- Government Assistance at the Marketplace

You may find the model notices and additional flyers at the College's benefit website: <u>http://www.gettysburg.edu/about/offices/president/hr/benefits/</u>. Look for PPACA.



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We have carefully reviewed the PPACA requirements for medical coverage and have determined that the plans offered to you through Highmark BlueShield meet those standards. Therefore, you will <u>not</u> be eligible for a tax credit through the Marketplace (formerly called the Exchange). If you are currently enrolled in the College's medical insurance, you may continue to do so knowing that it meets the standard set by PPACA.

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If you have any questions regarding your health insurance benefits, you may contact Karen Re<u>Benefits Specialist</u>, at <u>kre@gettysburg.edu</u>.

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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.<sup>1</sup>

**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 Gettysburg College Human Resources Office

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.

<sup>&</sup>lt;sup>1</sup> 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 Gettysburg College		the second se	4. Employer Identification Number (EIN) 23-1352641	
5. Employer address 300 N. Washington Street		6. Employer phone number 717-337-6202		
7. City Gettysburg		8: State PA	9. ZIP code 17325	
10. Who can we contact about employee health co Karen Re, Associate Director of H			A State Strength	
11. Phone number (if different from above) 717-337-6071	12. Email address kre@gettysburg			

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

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

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All employees. Eligible employees are:

Some employees. Eligible employees are:

Full-time faculty, full-time administrators and staff who work at least 34 hours per week. Part-time faculty who are regularly scheduled to teach four (4) courses (as is uniformly determined by the College, for each ensuing Plan year). A part-time faculty will bear the entire cost of insurance premium benefits, unless he/she is regularly scheduled to teach four (4) courses for eight (8) out of ten (10) years.

#### •With respect to dependents:

We do offer coverage. Eligible dependents are:

Spouse or domestic partner; children under the age of 26 years of age.

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** 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.



## New Health Insurance Marketplace Coverage Options and Your Health Coverage for Employees Who Are Not Eligible for Medical Coverage

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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.

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Gettysburg College	23-1352641			
5. Employer address	6. Employer phone number			
300 N. Washington St.	717-337-0	717-337-6202		
7. City	8. State	9. Zip code		
Gettysburg	PA	17325		
10. Who can we contact about employee health coverage at this job?				
Karen Re, Associate Director of Human Visourus				
11. Phone number (if different from above)	12. Email address			
717-337-6071	kre@gettysburg.edu			

Because you are not eligible for health insurance coverage through this employer, you and your family may be able to obtain health coverage through the Marketplace, with a new kind of tax credit that lowers your monthly premiums and provides assistance for out-of-pocket costs.

Please note that if you decide to shop for coverage in the Marketplace, www.HealthCare.gov will guide you through the process.

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