



Prince William County

PUBLIC SCHOOLS

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Affordable Care Act (ACA) Notice of Insurance Marketplace Options and Your Health Coverage

Memo To: All Employees

From: Office of Benefits & Retirement Services

The following information is very important. The implementation of the Affordable Care Act of 2010 (the healthcare reform law) requires the attached notice be given to every employee. The notice describes the online Health Insurance Marketplace, also called the Exchange, available at www.healthcare.gov beginning October 1, 2013. The Marketplace describes options you may have available for health insurance other than employer-based plans and is designed for easy cost and coverage comparisons.

The attached notice includes information about health insurance coverage available through Prince William County Public Schools (PWCS). The School Division annual open enrollment period will begin on April 15th of each year for the new plan year beginning July 1st. You will receive additional information on benefit changes and new premiums at that time.

The law does include a requirement for those who are currently uninsured. It is very important to note that along with guaranteed access to health insurance, the **Affordable Care Act requires individuals to be insured**. Starting in 2014, if you do not enroll in a health insurance plan, you will be required to pay a penalty (in the form of a tax). This penalty is known as the individual mandate penalty.

For eligible employees, the health plan offered by PWCS qualifies as affordable and meets minimum essential coverage standards set by the Affordable Care Act. Because of this, you and your family will not qualify to receive any credits or subsidies if you purchase coverage from the Marketplace, regardless of your income or family size. If you are a seasonal or variable hour employee or are on your waiting period for benefits and do not have access to other coverage, you may still qualify for reduced premiums through a Marketplace plan. You can visit www.healthcare.gov to determine if you and/or your family qualify for subsidies under the Health Insurance Marketplace.

If you are not eligible for PWCS' sponsored or subsidized health insurance and do not have access to alternative insurance, you may qualify for reduced premiums through a Marketplace plan. Visit www.healthcare.gov to determine if you and/or your family qualify for subsidies under the Health Insurance Marketplace.

You may also qualify for Medicaid if you are considered to be low income. To learn about Medicaid, visit www.healthcare.gov/do-i-qualify-for-medicaid.

*Please note that this letter provides general information about the Affordable Care Act (ACA) and Prince William County Public Schools'-sponsored medical coverage. This information is not intended to provide financial, tax, or legal advice. It is your responsibility to understand how you and your family may be impacted by the ACA, including whether you may be subject to penalties for failing to maintain health coverage. Consult your personal financial, tax, or legal advisors to determine how the ACA may affect your specific situation.

Revised 04/2016



PRINCE WILLIAM COUNTY PUBLIC SCHOOLS

Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149

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.

Prince William County Public Schools, Office of Benefits & Retirement Services,
703.791.8050 or Benefits@pwcs.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.

| | | | |
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| 3. Employer name PRINCE WILLIAM COUNTY PUBLIC SCHOOLS | | 4. Employer Identification Number (EIN) 54-6001533 | |
| 5. Employer address PO BOX 389 | | 6. Employer phone number 703.791.8050 | |
| 7. City MANASSAS | 8. State VA | 9. ZIP code 20136 | |
| 10. Who can we contact about employee health coverage at this job? DEBORAH SPARKS, DIRECTOR OF BENEFITS & RETIREMENT SERVICES | | | |
| 11. Phone number (if different from above) | | 12. Email address BENEFITS@PWCS.EDU | |

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

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

All employees. Eligible employees are:

Some employees. Eligible employees are:

All full-time, and part-time employees working at least 17 ½ hours per week, who are eligible to participate in Prince William County Public School's benefit programs.

- With respect to dependents:

We do offer coverage. Eligible dependents are:

Spouse, biological children, stepchildren, adopted children (or children placed for adoption) and children for whom the employee has been appointed legal guardian or granted legal custody and who are 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.

** 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.