

Notice to Employees: Requirements of the Affordable Care Act

As of January 1, 2014, the Affordable Care Act (ACA) requires you to have health insurance for yourself and your dependents. Some people are exempt from this requirement. To learn how to apply for an exemption see *Questions and Answers on the Individual Shared Responsibility Provision*, www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision. If you do not have health insurance and you are not exempt, you may be subject to a penalty (see www.healthcare.gov/what-if-someone-doesnt-have-health-coverage-in-2014).

Enrollment in the insurance plan offered by the District meets the requirement to have health insurance. To determine if you are eligible under this plan, please refer to the Employee Handbook. Additional insurance qualification information can be found in Board Policies CRD and CFEA. The plan offered by the District meets the “minimum value standard” defined by the ACA.¹

Enrollment in another plan, such as through a spouse, parent, or association, also satisfies the requirement to have health insurance if the plan provides minimum value standard.

As an alternative to the plan offered by the District, or any other health insurance program, you may enroll in insurance through the Health Insurance Marketplace. In Texas, the Marketplace is a federal government program that will offer “one-stop shopping” to find and compare private health insurance options. Most individuals are eligible to enroll in insurance through the Marketplace. The Marketplace will begin enrollment on November 15, 2014 for coverage beginning as early as January 2015. For information on the Marketplace, see www.healthcare.gov.

You may be eligible for a premium tax credit or other assistance toward insurance obtained through the Marketplace, depending on your household income. More information on the premium tax credit and other cost sharing provisions is available at www.healthcare.gov. Please note that the District will **not contribute** to premium costs if you enroll in insurance through the Marketplace. Also, if you purchase insurance through the Marketplace you will lose the benefit of paying the premium with pre-tax income.

If you presently have the District’s health coverage the District’s section 125 plan (cafeteria plan) does not permit you to drop insurance before the end of the plan year (August 2015), unless a qualifying event occurs.

Additional information. If you have questions or concerns about the health insurance offered through the District, please contact the Risk Management Department. Questions about the Marketplace and how the Affordable Care Act impacts you as an individual should be addressed to www.healthcare.gov or your personal attorney.

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% of such costs.

Basic Information About Health Care Offered By The District Acknowledgment

If you decide to shop for coverage in the Marketplace, below is the employer information you will enter at HealthCare.gov to find out if you are eligible for a premium tax credit.

This information is numbered to correspond to the Marketplace application.

3. Employer Name United Independent School District		4. Employer Identification Number (EIN) 74-6028859	
5. Employer Address 201 Lindenwood Dr.		6. Employer Phone Number (956)473-6201	
7. City Laredo	8. State TX	9. Zip code 78045	
10. Who can we contact about employee health coverage at this job? Risk Management Department			
11. Phone number (if different from above) (956) 473-6324		12. Email address Abraham.Hernandez@uisd.net	

The District offers health coverage through BlueCross BlueShield to all eligible employees and their eligible dependents. Eligibility is described in the Employee handbook and Board policies CRD and CFEA. The coverage offered by BlueCross BlueShield meets the minimum value standard and the cost of this coverage to you is intended to be affordable.

*Even though the District fully intends for your coverage to be affordable, you may still be eligible for a premium discount through the marketplace. The Market place 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, if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

Printed Name

Campus/Department

Employee Signature

Date

Employee ID Number