

## **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](http://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](http://www.healthcare.gov/what-if-someone-doesnt-have-health-coverage-in-2014)).

Enrollment in La Joya I.S.D. Self-Funded Medical Plan satisfies the requirement to have health insurance. The Medical Plan Document explains who is eligible to enroll in the La Joya 1.5.0. Self-Funded Medical Plan.

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 essential coverage.

As an alternative to the La Joya I.S.D. Self-Funded Medical Plan or another 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 in October 2013 for coverage beginning in January 2014. For information on the Marketplace, see [www.healthcare.gov](http://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](http://www.healthcare.gov). Please note that the district will not contribute to premium costs if you enroll in insurance through the Marketplace. Also, you will lose the benefit of paying the premium with pre-tax income if you purchase insurance through the Marketplace.

You are encouraged to enroll in the district's medical plan during the October 2013 open enrollment, if you are eligible. You will not be able to enroll in the district's plan in January 2014 to avoid the ACA penalty unless you experience a special enrollment event. If you enroll in October 2013, the district's section 125 plan (cafeteria plan) does not permit you to drop insurance before the end of the plan year.

Additional information. If you have questions or concerns about the health insurance offered through the district, please contact: La Joya 1.5.0. Employee Benefits Department at (956)-323-2680. Questions about the Marketplace and how the Affordable Care Act impacts you as an individual should be addressed to [www.healthcare.gov](http://www.healthcare.gov) or your personal attorney.

### Basic Information About Health Care Offered By The District

*(to be completed by the district)*

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 LA JOVA INDEPENDENT SCHOOL DISTRICT		4. Employer Identification Number (EIN)74-6001550	
5. Employer Address 200 W. EXPRESSWAY 83		6. Employer phone number (956)-323-2680	
7. City LA JOVA	8. State TEXAS	9. Zip code 78560	
10. Who can we contact about employee health coverage at this job? Elodia Salinas			
11. Phone number (if different from above) 956-323-2680		12. Email address e.salinas3@lajoyaisd.net	