



**NOVATO UNIFIED SCHOOL DISTRICT  
HUMAN RESOURCES DEPARTMENT**

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**Health Care Reform: The Public Health Insurance Marketplace**

*September 30, 2013*

As your employer, we are required to provide you with certain information about the Affordable Care Act (also known as "Health Care Reform"). The enclosed Notice contains general information about the ability to purchase medical coverage through a Public Marketplace.

**What You Need to Know**

**Almost everyone must have medical coverage by January 1, 2014 or pay a tax penalty**

- You may get your medical coverage through: our employer-sponsored group health plan, a spouse's employer-sponsored group health plan (if available), or an individual policy.
- You may purchase an individual policy in the private market or through the Public Marketplace in your state.

**Want Info?**  
Check out: <http://HealthCare.gov>

**You should carefully evaluate your coverage options**

You may hear about the state Public Marketplaces through the media and other advertisements announcing that you can locate coverage through the Public Marketplace as of October 1, 2013. You may also receive advertisements from insurance companies marketing policies.

**Before declining our group health plan coverage, evaluate your options carefully.**

	If I get medical coverage from...	
	Our Employer Plan	A Public Marketplace
Who is eligible for coverage?	All active, full-time employees working at least 30 hours per week	Nearly everybody
Who pays for coverage?	You and your employer	You
How do I pay for costs?	Usually with pre-tax income	After-tax income
How much does it cost?	Contact your Benefits Manager	See <a href="http://HealthCare.gov">http://HealthCare.gov</a>
What level of benefits are offered?	Our medical plans are comparable to the Platinum and Gold plans offered through the public marketplaces	You choose a "Bronze," "Silver," "Gold," or "Platinum" level of coverage
Will the government pay for any of my coverage?	No	<b>Only if you qualify for a federal subsidy.</b> Our employer-sponsored plan is designed to meet the minimum value and affordability standards set by the Affordable Care Act, which would generally prevent you from qualifying for a subsidy.

"Achievement For All – Our Call to Action"



# 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.

### 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 Pam Conklin, Human Resources at 415-897-4220.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

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<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: Novato Unified School District		4. Employer Identification Number (EIN) 68-0112169	
5. Employer address: 1015 Seventh Street		6. Employer phone number: 415.257.4582	
7. City: Novato	8. State: CA	9. ZIP code: 94945	
10. Who can we contact about employee health coverage at this job? Pam Conklin			
11. Phone number (if different from above)		12. Email address: Pconklin@nUSD.org	

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:  
Full-time employees working at least 30 hours per week.

- With respect to dependents:

We do offer coverage. Eligible dependents are:  
Spouse, Domestic Partner, Children to age 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.