**NEW HEALTH INSURANCE MARKETPLACE COVERAGE OPTIONS**

**AND YOUR HEALTH COVERAGE**

**Information for Insurance Eligible Employees**

**Adapted from Department of Labor Form OMB No.1210-0149**

**PART A: GENERAL INFORMATION**

Key parts of the health care law took effect in 2014, creating 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.

**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 does not 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. (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 (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986.)

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 the health insurance plan offered by your employer, please check your summary plan description or contact the Human Resources Office via telephone (402/457-2420) or email (humanresources@mccneb.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.

**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: Metropolitan Community College

4. Employer Identification Number (EIN): 47-0557228

5. Employer address: P.O. Box 3777

6. Employer phone number: 531/622-2420

7. City: Omaha

8. State: NE

9. Zip code: 68103-0777

10. & 11. Who can we contact about employee health coverage at this job?

 Julie Nohrenberg 531/622-2232

 Cindy Croy 531/622-2231

12. Email address: humanresources@mccneb.edu

Below is basic information about health coverage offered by Metropolitan Community College (MCC):

* As your employer, we offer a health plan to all employees holding full-time regular positions at MCC and to their eligible dependents.
* With respect to dependents, eligible dependents are defined as the legal spouse and eligible children to age 26.
* 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 though MCC considers its coverage 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. For example, if your wages vary from week to week, you are newly employed mid-year, or 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. Below is the employer information you will enter when you visit HealthCare.gov to find out if you can get a tax credit to lower your monthly premiums. This information corresponds to the Marketplace Employer Coverage Tool and is provided to help ensure that you understand your coverage choice.

13. Is the employee currently eligible for coverage offered by this employer? (or will the employee be eligible in the next 3 months) **Yes**

14. Does the employer offer a health plan that meets the minimum value standard?1 **Yes**

15. For the lowest-cost plan that meets the minimum value standard1 ***offered only to the employee*** (not including family plans): If the employer has wellness programs, provide the premium that the employee would pay if he/she received the maximum discount for any tobacco cessation programs, and didn't receive any other discounts based on wellness programs:

 a. How much would the employee have to pay in premiums for this plan? **$0.00**

 b. How often? **Not applicable**

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 (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986).