



New Health Insurance Marketplace Coverage Options and Your Health Coverage

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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 [Employee Benefits at \(520\) 724-8464](tel:5207248464).

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 care offered by PIMA COUNTY GOVERNMENT. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information.

Employer Name PIMA COUNTY GOVERNMENT	Employer Identification Number (EIN) 86-6000543	
Employer Address 130 W. CONGRESS, 7 TH FLOOR	Employer Phone (520) 724-8357	
Employer City TUCSON	Employer State AZ	Employer Zip 85701
Health Coverage Contact Name EMPLOYEE BENEFITS		
Health Coverage Contact Phone Number (520) 724-8464	Health Coverage Contact Email Address HRBENEFITS@PIMA.GOV	
<p>Basic information about health coverage offered by this employer:</p> <p>As your employer, we offer coverage to: <input type="checkbox"/> All employees <input checked="" type="checkbox"/> Some employees</p> <p>A regular full-time, part-time or variable-time employee scheduled to work twenty (20) or more hours per week in a benefits eligible employment classification as defined in Administrative Procedure 23-22 II.A. An employee that meets the requirements defined by federal guidelines. A temporary employee (employment classification G) after six (6) months of continuous employment.</p>		
<p>With respect to dependents: <input checked="" type="checkbox"/> We do offer coverage <input type="checkbox"/> We do not offer coverage</p> <p>If both spouses/domestic partners work for the County and are eligible for benefits, only one (1) person is permitted to cover eligible dependents. Eligible dependent is a legally married spouse, domestic partner, natural born child, stepchild, adopted child of the employee/domestic partner, a child who has been placed for adoption with the employee or domestic partner and for whom the application and approval procedures for adoption pursuant to ARS §167;8-105 or §167;8-108 have begun, and/or a child for whom the employee/domestic partner has obtained court ordered guardianship, up to age twenty-six (26), regardless of the child's student or marital status or the availability of other employer based coverage for that child. Enrolled dependent child may be eligible beyond the age of twenty-six (26) provided the child is incapable of self-sustaining employment by reasons of intellectual or physical disability. Chiefly dependent upon the employee/domestic partner for support and maintenance.</p>		
<p><input checked="" type="checkbox"/> 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.</p>		
<p>NOTE: 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.</p>		