

Notice of Health Insurance Marketplace Coverage Options and Your Health Coverage

PART A: General Information

Effective January 1, 2014 new elements of the PPACA (Patient Protection and Affordable Care Act) will become effective. One of those elements is the availability to purchase health insurance thru a state or federally facilitated health insurance marketplace (exchange). This notice assists you with some basic information pertaining to this new marketplace.

What is the Health Insurance Marketplace?

The health insurance marketplace is established to create a place to evaluate health insurance by benefit levels and to assist in the purchase of plans thru subsidized premiums and lower out of pocket expenses. Subsidized premiums can only be purchased thru approved state or federal marketplaces and are based upon individual or family income levels. 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?

The subsidized premium that you receive is based upon your household income. You are eligible for this benefit if your employer does not offer coverage or does offer coverage but does not meet certain standards.

Does My Employer's Health Coverage Affect Eligibility for a Subsidy 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 subsidy through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a subsidized plan 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 monthly premium of the qualified health plan offered by your employer for employee only coverage 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 subsidy.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 premium payments for coverage bought thru the Marketplace are paid on an after-tax basis.

How Can I Get More Information?

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.

You can speak with an exchange navigator that will discuss with you your options, assist you in working thru calculating your eligible subsidies and selecting an eligible plan. These navigators are licensed agents trained to make your options easy and understandable. You can contact them at 800.888.8888 or at www.barrowgroupexchange.com.

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 cost.

PART B: Employer Information

This section contains information about 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 Rock Staffing		4. Employer Identification Number (EIN) 45-5533002	
5. Employer address 2111 Austell Road, Suite A		6. Employer phone number 678-856-7570	
7. City Marietta		8. State GA	9. ZIP code 30008
10. Who can we contact at this job? Manager			
11. Phone number (if different from above)		12. Email address info@rockstaffing.com	

**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.