MEMORANDUM

TO: District Employee
FROM: Suzanne Franco
Benefits and Leave Specialist
DATE: October 2, 2013
RE: THE AFFORDABLE CARE ACT HEALTH INSURANCE MARKETPLACE

Effective October 1, 2013, the Affordable Care Act (ACA) requires that states provide a Health Insurance Marketplace where individuals can purchase affordable health insurance coverage. For individuals who don’t have access to affordable medical coverage through an employer or other source, the Health Insurance Marketplace can be of great value. The enclosed Notice provides information about the ACA Health Insurance Marketplace and financial assistance that might be available for individuals that meet certain criteria.

This Notice is being provided to you by San Joaquin Delta Community College District. The ACA requires that this notice is provided to you whether or not you are eligible to participate in the District’s medical insurance plans.

The District’s medical plans meet or exceed minimum essential health benefit standards of the ACA. This means that if you are eligible for the District’s medical plans you may not qualify for any financial assistance benefits offered through the Health Insurance Marketplace. However, eligible family members or employees who are NOT eligible for coverage under the District’s medical plans may want to refer to the resources listed in the Notice for more information on health plan options and possible financial assistance. The name of the Health Insurance Marketplace in California is COVERED CALIFORNIA. More information about Covered California is available online at www.coveredca.com or by calling (800) 300-1506.

If you have questions regarding this Notice, please contact either myself at (209) 954-5016 or sfranco@deltacollege.edu or Human Resources at humanresources@deltacollege.edu.
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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 Suzanne Franco, Benefits and Leave Specialist at (209) 954-5016 or sfranco@deltacollege.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.

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 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.

<table>
<thead>
<tr>
<th>3. Employer name</th>
<th>4. Employer Identification Number (EIN)</th>
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<tbody>
<tr>
<td>SAN JOAQUIN DELTA COMMUNITY COLLEGE DISTRICT</td>
<td>94-1044400</td>
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<tr>
<th>5. Employer address</th>
<th>6. Employer phone number</th>
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<tbody>
<tr>
<td>5151 PACIFIC AVENUE</td>
<td>(209) 954-5016</td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>7. City</th>
<th>8. State</th>
<th>9. ZIP code</th>
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<tbody>
<tr>
<td>STOCKTON</td>
<td>CA</td>
<td>95207</td>
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<th>10. Who can we contact about employee health coverage at this job?</th>
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<tbody>
<tr>
<td>BENEFITS AND LEAVE SPECIALIST</td>
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<tr>
<th>11. Phone number (if different from above)</th>
<th>12. Email address</th>
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<tbody>
<tr>
<td><a href="mailto:sfranco@deltacollege.edu">sfranco@deltacollege.edu</a></td>
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</tbody>
</table>

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:
  - [ ] All employees. Eligible employees are:
  - [ ] Some employees. Eligible employees are:
    - An elected official or an employee of the San Joaquin Delta Community College District who has been hired into a benefit entitled position (i.e. full-time), receives regular pay for the minimum number of hours required to receive health benefits as specified in the applicable Contract, Memorandum of Understanding, Board policy, or Resolution implementing certain terms and conditions of employment

- With respect to dependents of eligible employees:
  - [ ] We do offer coverage. Eligible dependents are:
    - spouse under a legally valid marriage
    - same-sex domestic partner as well as partners of the opposite sex over age 62
    - dependent children or spouse’s/domestic partner’s children under age 26
    - dependent children who have been enrolled in the Plan prior to reaching age 26 and who are incapable of self-support because of mental retardation or physical incapacity which commenced prior to age 26
  
  Note: the term “children” includes, natural children, legally adopted children and children under legal guardianship or for whom a Court has issued a qualified Medical Child Support Order.

  - [ ] 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.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](http://HealthCare.gov) will guide you through the process.