

## Notice to Employees: Requirements of the Affordable Care Act

As of January 1, 2014, the Affordable Care Act (ACA) requires you to have health insurance for yourself and your dependents. Some people are exempt from this requirement. To learn how to apply for an exemption see *Questions and Answers on the Individual Shared Responsibility Provision*, [www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision](http://www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision). If you do not have health insurance and you are not exempt, you may be subject to a penalty (see [www.healthcare.gov/what-if-someone-doesnt-have-health-coverage-in-2014](http://www.healthcare.gov/what-if-someone-doesnt-have-health-coverage-in-2014)). The penalty takes effect on the first day of the 2014 plan year (September 1, 2014).

**Enrollment in TRS-ActiveCare satisfies the requirement to have health insurance.** The TRS-ActiveCare Enrollment Guide explains who is eligible to enroll in ActiveCare.

Enrollment in another plan, such as through a spouse, parent, or association, also satisfies the requirement to have health insurance if the plan provides minimum essential coverage.

**As an alternative to ActiveCare or another health insurance program, you may enroll in insurance through the Health Insurance Marketplace.** In Texas, the Marketplace is a federal government program that will offer “one-stop shopping” to find and compare private health insurance options. Most individuals are eligible to enroll in insurance through the Marketplace. The Marketplace will begin enrollment in October 2013 for coverage beginning in January 2014. For information on the Marketplace, see [www.healthcare.gov](http://www.healthcare.gov).

**You may be eligible for a premium tax credit or other assistance toward insurance obtained through the Marketplace, depending on your household income.** More information on the premium tax credit and other cost sharing provisions is available at [www.healthcare.gov](http://www.healthcare.gov). Please note that the district will not contribute to premium costs if you enroll in insurance through the Marketplace. Also, you will lose the benefit of paying the premium with pre-tax income if you purchase insurance through the Marketplace.

**You must decide whether to enroll in ActiveCare during August 2013 open enrollment, if you are eligible.** You may not delay the decision until the Marketplace is operational. If you decide not to enroll in ActiveCare in August, you will not be able to enroll again until the 2014–15 plan year unless you experience a special enrollment event. On the other hand, if you decide to enroll in ActiveCare in August 2013, the district’s section 125 plan (cafeteria plan) [does/does not] permit you to drop insurance before the end of the plan year.

**Additional information.** If you have questions or concerns about the health insurance offered through the district, please contact: Linda Logan. Questions about the Marketplace and how the Affordable Care Act impacts you as an individual should be addressed to [www.healthcare.gov](http://www.healthcare.gov) or your personal attorney.

## **Aviso para empleados: Requisitos del Acto del Cuidado de Salud de Bajo Precio (Affordable Care Act)**

Desde el primero de enero, 2014, el Acto del Cuidado de Salud de Bajo Precio (ACA) requiere que usted tenga seguros de salud para usted mismo y sus cargas familiares. Alguna gente está exenta de este requisito. Para investigar cómo aplicar para una exención vea *Disposiciones del Acta del Cuidado de Salud de Bajo Precio*, [www.irs.gov/uac/Newsroom/Disposiciones-del-Acta-del-Cuidado-de-Salud-de-Bajo-Precio](http://www.irs.gov/uac/Newsroom/Disposiciones-del-Acta-del-Cuidado-de-Salud-de-Bajo-Precio). Si usted no tiene seguros de salud y no está exento, puede recibir una multa. (vea <https://www.cuidadodesalud.gov/es/what-if-someone-doesnt-have-health-coverage-in-2014/>) La multa comienza el primer día del comienzo del plan (Septiembre 1, 2014).

**Registrar con TRS-ActiveCare (Cuidado Activo de TRS) satisface el requisito de tener seguros de salud.** El Guía de Registro TRS-ActiveCare explica quien está elegible para registrar en ActiveCare.

El registro con otro plan, como por un esposo, padre, o asociación, también satisface el requisito de tener seguros de salud si el plan suministra la mínima cobertura esencial.

**Como alternativo del programa del distrito u otro de seguros de salud, usted puede registrar con seguros por el Mercado de Seguros de Salud.** En Tejas, El Mercado es un programa del gobierno federal que ofrecerá "one-stop shopping" (un lugar de servicios integrados) para encontrar y comparar las opciones de seguros de salud privados. La mayoría de los individuos está elegible para registrar con seguros por El Mercado. El Mercado empieza el registro en octubre 2013 para cobertura que empieza en enero 2014. Para información sobre el Mercado vea, [www.cuidadodesalud.gov/es/](http://www.cuidadodesalud.gov/es/).

**Usted puede estar elegible para un crédito recargo de impuesto u otra ayuda para los seguros obtenidos por el Mercado, que depende de su ingreso familiar.** Más información sobre el crédito recargo de impuesto y otras provisiones de costos compartidos está disponible en [www.cuidadodesalud.gov/es/](http://www.cuidadodesalud.gov/es/). Favor de notar que el distrito no contribuirá a los costos si usted registra con los seguros de salud por el Mercado. También, usted puede perder el beneficio de pagar el recargo con ingreso (sueldo) antes de impuesto si compra los seguros por el Mercado.

**Usted tiene que decidir si va a registrarse con ActiveCare durante el registro abierto de agosto 2013, si usted está elegible.** No se puede demorar la decisión hasta que esté operativo el Mercado. Si usted decide no registrarse con ActiveCare en agosto, no podrá registrarse de nuevo hasta el año del plan 2014-2015 con tal de que usted experimente un evento especial de registro. Por otro lado, si usted decide registrarse con ActiveCare en agosto 2013, el plan de la sección del distrito 125 (el plan de cafetería) [sí/no] le permite dejar los seguros de salud antes del fin del año del plan.

**Información adicional.** Si usted tiene preguntas o preocupaciones acerca de los seguros de salud que ofrece el distrito, favor de comunicarse con: Linda Logan. Se debe dirigir las preguntas sobre el Mercado y cómo le afecta individualmente el Acto del Cuidado de Salud de Bajo Precio (Affordable Care Act) a [www.cuidadodesalud.gov/es/](http://www.cuidadodesalud.gov/es/) o su abogado personal.



# 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 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.<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 \_\_\_\_\_.

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.

---

<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 Greenwood Independent School District		4. Employer Identification Number (EIN) 75-6004293	
5. Employer address 2700 F.M. 1379		6. Employer phone number (432) 685-7800	
7. City Midland	8. State Texas	9. ZIP code 79706	
10. Who can we contact about employee health coverage at this job? Linda Logan			
11. Phone number (if different from above) (432) 685-7802		12. Email address llogan@greenwood.esc18.net	

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:
    - Active, contributing TRS member or employed 10 or more regularly scheduled hours each week
  
- With respect to dependents:
  - We do offer coverage. Eligible dependents are:  
Spouse (including common law spouse), a child under the age of 26, who is a natural child, a adopted child or who is lawfully placed for legal adoption, stepchild, foster child, under the legal guardianship of the employee. Any other child under the age of 26, who meet all four requirements: child's primary residence is the household of employee, employee provides at least 50% of support, neither of the child's parents resides in that household, and the employee has the legal right to make decisions regarding the child's medical care.
  - 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 will guide you through the process. Here's the employer information you'll enter when you visit HealthCare.gov to find out if you can get a tax credit to lower your monthly premiums.