

Dear M.S.D. of Boone Township Employee:

As your employer we are committed to keeping you informed about possible opportunities available to you as part of the Patient Protection and Affordable Care Act, a.k.a. healthcare reform.

The attached notice is to advise you of the new health insurance Marketplace (exchanges) coverage. The Marketplace Exchanges may be an opportunity for you and your family to purchase health coverage at a reduced cost. The notice will give you details on how to access information about the Marketplace and the plan choices that may be available to you in Indiana and will also provide you with information you will need should you decide to enroll in a Marketplace option.

If you are eligible for coverage through the Porter County Schools Employees' Insurance Trust there is nothing you need to do *unless you are interested in Marketplace coverage.*

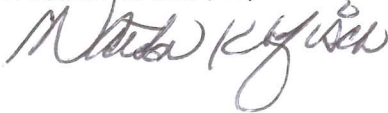
If you are not eligible for coverage sponsored by M. S. D. of Boone Township OR Porter County Schools Employees' Insurance Trust the Marketplace is an opportunity for you. Depending on your household income, you may be eligible for a tax credit or premium assistance to help lower your cost of Marketplace coverage.

As a general rule, the Porter County Schools Employees' Insurance Trust will offer greater benefits at a lower cost than what is available through the Marketplace. *However, if you decide to purchase coverage through the Marketplace, please remember that you will forfeit any premium contribution available to you as our employee.*

You can review the plans available in Indiana at www.HealthCare.gov. Be sure you carefully review the premium costs and potential out-of-pocket expenses for all health plans available to you.

If you decide that the Marketplace is right for you and your family, **you must enroll** before December 15, 2014 and your new coverage will become effective January 1, 2015.

Dr. Nathan Kleefisch, Superintendent





New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 1-31-2017)

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.

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?

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.

3. Employer name M. S. D. of Boone Township		4. Employer Identification Number (EIN) 35-6003108	
5. Employer address 307 S. Main Street		6. Employer phone number 219-996-4771 ext. 128	
7. City Hebron	8. State IN	9. ZIP code 46341	
10. Who can we contact at this job? Beverly Hindes			
11. Phone number (if different from above)		12. Email address hindesb@hebronschools.k12.in.us	

You are not eligible for health insurance coverage through this employer. You and your family may be able to obtain health coverage through the Marketplace, with a new kind of tax credit that lowers your monthly premiums and with assistance for out-of-pocket costs.