



# 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 UW Hospitals and Clinics (UWHC).

### 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 9.86% 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		4. Employer Identification Number (EIN)	
5. Employer address		6. Employer phone number	
7. City	8. State	9. ZIP code	
10. Who can we contact about employee health coverage at this job?			
11. Phone number (if different from above)		12. Email address	

### Here is some basic information about health coverage offered by UW Hospitals and Clinics:

As your employer, we offer State Group Health Insurance to eligible employees. There are two benefit packages available depending on whether or not you are covered by the Wisconsin Retirement System (WRS).

#### You are eligible for State Group Health Insurance if you:

1. Have a regular or temporary position covered by the Wisconsin Retirement System.
2. Are an Employee-in-Training (residents/interns).

#### Health insurance coverage is offered to eligible dependents. Eligible dependents are:

- The employee's spouse.
- Child, legal ward if legal ward before age 19, adopted child and pre-adoption placement, stepchild until age 26.
- Grandchild until child (who is grandchild's parent) turns age 18.
- An unmarried child age 26 or older who is incapable of self-support due to an illness or injury that is expected to be long-continued or indefinite.
- A child called to active duty prior to age 27 while attending an institute of higher learning on a full-time basis if the child returns to full-time status.

The coverage provided by State Group Health Insurance meets the minimum value standard. The cost of this coverage is intended to be affordable for most regular and resident/intern employees based on employee wages. If you are a per-diem employee or are required to pay 50% of the total monthly premium, coverage may not be affordable based on your wages but may be affordable based on your household income.

- \*\* 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](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.

For the lowest-cost plan that meets the minimum value standard offered only to the employee by the UW Hospitals and Clinics (does not include family plans), the 2019 monthly premium cost to the employee is:

Employee Group	Single Monthly Premium
WRS-Covered Employees Appointed to work 50% or more	\$30.00
Employees in Training (Residents/Interns)	\$42.50
WRS-Covered Per-Diem and Regular Employees Appointed to work less than 50% pay	50% of the total monthly premium.