

Dear USD 250 Employee – **Please read this in its entirety, sign, and date.**

Health care and other insurance options are an important part of your employment with USD 250. As you may know, new health care reform regulations mandating insurance coverage go into effect starting January 1, 2014. The changes are meant to help expand access to adequate and affordable health care coverage. The health care law that requires most individuals to carry health insurance beginning January 1, 2014 is the Patient Protection and Affordable Care Act (PPACA).

The intention of this communication you are receiving is to provide notice of the following:

1. The existence of the exchange, the services provided by the exchange, and contact information for the exchange.
2. That you may be eligible for a premium tax credit under the Internal Revenue Code if (a) the employer pays less than 60 percent of the cost of health insurance offered, **and** (b) the employee purchases health insurance through the exchange.
3. That an employee who purchases health insurance through an exchange may lose the employer's (tax-free) contribution of the cost of health insurance offered by the employer. In your case board paid health option.

The attached document, OMB No. 1210-0149, is provided by Department of Labor to achieve the three listed notifications required by law. You may also visit the following websites for more information on your options.

For information about the marketplace visit <https://www.healthcare.gov/families/>

For information about healthcare reform visit <https://www.healthcare.gov/>

For information about employee benefits security administration of Department of Labor visit <http://www.dol.gov/ebsa/healthreform/>

For information about USD 250 benefit option visit

<http://www.usd250.org/vnews/display.v/SEC/Faculty%20%26%20Staff%7CEmployee%20Benefits>

All of these links and additional benefit related documents will also be placed on the district website under Faculty/Staff – Employee Benefits for future reference. Please also note that the district 125 Cafeteria Plan of benefits have a plan year of October 1 to September 30 and open enrollment ends August 20 each year, in preparation for the October 1 start date, for any changes that do not fall in the Qualifying Event category.

Please do not hesitate to contact Kelly Staley, if you have questions, but realize that how health care reform applies to you we cannot determine. We are available to assist you with the district options and eligibility, and can only direct you to sites where you can decide what works best for you and your family.

Signature

Date

Printed Name _____