AFFORDABLE CARE ACT NOTICE

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 website. If you do not have health insurance and you are not exempt, you may be subject to a penalty (see Individual Mandate Penalty You Pay If You Don't Have Health Insurance Coverage) 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 https://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 are available at https://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 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 Carol Freeman. Questions about the Marketplace and how the Affordable Care Act impacts you as an individual should be addressed to https://www.healthcare.gov/ or your personal attorney.

Basic Information About Health Care Offered by the District

If you decide to shop for coverage in the Marketplace, below is the employer information you will enter at HealthCare.gov to find out if you are eligible for a premium tax credit.

This information is numbered to correspond to the Marketplace application.

3. Employer Name

   Bridgeport Independent School District

4. Employer Identification Number (EIN)

   75-6000242

5. Employer Address

   217 15th Street

6. Employer Phone Number

   (940)683-5124

7. City

   Bridgeport

8. State

   Texas

9. Zip Code

   76426

10. Who can we contact about employee health coverage at this job?

    Carol Freeman

11. Phone Number (if different from above)

12. Email Address

    cfreeman@bridgeportisd.net

The district offers health coverage through TRS-ActiveCare to eligible employees and their eligible dependents. Eligibility is described in the ActiveCare Enrollment Guide. The coverage offered by ActiveCare meets the minimum value standard and the cost of this coverage to you is intended to be affordable.