



Southfield Public Schools

From the Office of
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*Your
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SENT VIA ELECTRONIC MAIL

September 25, 2013

Subject: Patient Protection and Affordable Care Act (PPACA)

To All Southfield Public Schools SEA, SASA, MESPA and Unaffiliated Employees:

This letter is sent in compliance with the requirements of the Patient Protection and Affordable Care Act (PPACA). This letter is lengthy but please read all of the information contained here as it is important to relay all of the information to you at once rather than splitting it up into smaller fragments. Our hope is that in doing so we may be able to limit any misunderstanding or confusion on the topic as a whole.

The larger portions of the PPACA will be taking effect as of January 1, 2014. Southfield Public Schools is committed to comply with the new PPACA standards. We have outlined for you how we will operate within this new law and how it will affect how we administer our benefit programs.

Health Plan Framework

The framework of the plan consists of the important dates and timeline of events inside of which the plan will operate. We have made a concerted effort to make sure that the framework of our plan complies with the new standards and rules of the PPACA.

Measurement Period – Formerly known as the eligibility period, this is the timeframe during which an employee's total hours of service will be calculated to evaluate whether or not they have met the benchmark of working an average of at least 30 hours per week. For Southfield Public Schools the measurement period will be twelve (12) months and will extend every year from May 1 to April 30.

Stability Period – It is during this timeframe that once full time status has been achieved it cannot be removed. During this period, as long as the employee retains their position, the employee will be able to participate in the group health plan. The stability period for Southfield Public Schools will be twelve (12) months and will extend every year from July 1 – June 30.

Administration Period – Previously known as the enrollment period, this is the timeframe set aside for plan review, notifications and open enrollment for employees. The administration period for Southfield Public Schools will be approximately sixty (60) days and will extend every year from **May 1 – June 30**.

Because Southfield Public Schools operates on a fiscal year plan year (**July 1 – June 30**), these changes do not take effect until the first plan year beginning after January

SOUTHFIELD PUBLIC SCHOOLS STATEMENT OF NON DISCRIMINATION & EQUAL EMPLOYMENT OPPORTUNITY

Southfield Public Schools does not discriminate on the basis of race, color, religion, national origin, gender, disability, age, height, weight, marital status, genetic information or any other legally protected characteristic, in its programs and activities, including employment opportunities. The following individuals have been designated to handle inquiries regarding nondiscrimination policies: Title VI Coordinator—David Turner, JWE Administrative Center, 24661 Lahser Rd., Southfield, MI 48033, 248/746-8987; Title II & Title IX Coordinator—Lynda Wood, JWE Administrative Center, 24661 Lahser Rd., Southfield MI 48033, 248/746-8580; Section 504 Coordinator George Chapp, Division of Instruction @ University High School Academy, 24815 Lahser Rd., Southfield, MI 48033, 248/746-4328.

1, 2014. The first Measurement Period will be **May 1, 2013 – April 30, 2014**, the first Administration Period will be **May 1, 2014 – June 30, 2014**, and the first Stability Period will be **July 1, 2014 – June 30, 2015**.

Function of the Health Plan

The function of the health plan addresses the questions of: 'Who will qualify for the plan?' and 'How will it affect them?'

Under the new PPACA regulations, employers of more than 50 full time equivalent employees will be required to offer full time employees (and their dependent children) affordable coverage that provides minimum value, or pay a penalty. For these purposes, "full time employee" means an employee who averages 30 or more hours of service per week (or 130 hours of service per month). Southfield Public Schools has in place an approved plan to all full time employees that meet the qualifications as outlined by the new law. The plan will affect the following classifications of employees in the ways outlined below.

Existing Full Time Employees – This category of employees includes all employees who have averaged at least 30 hours of service per week during the previous Measurement Period. These employees (and their dependent children) will be offered coverage in the health benefit plan during the Administration Period.

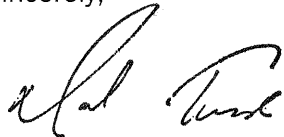
New Full Time Employees – This category of employees includes all employees hired with the expectation that they will work an average of at least 30 hours of service per week. This classification of employees will be eligible for the health benefits plan on the first day of employment.

Temporary or Seasonal Employees – This category of employees includes all coaches, assistant coaches and other classification of W2 employees that may be seasonal or temporary in nature. Generally this classification of employees will not be eligible for health benefits as they do not typically work an average of 30 hours of service per week or more.

Contractors – Contractors who are paid on a 1099 are compensated for services via our Finance Department and do not qualify for health benefits.

Included with this letter is information regarding the Health Insurance Marketplace and information about specific health coverage offered by Southfield Public Schools.

Sincerely,



David N. Turner
Associate Superintendent
Human Resources and Labor Relations

Enclosures

Pc: Employee file

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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.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?

For more information about your coverage offered by your employer, please check your summary plan description or contact Teresa Foster (248) 746 - 8547 fax (248) 746 - 8926 e-mail FOSTERTL@SOUTHFIELD.K12.MI.US.

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 Southfield Public Schools		4. Employer Identification Number (EIN) 38-6003094	
5. Employer address 24661 Lahser Road		6. Employer phone number (248) 746 - 8500	
7. City Southfield	8. State MI	9. ZIP code 48033	
10. Who can we contact about employee health coverage at this job? Teresa Foster			
11. Phone number (if different from above) (248) 746 - 8547		12. Email address FOSTERTL@SOUTHFIELD.K12.MI.US	

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:
 - Offered to all full time employees (full time working a minimum of 37.50 hours weekly) or as specified by the Collective Bargaining Agreement.
 - With respect to dependents:
 - We do offer coverage. Eligible dependents are:
 - Under age 26.
 - 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.