



Patient Protection Affordable Care Act Notice for Exchanges

Dear Colleague,

This notice is required to be sent to ALL employees, even those who are not eligible to participate in our group health plans. You should maintain the attached notice with your health coverage information. It should be kept regardless of whether you have coverage through Centenary University, coverage under another group health plan or individual coverage.

Receipt of this notice does not indicate that you are eligible for or covered by any health plan. Eligibility and enrollment continues to be based on an employee meeting the eligibility and participation requirements as set out in the terms of the plans.

Effective January 1, 2014, the Affordable Care Act (Health Care Reform) law requires that all individuals have health insurance. Individuals who do not have coverage will pay a penalty to the government. To help individuals understand the new law all employers are required to provide their employees with the enclosed notice regarding the Public Exchanges.

What is a Public Health Insurance Exchange?

- Public Health Insurance Exchanges are online, one-stop, health insurance marketplaces that are being set up by the U.S. Federal Government, and by certain states, to provide individuals with health insurance options.
- Depending on the state where you live, you will have several plans to choose from.
- The Exchanges will allow you to comparison-shop health plans by price, benefit levels as well as by insurance companies.

How can you find out more information about the Exchange and enroll in an available option?

Each Public Health Insurance Exchange will have a **dedicated toll-free 800#** you can call for assistance when selecting your coverage. Their staff is available to review Exchange options, assist with enrollment and answer your questions.

Who is eligible to receive a federal subsidy in the Public Exchange?

In order to be considered to receive a subsidy, you may not be eligible for health coverage through an employer sponsored plan that is considered affordable and provides minimum value (as defined by the government). Additionally, the subsidy amount (if any) would be based on income.

Will Centenary University health plans still be available?

Yes, as stated in the enclosed notice Centenary University *is continuing to offer health insurance*. As always, our goal is to provide you with competitive, value added and cost effective benefit choices for you and your families with a focus on health and wellness. Centenary University health plan information is provided annually during our open enrollment period, which takes place each June. Please contact Human Resources, Christine Rosado on x 2334 for additional information on the plan's coverage.

More information on the health care reform law and the Marketplace is available at:
www.healthcare.gov

Best regards,

Christine Rosado
Director of Human Resources



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