



CITY OF HUNTINGTON BEACH

2000 MAIN STREET HUNTINGTON BEACH, CA 92648

Human Resources Department

Dear City Employee:

The Affordable Care Act (ACA) requires all U.S. citizens and resident aliens to have medical coverage beginning January 1, 2014 (or pay a penalty). To make affordable medical coverage available to everyone, the federal and state governments have created Health Insurance Marketplaces. On October 1, 2013, each state unveiled a "Health Insurance Marketplace," which in California is called "***Covered California***." California residents may research health plans, and possibly enroll in a plan available through the state's Marketplace. Information on the California marketplace can be found at www.coveredca.com. The Federal healthcare website, www.healthcare.gov, provides a link to the Marketplace for all 50 states.

What You Need to Know

- The federal government requires this information be provided to all employees of the City of Huntington Beach.
- Eligibility for medical coverage may not apply to all employees, or eligible employees may choose to not elect city-sponsored coverage as offered.
- Employees may qualify for lower costs on monthly medical premiums through the state's marketplace, depending on household income and family size.
- Visit **Covered California**, the state's health insurance marketplace--your "one-stop shopping" location for private health insurance.
- Marketplace insurance information is available online at www.coveredca.com.

If You Want to Shop for Marketplace Insurance

- Visit www.coveredca.com to learn about the Marketplace (Orange County is in Region 18) and find what plans are available.
- If you decide to apply for medical coverage through the Marketplace, you must submit an application either during the State's Open Enrollment Period (usually in fall of each year, beginning October 1) or if outside of the Open Enrollment period, within 60 days of a qualifying life event, such as loss of employer-sponsored health coverage.
- Applications are available on www.coveredca.com. Use the information on the **enclosed notice** to fill out the Employer section on the application.

If You Have Questions

For questions about the Marketplace or applying for Marketplace coverage, call Covered California at 1-888-975-1142.

Sincerely,
Human Resources/Employee Benefits

Enclosure



New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 1-31-2017)

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 Barbara Pratt (714) 375-8456.

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 City of Huntington Beach		4. Employer Identification Number (EIN) 95-6000723	
5. Employer address 2000 Main Street		6. Employer phone number 714-536-5492	
7. City Huntington Beach	8. State CA	9. ZIP code 92648	
10. Who can we contact about employee health coverage at this job? Barbara Pratt			
11. Phone number (if different from above) (714) 375-8456		12. Email address bpratt@surfcity-hb.org	

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:

☐ All employees. Eligible employees are:

☒ Some employees. Eligible employees are:

Full-time or permanent part-time employees

- With respect to dependents:

☒ We do offer coverage. Eligible dependents are:

Spouse, domestic partner, children under age 26 (natural, adopted or legal guardianship)

☐ 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.

Receipt of "New Health Insurance Marketplace Coverage Options and Your Health Coverage" Notice
I acknowledge receiving by hand delivery, on the date indicated below, my "New Health Insurance Marketplace Coverage Options and Your Health Coverage" Notice.

Employee Name (Print)

Employee Signature

Date