



HARRISON TRUST

A Family Health Plan

www.harrison.aibpa.com

September 5, 2013

**ACTION REQUIRED
BY YOU**

Company
Name
Address
City, ST Zip

Re: New Required Exchange Notice Under the Affordable Care Act (ACA)

Dear Employer,

This letter is being sent to you in order to help you comply with a new requirement under the ACA. All employers must provide all employees with a Notice of Coverage Options, also known as the Exchange Notice. Enclosed you will find a model Exchange Notice that you can use with your employees that you cover under the Harrison Electrical Workers Trust. Employees for whom you do not provide health insurance or who are covered under a different health plan will require a different notice.

THE ATTACHED FORM IS FOR THOSE EMPLOYEES COVERED BY THE HARRISON ELECTRICAL WORKERS TRUST. IF YOU OFFER OTHER HEALTH INSURANCE OPTIONS, PLEASE CONTACT YOUR INSURANCE PROVIDER FOR THE APPROPRIATE INFORMATION.

Please read below to learn more about the Exchange notice and what your responsibility is.

What is the Exchange notice?

The Exchange notice is to inform all employees about the public health insurance exchanges and provide basic information about the Health Plan being offered by you, their employer.

Who is this sent to?

This notice is required to be sent to all employees by October 1, 2013. Anyone hired on or after October 1, 2013 must be provided with this notice within 14 days of their date of hire. This notice is required to be sent to each employee, regardless of plan enrollment status (if applicable) or of part-time or full-time status.

Who is Responsible to send this notice?

You, as the employer, are responsible to send this notice. You must complete the top portion of the second page in order for the form to be complete.

Who does the enclosed notice apply to?

Administered by A&I Benefit Plan Administrators, Inc.
1220 SW Morrison St., Suite 300, Portland, OR 97205-2222
(503) 224-0048 (800) 547-4457 Fax (503) 228-0149



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The enclosed notice is for the Harrison Trust Plan for any Category I and Category II employee. This notice should not be sent to employees for whom you do not offer coverage, and to any other employee covered by another plan that isn't the Harrison Trust Plan.

How must I provide this notice to each employee?

This notice can either be handed directly to the employee, mailed or emailed. If you prefer to email the notice than you must ensure you meet the DOL Electronic Disclosure Safe Harbor requirements. Recommended form of delivery is by hand or mail.

Other Resources

If you are not able to use this notice because, either you don't offer health plan coverage or the coverage being offered is through a different health plan other than Harrison Trust Plan please refer to the DOL for the model notices. You can find the model notices at <http://www.dol.gov/ebsa/healthreform/>.

Sincerely,

Lee Centrone
Trust Administrator



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 _____.

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		4. Employer Identification Number (EIN)	
5. Employer address		6. Employer phone number	
7. City	8. State	9. ZIP code	
10. Who can we contact about employee health coverage at this job?			
11. Phone number (if different from above)		12. Email address	

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:

- With respect to dependents:
We do offer coverage. Eligible dependents are:

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](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.