

This notice is provided as required by the Patient Protections and Affordable Care Act. The content and format of the notice are prescribed by federal regulation.

## **New Health Insurance Marketplace Coverage Options and Your Health Coverage**

### **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.<sup>1</sup>

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 descriptions or contact the Human Resources Office at extension 83900 or [inben@lehigh.edu](mailto:inben@lehigh.edu).

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

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<sup>1</sup> 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 Lehigh University		4. Employer Identification Number 24-0795445	
5. Employer address 27 Memorial Drive		6. Employer phone number 610-758-3000	
7. City Bethlehem		8. State PA	9. ZIP code 18015
10. Who can we contact about employee health coverage at this job? Human Resources Office			
11. Phone number (if different from above) 610-758-3900		12. Email address inben@lehigh.edu	

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

- As your employer, we offer a health plan to:
    - Some employees. Eligible employees are:
      - Salaried faculty and staff members who are scheduled to work at least 75% of a full-time annual work schedule.
  - With respect to dependents:
    - We do offer coverage. Eligible dependents are:
      - Spouses and domestic partners
      - Natural, adopted, foster, or step children of employees and the natural or adopted children of their domestic partners until the end of the month in which the child turns age 26 (and in 2013, provided that the child does not have access to coverage through his or her own employment)
      - Children, as described above, who became incapable of self-support while a dependent under the plan and who remains primarily dependent on you for support and maintenance due to a physical or mental disability shall remain eligible to participate in the plan so long as such child remains incapable of self-support and dependent on your for support and maintenance due to a physical or mental disability.
- ✓ 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](http://HealthCare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](http://HealthCare.gov) to find out if you can get a tax credit to lower your monthly premiums.