



# New Health Insurance Marketplace Coverage Options and Your Health Coverage

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## 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.<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 description or contact Amy Wigington - [amy.wigington@cmcss.net](mailto:amy.wigington@cmcss.net) or Stacey Smith - [stacey.smith2@cmcss.net](mailto:stacey.smith2@cmcss.net) or (931) 920-7929.

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

<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.

Employer Name:	Clarksville Montgomery County School System
Employer Identification Number:	62-0714744
Employer Phone Number:	(931) 648-5600
Employer Address	CMCSS Central Office, 621 Gracey Avenue, Clarksville, Tennessee 37040
Who may we contact about employee health coverage at this job:	Please call the Benefits Office at (931) 920-7929 or (931) 920-7810

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

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

**An eligible Employee includes:** A permanent Employee regularly scheduled to work a minimum of 15 hours per week; or Board Members who applied for coverage on or before July 1, 2001 or early retirees under the Tennessee Consolidated Retirement System (TCRS) who terminated employment and are eligible to receive TCRS retirement benefits and who have (a) twenty or more years of employment with three continuous years of medical coverage under the CMCSS plan immediately prior to retirement, provided the period of time between the employee's final termination date and the date retirement benefits commence may be up to 5 years or (b) ten but less than 20 years of employment with three continuous years of medical coverage under the CMCSS plan immediately prior to retirement, provided the retirement benefits commence immediately follow the Employee's date of final termination from employment.

**An eligible Dependent includes:** To be eligible to enroll as a Covered Dependent, a Member must be listed on the enrollment form completed by the Subscriber, meet all dependent eligibility criteria established by the Employer, and be:

- The Subscriber's current spouse as recognized by Tennessee law; or
- The natural, legally adopted, or stepchild(ren) of the Subscriber or the Subscriber's spouse who is under the age limit stated on the Schedule of Benefits

In addition, eligible Dependents shall include children placed with the Subscriber or the Subscriber's spouse pending adoption and children for whom the Subscriber or Subscriber's spouse is court-appointed legal guardian; or - A child of Subscriber or Subscriber's spouse for whom a Qualified Medical Child Support Order has been issued; or - An Incapacitated Child of the Subscriber or Subscriber's spouse.

The Clarksville Montgomery County School System's medical plan coverage exceeds the minimum value standard, and the cost of this coverage meets the Affordable Care Act provisions, based on employee wages.

Even if your employer intends your coverage to be affordable, you may still be eligible for a premium subsidy through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium subsidy. 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 subsidy.

If you decide to shop for coverage in the Marketplace, [www.HealthCare.gov](http://www.HealthCare.gov) will guide you through the process.