



CITY OF

GRANGEVILLE

Office of the City Clerk-Treasurer

Plan Year 2018-2019

New Hire Employees

Re: City of Grangeville
New Health Insurance Marketplace Coverage
Options and Your Health Coverage

Dear City of Grangeville New Hire:

PART A: General Information

There is 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 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 began 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

VERY IMPORTANT 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 Tonya Kennedy, at City Hall, 225 West North Street, Grangeville, ID 83530 or by phone 208.983.2851.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](https://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.

SEE NEXT PAGE FOR PART B.

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 Grangeville
4. Employer Identification Number (EIN)	82-6000198
5. Employer address	225 West North Street
6. Employer phone number	208.983.2851
7. City	Grangeville
8. State	ID
9. Zip	83530
10. Who can we contact about employee health coverage?	Tonya Kennedy
11. Phone number (if different from above)	same
12. Email address	tkennedy@grangeville.us

HERE IS SOME BASIC INFORMATION ABOUT HEALTH COVERAGE OFFERED BY CITY OF GRANGEVILLE:

- **As your employer, CITY OF GRANGEVILLE offers a health plan to some employees:**

Eligible employees are:

All Employees except temporary or substitute positions

- **With respect to dependents:**

We do offer coverage. Eligible dependents are:

- Current spouse and natural/adopted/step children up to age 26
- Disabled children of any age if they were enrolled prior to age 26

The coverage offered by CITY OF GRANGEVILLE meets the minimum value standard established by the Affordable Care Act, and the cost of this coverage to you may or may not be determined to be affordable, based on employee wages.²

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.

The information below corresponds to the Marketplace Employer Coverage Tool.

13: Coverage with the City of Grangeville is effective the first of the month following the date of hire for fulltime employees on the City Group Health Plan. Coverage for those non fulltime employees purchasing the ACA Plan is effective the first of the month following date of hire after a 60-day waiting period.

14: CITY OF GRANGEVILLE offers a health plan that meets the minimum value standard.³

15: You would have to pay this monthly amount for employee-only coverage in the lowest cost plan offered by CITY OF GRANGEVILLE that meets the minimum value standard established by the Affordable Care Act.

Employee's Monthly Cost through September 30, 2018. The cost shown assumes full time status. The cost for employees working less than full time status will vary based on actual hours worked and is not shown.	\$0
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² 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.

³ In accordance with the Affordable Care Act, 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 (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986).