



# 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 took effect in 2014, there was 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 2016 health insurance coverage through the Marketplace opens in November 2015 for coverage starting as early as January 1, 2016.

### 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 (SPD) which is available at <http://www.aps.edu/human-resources/benefits/medical> (then select the link to your medical plan carrier) or contact the Albuquerque Public Schools Employee Benefits Department at 505.889.4859.

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. This information is numbered to correspond to the Marketplace application.

3. Employer name <b>Albuquerque Public Schools</b>		4. Employer Identification Number (EIN) <b>85-6000101</b>	
5. Employer address <b>6400 Uptown Blvd NE, Suite 115E</b>		6. Employer phone number <b>(505) 889-4859</b>	
7. City <b>Albuquerque</b>	8. State <b>NM</b>	9. ZIP code <b>87110</b>	
10. Who can we contact about employee health coverage at this job? <b>Employee Benefits Department</b>			
11. Phone number (if different from above) <b>(505) 889-4859</b>		12. Email address <b>employee.benefits@aps.edu</b>	

Here is some basic information about health coverage offered by Albuquerque Public Schools:

- As your employer, we offer a health plan to:
  - Some employees. Employees classified as benefit eligible (including employees who have been notified by the Employee Benefits Department that they have averaged 30 hours or more of service per week).
- With respect to dependents:
  - We do offer coverage. Eligible dependents are:
    - Your legal spouse or domestic partner
    - Your married or unmarried children under age 26 (natural children, adopted children or stepchildren; foster children for whom you have a placement order; other children for whom you have legal guardianship)
    - Incapacitated children over age 26 (supporting documentation required)
  - 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.

The information below corresponds to the Marketplace Employer Coverage Tool. Completing this section is optional for employers, but will help ensure employees understand their coverage choices.

13. Is the employee currently eligible for coverage offered by APS, or will the employee be eligible in the next 3 months? <input type="checkbox"/> <b>Yes</b> (Continue) – If employee is classified as benefit eligible (including employees who have been notified by the Employee Benefits Department that they have averaged 30 hours or more of service per week) <input type="checkbox"/> <b>No</b> (STOP and return this form to employee) – If employee is not classified as benefit eligible
14. Does the employer offer a health plan that meets the minimum value standard*? <input checked="" type="checkbox"/> <b>Yes</b> (Go to question 15)      No (STOP and return form to employee)
15. For the lowest-cost plan that meets the minimum value standard* <b>offered only to the employee</b> (don't include family plans): If the employer has wellness programs, provide the premium that the employee would pay if he/ she received the maximum discount for any tobacco cessation programs, and didn't receive any other discounts based on wellness programs. a. How much would the employee have to pay in premiums for this plan? <b>(2016 premiums are shown)</b> Employee earning \$30,000 or over: \$102.25      Employee earning less than \$30,000: \$57.38 Food services employee earning \$30,000 or more: \$136.34      Food services employee earning less than \$30,000: \$76.51 b. How often? <input checked="" type="checkbox"/> Twice a month <b>(All amounts shown are <u>without</u> wellness incentive discount)</b>
16. What change will the employer make for the 2017 plan year? <input checked="" type="checkbox"/> No, employer will not change the premium for the lowest-cost plan available only to the employee that meets the minimum value standard. <sup>1</sup> a. How much would the employee have to pay in premiums for this plan? <b>(2017 premiums are shown)</b> Employee earning \$30,000 or over: \$102.25      Employee earning less than \$30,000: \$57.38 Food services employee earning \$30,000 or more: \$136.34      Food services employee earning less than \$30,000: \$76.51 b. How often? <input checked="" type="checkbox"/> Twice a month <b>(All amounts shown are <u>without</u> wellness incentive discount)</b>