



## HUMAN RESOURCES

## OFFICE OF THE PRESIDENT

P.O. Box 24570  
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Dear UC Employee:

The enclosed legally-mandated notice explains the health insurance marketplace for Americans to shop for insurance. In California, the marketplace is called Covered California. The notice explains that UC's health plans meet minimum legal requirements, what to do if you're not eligible for UC's benefits, and other details about the marketplaces.

**If you're eligible for UC Employee or Postdoctoral Scholar Benefits or a UC-sponsored Student Health Insurance Plan, you don't need to take action in the health insurance marketplace**

Your UC health plan helps you and your family pay for big and small health care bills. In the health insurance marketplace, plans are rated bronze, silver, gold and platinum. The minimum required plan is a bronze plan. Since UC's plans meet all the legal requirements of the Affordable Care Act, if you are eligible for and enroll in a UC medical plan, you do not need to take any action in the health insurance marketplace.

UC's commitment to providing good benefits is not changing. As always, we'll be monitoring developments in the industry so we can continue to bring you and your family the best value possible.

You can learn more about UC's employee benefits at: [ucal.us/medicalplans](http://ucal.us/medicalplans)

Postdoctoral Scholar Benefits information is at: [ucnet.universityofcalifornia.edu/labor/bargaining-units/px/index.html](http://ucnet.universityofcalifornia.edu/labor/bargaining-units/px/index.html)

You can learn about UC's Student Health Insurance Plans at: <https://myucship.org>

**If you're not eligible for UC benefits**

If you're not eligible for UC benefits, the health insurance marketplace is a great way for you to purchase medical coverage. Based on your income, you may be eligible for a federal subsidy to help you pay for coverage. The subsidy, sometimes called a premium tax credit, is a cash advance to help cover part of the cost of health insurance through a state exchange. The dollar amount is determined by family size, household income and the cost of plans in your state exchange.

For more information about the health insurance marketplace in California, check out: [coveredca.com](http://coveredca.com)

Coverage obtained through health insurance marketplaces outside of California may require completion of additional forms. Please visit <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/affordable-care-act/for-employers-and-advisers/coverage-options-notice> for additional information.

UC Human Resources

# Health Insurance Marketplace Coverage Options and Your Health Coverage

## **GENERAL INFORMATION**

When key parts of the Affordable Care Act took effect in 2014, there was a new way to buy health insurance: the Health Insurance Marketplace. This notice provides some basic information about the marketplace and employment-based health coverage offered by UC.

### **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 tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the marketplace is held every year.

### **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 you coverage, or offers coverage that doesn't meet certain standards. The savings on your premium depends on your household income.

### **DOES UC HEALTH COVERAGE AFFECT ELIGIBILITY FOR PREMIUM SAVINGS THROUGH THE MARKETPLACE?**

Yes. If you have an offer of employee health coverage from UC, you will not be eligible for a tax credit through the marketplace and may wish to enroll in a UC-sponsored health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost sharing if UC does not offer coverage to you.

Note: The UC contribution—as well as your employee contribution to UC-sponsored coverage—is excluded from income for federal and state income tax purposes. Your payments for coverage through the marketplace are made on an after-tax basis.

## **STUDENTS — IT'S YOUR CHOICE**

UC's student health plans meet the coverage requirements of the ACA, and all registered students are automatically enrolled. If you are eligible for enrollment in a UC-sponsored student health plan, you have the option to purchase insurance through Covered California instead. You may be eligible for a premium subsidy of the marketplace plan, based on your income and family size. UC's student health plans offer strong benefits at an affordable cost, convenient access to care on campus, access to the carrier's full network of providers off-campus, and often include dental and vision coverage. Compare benefit levels carefully before making your choice. If you want to opt out of the student health plan, you must apply to waive enrollment. Check your campus' Student Health Services website for the online waiver form.

### **HOW CAN I GET MORE INFORMATION?**

For more information about UC-sponsored coverage, visit [ucal.us/medicalplans](https://ucal.us/medicalplans). For information about student health plans, visit <https://myucship.org>.

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. In California, visit [coveredca.com](https://coveredca.com).

## **INFORMATION ABOUT UC HEALTH COVERAGE**

If you decide to complete an application for coverage in the marketplace, you will be asked to provide the information about UC health coverage below as well as the contact information for your local Human Resources Office.

Here is some basic information about UC health coverage:

- As your employer, we offer a health plan to some employees. You can find the eligibility rules here: [ucal.us/healthguide](https://ucal.us/healthguide)
- With respect to dependents: We do offer coverage. You can find information about eligible dependents here: [ucal.us/healthguide](https://ucal.us/healthguide)

UC offers coverage that meets the minimum value standard, and if you are eligible, the cost of this coverage to you is intended to be affordable, based on employee wages.