

## Information Regarding the Affordable Care Act

### AFFORDABLE CARE ACT

#### Affordable Care Act and Health Insurance Marketplace Information

The Patient Protection and Affordable Care Act (“ACA”) was signed into law on March 23, 2010. The following mandates have already been implemented:

- Dependent coverage up to age 26;
- Elimination of lifetime limits on essential health benefits;
- No cost sharing for Preventive Health Services;
- The cost of employer health plans reported as an information item on employee W-2 forms (2012 calendar year); and
- Summary of Benefits and Coverage (SBC) is available to employees to compare health plan offerings (see the link on our website)
- The newest mandate requires employers to share information about the new Health Insurance Marketplace with employees by October 1, 2013. Below is a notice from the U.S. Department of Labor with general information about the Health Insurance Marketplace. In California, the Health Insurance Marketplace is called “Covered California”. You may find specific details about Covered California on the internet at: <http://www.coveredca.com>.

The Individual Mandate, effective January 1, 2014, is another provision that may have an impact on you. Individuals must obtain minimum essential health coverage or be subject to a penalty. Our understanding is that individuals will receive notification by the Department of the Treasury or the Internal Revenue Service at a later date. Please keep in mind that this information is based on what we currently understand. Many additional provisions are still pending final regulations. We will provide additional updates as regulations become final.

For more information, see the information posted on the Staff Page / Summary of Benefits & Coverage Benefits page of the district’s website:

If you have questions, you may contact our staff at [mkendey@wusd.org](mailto:mkendey@wusd.org) or [jrobertson@wusd.org](mailto:jrobertson@wusd.org)

Notice to Employees: Requirements of the Affordable Care Act As of January 1, 2014, the Affordable Care Act (ACA) requires you to have health insurance for yourself and your dependents Some people are exempt from this requirement. To learn how to apply for an exemption see Questions and Answers on the Individual Shared Responsibility Provision, [www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision](http://www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision). If you do not have health insurance and you are not exempt, you may be subject to a penalty (see [www.healthcare.gov/what-if-someone-doesnt-have-health-coverage-in-2014](http://www.healthcare.gov/what-if-someone-doesnt-have-health-coverage-in-2014)). The penalty takes effect on the first day of the 2014 plan year (September 1, 2014). Enrollment in TRS-ActiveCare satisfies the requirement to have health insurance The TRS-ActiveCare Enrollment Guide explains who is eligible to enroll in ActiveCare. Enrollment in another plan, such as through a spouse, parent, or association, also satisfies the requirement to have health insurance if the plan provides minimum essential coverage. As an alternative to ActiveCare or another health insurance program, you may enroll in insurance through the Health Insurance Marketplace In Texas, the Marketplace is a federal government program that will offer "one-stop shopping" to find and compare private health insurance options. Most individuals are eligible to enroll in insurance through the Marketplace. The Marketplace will begin enrollment on November 1, 2015 for coverage beginning in January 2016. For information on the Marketplace, see [www.healthcare.gov](http://www.healthcare.gov). You may be eligible for a premium tax credit or other assistance toward insurance obtained through the Marketplace, depending on your household income More information on the premium tax credit and other cost sharing provisions is available at [www.healthcare.gov](http://www.healthcare.gov). Please note that the district will not contribute to premium costs if you enroll in insurance through the Marketplace. Also, you will lose the benefit of paying the premium with pre-tax income if you purchase insurance through the Marketplace. Additional information If you have questions or concerns about the health insurance offered through the district, please contact: Brooke Rannebarger at 972-429-3046. Questions about the Marketplace and how the Affordable Care Act impacts you as an individual should be addressed to [www.healthcare.gov](http://www.healthcare.gov) or your

personal attorney. David Vinson, Ed.D. - Superintendent WYLIE INDEPENDENT SCHOOL DISTRICT Basic Information About Health Care Offered By The District If you decide to shop for coverage in the Marketplace, below is the employer information you will enter at HealthCare.gov to find out if you are eligible for a premium tax credit. This information is numbered to correspond to the Marketplace application. 3. Employer name Wylie Independent School District 4. Employer Identification Number (EIN) 75-6002810 5. Employer Address 951 S. Ballard Avenue 6. Employer phone number 972-429-3000 7. City Wylie 8. State Texas 9. Zip code 75098 10. Who can we contact about employee health coverage at this job? Brooke Rannebarger 11. Phone number (if different from above) 972-429-3046 12. Email address Brooke.rannebarger@wylieisd.net The district offers health coverage through TRS-ActiveCare to all eligible employees and their eligible dependents. Eligibility is described in the ActiveCare Enrollment Guide. The coverage offered by ActiveCare meets the minimum value standard and the cost of this coverage to you is intended to be affordable. If you have any questions, please reach out to the Benefit Specialist, Brooke Rannebarger, in the Educational Service Center at 972-429-3046. Thank you,