



Notice of the New Health Insurance Marketplace Coverage Options and Your Health Coverage

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, the University of Wisconsin.

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 October 1, 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 you 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 are eligible for health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and you 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" standard¹ set by the Affordable Care Act, you may be eligible for a tax credit.

Important Note: *If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, you will 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 the coverage offered by your employer, please check your [summary plan description](#) or contact your payroll and benefits office (see contact list at the end of this notice).

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

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 (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986).

PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer, the University of Wisconsin. 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 University of Wisconsin		4. Employer Identification Number (EIN) 39-6006492	
5. Employer Address See contact list for your institution		6. Employer Phone Number	
7. City	8. State	9. Zip Code	
10. Who to contact about health insurance at this job? See contact list for your institution			
11. Phone Number (if different from above)		12. Email Address	

Here is some basic information about the health insurance offered to University of Wisconsin employees:

- As your employer, we offer State Group Health Insurance to eligible employees. There are two benefit packages available depending on whether or not you are covered by the Wisconsin Retirement System (WRS).

You are eligible for State Group Health Insurance if you:

- Have a Faculty, Academic Staff, Limited or Classified appointment covered by the Wisconsin Retirement System.
- Have one of the following appointments and are expected to work at least 33% for one semester (academic year appointment) or 6 months (year-round appointment):
 - Student Assistant (research assistant, fellow, scholar, trainee, TA/PA)
 - Employee-in-Training (grad and post grad intern/trainee, postdoc fellow/trainee, intern, research associate).
- Have a Short Term Academic Staff appointment not covered by the Wisconsin Retirement System and you are expected to work:
 - At least 21% for at least six months if you have an annual (12-month) contract; or
 - At least 28% for at least one semester if you have an academic year (9-month) contract.

Health insurance coverage is offered to eligible dependents. Eligible dependents are:

- The employee's spouse or domestic partner
- Child, legal ward if legal ward before age 19, adopted child and pre-adoption placement, stepchild, child(ren) of a domestic partner until age 26.
- Grandchild until child (who is grandchild's parent) turns age 18
- An unmarried child age 26 or older who is incapable of self-support due to an illness or injury that is expected to be long-continued or indefinite
- A child called to active duty prior to age 27 while attending an institute of higher learning on a full-time basis if the child returns to full-time student status.

The coverage provided by State Group Health Insurance 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 will guide you through the process. Below is the employer information you'll need to enter when you visit HealthCare.gov to find out if you can get a tax credit to lower your monthly premiums.

For the lowest-cost plan that meets the minimum value standard offered **only to the employee** by the University of Wisconsin (does not include family plans), the 2014 monthly premium cost to the employee is:

WRS-Eligible employees pay \$88 per month

Graduate Assistants/Short Term Academic Staff not covered by the WRS pay \$44 per month

Craftworkers pay the full premium of the health plan selected

Note: WRS-covered employees who work less than 50% and Classified LTE's with one appointment pay 50% of the total premium

Contacts by Institution			
Institution	Name of Contact	Email Address	Phone Number
Faculty and Academic Staff	Sabrina Johnson	johnsosj@uwosh.edu	920-424-1166
Classified and Project Appointments	Jodi Anthony	anthonyj@uwosh.edu	920-424-2070
Limited Term Employees (LTE)	Jo Fenrich	fenrich@uwosh.edu	920-424-2279
Graduate Assistants and Student Employees	Jessica Kleier	kleierj@uwosh.edu	920-424-0216