

To All Intermittent Employees,

Please take a minute to read the short but important “Notice of Coverage Options” that is attached. This Notice provides information about the **new Health Insurance Marketplaces** (originally called “Exchanges”) that will be available in every state as part of Health Care Reform. [In California the Marketplace is called “Covered California.”] Health Insurance Marketplaces, (formerly known as Exchanges) in all states must begin open enrollment on October 1, 2013 and must begin operations on January 1, 2014. CPS HR Consulting is required by law to send you this Notice, but we also think it is important that you know about the new Marketplace, for several reasons:

- The Marketplaces are a new way for people to buy individual health insurance in 2014 and beyond.
- While you (as an intermittent employee) will be able to *buy* insurance in the Marketplace, you will *not* be eligible for a premium tax credit or for reduced cost-sharing if you have employer coverage *available* that is “affordable” and provides “minimum value.” (These terms are defined in the attached Notice.) Our group health coverage does provide minimum value, and it does meet the affordability test for all eligible employees. If you are considering buying health insurance in the Marketplace anyway, rather than enrolling in the CPS HR Consulting group health plan, you may need additional information (regarding your employer coverage that is available). Please contact Human Resources, below, if you need any further information.
- If at some time in the future you separate employment with CPS HR Consulting you will likely find it less expensive to buy health insurance in the Marketplace than to extend your coverage under COBRA. COBRA will still exist but you may want to compare your COBRA coverage and rates with Marketplace policies and rates.

**Please keep a copy of this Notice in a safe place**, as you may want to refer to it at a later date. It is not a required annual notice, but we may decide to distribute it annually or periodically. It is also available on our Internet site at [www.cps.ca.gov/careers](http://www.cps.ca.gov/careers).

If you have any questions on this information, please contact:

Denise Moran

Human Resources

Phone: 916-471-3313

Email: [dmoran@cpshr.us](mailto:dmoran@cpshr.us)



# New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved  
OMB No. 1210-0149  
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## 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.

### 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 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.

**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 aftertax 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

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](http://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>CPS HR Consulting</b>		4. Employer Identification Number (EIN) <b>68-0067209</b>	
5. Employer address <b>241 Lathrop Way</b>		6. Employer phone number <b>916-263-3600</b>	
7. City <b>Sacramento</b>	8. State <b>CA</b>	9. ZIP code <b>95815</b>	
10. Who can we contact about employee health coverage at this job? <b>Denise Moran</b>			
11. Phone number (if different from above) <b>916-471-3313</b>		12. Email address <b>dmoran@cpshr.us</b>	

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:
  - All employees.
  - Some employees. Eligible employees are all full time employees working 30+ hours each week after satisfying our eligible waiting period.
  
- With respect to dependents:
  - We do offer coverage. Eligible dependents are your spouse or qualified domestic partner, children under the age of 26, and unmarried children over the age of 26 who are mentally or physically disabled. Children include your natural or adopted children, step-children whom you support, children covered under a child support order, and your domestic partner's children.
  - We do not offer coverage.

At this time, we believe 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](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.