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Officer

**DIVISION OF HUMAN RESOURCES**  
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**Health, Wellness and Benefits**

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September 26, 2013

**RE: Health Care Exchange (Marketplace) Notice**

Dear Contingent (Part-Time) Employee:

Beginning January 1, 2014, most Americans will be required by law to have health insurance coverage and if you do not, you may be required to pay a penalty.

You are receiving the enclosed notice because as a contingent (part-time) employee, you are not eligible to enroll in any of the medical plan options offered by the City of Memphis. However, you may be eligible for coverage through the Marketplace and depending on your household income, you may qualify for a government subsidy or tax credit.

Please read the notice carefully and visit the Marketplace website at [www.healthcare.gov](http://www.healthcare.gov) to evaluate your coverage options, including eligibility and cost.

Sincerely,

Health Wellness and Benefits

# NOTICE: New Health Insurance Marketplace Coverage Options and Your Health Care

## 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 the City of Memphis.

### 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.<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 or contact City of Memphis, Health Wellness and Benefits at 901-636-6800.

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.

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<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 the City of Memphis. 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>City of Memphis</b>		4. Employer Identification Number (EIN) <b>62-6000361</b>	
5. Employer address <b>2714 Union Avenue Ext., 5<sup>th</sup> Floor, Room 100</b>		6. Employer phone number <b>(901) 636-6800</b>	
7. City <b>Memphis</b>		8. State <b>TN</b>	9. ZIP code <b>38112</b>
10. Who can we contact about employee health coverage at this job? <b>Health Wellness and Benefits</b>			
11. Phone number (if different from above)		12. Email address – <b>N/A</b>	

Here is some basic information about health coverage offered by City of Memphis:

- As your employer, we offer a health plan to:

**Coverage is not available to Part-Time/Contingent Employees and their dependents.**