



## **Important Information about the Health Insurance Marketplace**

### **Why Am I Receiving This Notice?**

This notice provides you with instructions on how to access information about the federal Health Insurance Marketplace (Marketplace), which will offer health plans to you through the U.S. Department of Health and Human Services.

Pinellas County Schools (PCS) is required to send the notice on the following pages to every employee to comply with rules under the federal Patient Protection and Affordable Care Act (ACA).

### **Information You Need if You Are Eligible for PCS Group Medical Plan Coverage**

- The medical plans offered by PCS meet or exceed the affordability and coverage requirements as defined by the ACA. As a benefits-eligible employee:
  - If you enroll in a PCS-sponsored medical plan, you will not pay a penalty.
  - You will not be eligible for a premium subsidy through the federal Marketplace.
- Your spouse and your children must also have health insurance coverage.
  - If you cannot afford to enroll your spouse and/or child (ren) in a PCS medical plan, there may be cost-effective options through the federal Marketplace and/or Florida KidCare. See your Annual Enrollment material for more information.
- **If you choose to continue medical coverage through PCS**, you will not be eligible for a government subsidy to help pay for your PCS coverage (i.e., a premium tax credit).
- **If you choose to opt out of PCS coverage and buy insurance in the Marketplace**, you will:
  - Not receive a contribution from PCS toward the cost of your Marketplace coverage.
  - Not be eligible for a government premium subsidy to help pay for your Marketplace coverage.

### **Information You Need if You Are Not Eligible for PCS Group Medical Plan Coverage**

- You (and your spouse and/or child(ren), if applicable) must have medical insurance coverage in 2016, or you will pay the new penalty.
- You may be eligible for a premium subsidy depending on your household income level. For example, a family of four with household income that does not exceed \$94,200, as explained in the Marketplace application, may be eligible for a premium subsidy.
- Go to [www.HealthCare.gov](http://www.HealthCare.gov) to review the available plans.
- Keep the enclosed notice because it has information you'll need to enroll in Marketplace coverage.

Questions about the Marketplace plans? Call 800-318-2596 (TTY: 855-889-4325) or visit [www.HealthCare.gov](http://www.HealthCare.gov)