

New Health Insurance Marketplace Coverage Options and Your Health Coverage

As part of the requirements of the Patient Protection and Affordable Care Act (PPACA), Southern Illinois University Carbondale, as your employer, is required to provide you with information relating to the Health Insurance Marketplace. This notice will serve to provide basic information about the Marketplace and how it may relate to coverage that is offered by Southern Illinois University Carbondale through the State Employee's Group Insurance Program ("SEGIP").

Part A: General Information

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" where you will be able to compare and evaluate quality affordable private health insurance options, apply tax credits directly, and receive enrollment support. 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.

SIU Carbondale employees are provided coverage through the SEGIP, provided they meet the eligibility criteria as outlined in Part B of this notice. Generally, employees who work at least 50% of a normal work period, are paid a salary through the university payroll, and are eligible to participate in and contribute to the State Universities Retirement System (SURS) are eligible for coverage through SEGIP. The SEGIP meets the Affordable Care Act's minimum value standard and is intended to be affordable based on employee wages. Accordingly, if you are eligible to participate through the SEGIP, you will generally not be eligible for a tax credit through the Marketplace. However, if you are not eligible to participate in SEGIP, or if the cost of member-only coverage through SEGIP is more than 9.5% of your household income for the year, you may be eligible for a new tax credit that lowers your monthly premium if you purchase a qualified health plan through the Marketplace.

Please note that if you are eligible for SEGIP and choose to purchase a health plan through the Marketplace instead of enrolling in the SEGIP plan, you will lose any employer contribution to the SEGIP coverage. In addition, while both the employer contributions and your employee contribution to SEGIP coverage are typically excluded from income for Federal and State income tax purposes, your payments for coverage through the Marketplace will be made on an after-tax basis.

How Can I Get More Information?

For more information regarding the Marketplace, including an online application for coverage and contact information for the Marketplace, please visit HealthCare.gov. The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and the cost of such coverage.

Additional information on the SEGIP coverage can be found at www.benefitschoice.il.gov.

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 Southern Illinois University Carbondale		4. Employer Identification Number (EIN) 37-6005961	
5. Employee Address 1255 Douglas Drive, Mailcode 6520		6. Employer phone number (618)-453-6668	
7. City Carbondale	8. State Illinois	9. Zip code 62901	
10. Who can we contact about employee health coverage at this job? Human Resource Benefits Office			
11. Phone Number (if different from above) (618)-453-6668		12. Email Address HRBenefits@siu.edu	

Here is some basic information about health coverage offered by Southern Illinois University Carbondale.

- As your employer, we offer a health plan to:
 - All Employees.
 - ✓ Some Employees. Eligible employees are:
An employee who works at least 50% of a normal work period, is paid a salary through the university payroll, and is eligible to participate in and contribute to the State Universities Retirement System (SURS).
- With respect to dependents:
 - ✓ We do offer coverage. Eligible dependents are:
An Eligible employee's spouse; same-sex domestic partner (enrolled prior to June 1, 2011); civil union partners (enrolled on or after June 1, 2011); child from birth to age 26 where child includes an employee's natural child, stepchild or child of a civil union partner, legally adopted child or child who has been placed for adoption, and a child who has been placed under the employee's legal guardianship; or child who is older than age 26 who is totally disabled and a tax dependent of the employee.

We do not offer coverage.
- ✓ 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.