



New Health Insurance Marketplace Coverage Options and Your Health Coverage

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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.¹

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:

OSU Employee Benefits (541) 737-2805 or employee.benefits@oregonstate.edu

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.

In Oregon, the Health Insurance Marketplace is called CoverOregon. See CoverOregon.com for more information.

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.

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 Oregon State University		4. Employer Identification Number (EIN) 61-1730890	
5. Employer address P.O. Box 1086		6. Employer phone 541-737-2805	
7. City Corvallis	8. State Oregon	9. ZIP code 97339-1086	
10. Who can we contact about employee health coverage at this job? OSU Employee Benefits			
11. Phone number (if different from above) (541) 737-2805		12. Email address employee.benefits@oregonstate.edu	

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

- As your employer, we offer a health plan to:
 - All employees.
 - Some employees. Eligible employees are:
 - Classified employees in appointments of at least .50 FTE for 90 days or longer
 - Variable Hour Temporary Service (TS) employees if hired to work at least 30 hours per week or 130 hours per month for at least 90 days or longer – eligible based on requirements of the ACA
 - Unclassified employees: Faculty, Professional Faculty, academic and administrative employees in appointments of at least .50 FTE for 90 days or longer.
 - Graduate Assistants (GRA/GTA) in appointments of .20 FTE or greater
 - Postdoctoral Scholars and Clinical Fellows
- With respect to dependents:
 - We do offer coverage through the following plans. Eligible dependents are:
 - Classified and Unclassified employees – PEBB plans: Spouse; Domestic Partner; and employee's, spouse's, or domestic partner's qualifying Dependent Children (son, daughter, stepson, stepdaughter, adopted child or child placed for adoption, foster child or other legally placed child), eligible grandchild, adult child to age 26; disabled dependent child.
 - Graduate Assistants, Postdoctoral Scholars and Clinical Fellows – PacificSource plan: Spouse, registered or unregistered domestic partner; your, your spouse's, or your domestic partner's dependent children under age 26, unmarried dependent children age 26 or over who are mentally or physical disabled; your siblings, nieces, nephews, grandchildren under age 19 who are unmarried, not in domestic partnership, for whom you are the court appointed legal custodian or guardian with the expectation that the child will live in your household for at least a year. Newborn children born to a covered dependent, both of whom you are financially responsible for; Dependent child means any natural, step, and adopted children you or your domestic partner are legally obligated to support or contribute support for. May also include grandchildren under age 19 you are financially responsible for, who are unmarried and expected to live in your household for a year.
 - We do not offer coverage.
 - If checked, 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. In Oregon, the Health Insurance Marketplace is called CoverOregon. See [CoverOregon.com](https://www.coveroregon.com) for more information.

- 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)