Important Information Regarding the Affordable Care Act (ACA)
Notice on Health Insurance Marketplace Coverage Options

Why Am I Receiving This Notice?
This notice provides you with instructions on how to access information about the Health Insurance Marketplace, which are health plans offered to you by either your state or the U.S. Department of Health and Human Services.

Employers are required to send the enclosed notice to every U.S. employee to comply with rules under the federal Patient Protection and Affordable Care Act (ACA).

What Do I Need to Know?
This fall, you will be notified if you are eligible for future group health plan coverage. You may choose to obtain health coverage through the Marketplace. Depending on your household income, you may also be eligible for a tax credit and/or premium assistance to help reduce the cost of health coverage obtained through the Marketplace.

Information You Need if You Are Eligible for Group Health Plan Coverage
Saint Paul Public Schools’ employer-sponsored group health plan intends to provide more coverage at a lower cost to you than a Marketplace health plan.

If you buy insurance in the Marketplace, you will not receive a contribution from Saint Paul Public Schools (SPPS) because SPPS already meets government standards for providing minimum, affordable coverage.

If you want to continue health coverage through Saint Paul Public Schools, you do not need to take further action.

If your labor agreement requires you to take core coverage, you will need to continue to take core coverage even if you decide to purchase coverage in the Marketplace.

Compare Saint Paul Public Schools health coverage costs to those of the Marketplace during enrollment. Once your enrollment begins for Saint Paul Public Schools, you will be able to confirm the cost of your coverage at http://hr.spps.org/summaries_of_coverage. Please do not contact the benefits department for costs prior to the start of your benefit enrollment period.

Information You Need if You Are Not Eligible for Saint Paul Public Schools Group Health Plan Coverage

· Go to www.HealthCare.gov to review the plans available in your state.
· Keep the enclosed notice because it has information you’ll need to enroll in Marketplace coverage.


See the New Health Insurance Marketplace Coverage Options and Your Health Coverage attachment below for further details.

If you have questions regarding Benefits, contact Aimee Lee Vang in the Benefits Department at 651.767.8212.