



UNIVERSITY OF DELAWARE
HUMAN RESOURCES

413 Academy Street
Newark, Delaware 19716
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www.udel.edu/hr

Dear Colleague:

Enclosed is a Notice entitled “Health Insurance Marketplace Coverage Options and Your Health Coverage.” The Affordable Care Act (“ACA”) requires employers to send this one-time Notice to all new employees. The Notice provides information about the Health Insurance Marketplace (“Marketplace”).

Under the ACA, most people are required to have health insurance; if not, they will pay a tax penalty. This is known as the “individual mandate.” Your health insurance coverage can come from many different sources, including through your (or your spouse’s) employment, through a policy you buy on the Marketplace, or through a government-sponsored program like Medicare or Medicaid. In addition, you may be eligible for health insurance coverage from a plan provided to your parent (if you have not yet reached age 26); or, if you are a student, from certain student health insurance programs.

If you are in a position classified as Variable-Time Staff, Adjunct Faculty, or are a Student Employee, you are not eligible for coverage through the University’s health insurance coverage provided through the State of Delaware’s Group Health Insurance Program. Therefore, you may wish to explore coverage options through the Marketplace.

For information about the Marketplace, visit the federal government’s website at <https://www.healthcare.gov/marketplace/individual/> or the State of Delaware’s website at www.choosehealthde.com. If you have questions about the information in this letter or the enclosed Notice, you can contact the UD Office of Human Resources at 1-302-831-2171 or go to the Human Resource’s website at www.udel.edu/hr.

Sincerely,

Darcell Griffith
Associate Vice President, HR Strategic Operations

Enclosure

Health Insurance Marketplace Coverage Options and Your Health Coverage

PART A: General Information

Under the Affordable Care Act, you can buy health insurance through the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the 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 tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October of each year for coverage starting in January of the following year.

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% (adjusted annually) 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. 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.

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?

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.

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 University of Delaware		4. Employer Identification Number (EIN) 51-6000297	
5. Employer address Office of Human Resources, 413 Academy Street		6. Employer phone number 1-302-831-2171	
7. City Newark	8. State DE	9. ZIP code 19716	
10. Who can we contact about employee health coverage at this job? Office of Human Resources			
11. Phone number (if different from above) 1-302-831-2171		12. Email address hrhelp@udel.edu	

You are not eligible for health insurance coverage through this employer. You and your family may be able to obtain health coverage through the Marketplace, with a tax credit that lowers your monthly premiums and with assistance for out-of-pocket costs.