

# New Health Insurance Marketplace Coverage Options and Your Health Coverage

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## PART A: General Information

Since key parts of the health care law took effect in 2014, there has been 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 the Archdiocese of Seattle.

### 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 on November 15 of each year and ends February 15 for coverage starting as early as the following January 1.

### 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 the Archdiocese 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 the Archdiocese that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in the Archdiocese'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 the Archdiocese does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from the Archdiocese 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 the Archdiocese provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by the Archdiocese, then you may lose your parish, school or agency's contribution to the Archdiocese-offered coverage. Also, this contribution -as well as your employee contribution to Archdiocesan-offered coverage- is 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 the Archdiocese, please check your summary plan description or contact the Benefits Services Office.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

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<sup>1</sup> 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 the Archdiocese of Seattle

This section contains information about any health coverage offered by the Archdiocese of Seattle. 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.

<b>3. Plan Sponsor's name</b> Corporation of the Catholic Archbishop of Seattle	<b>4. Employer Identification Number (EIN)</b> 91-0778147	
<b>5. Employer address</b> Benefits Services Office, 710 9 <sup>th</sup> Ave	<b>6. Employer phone number</b> 206-382-4566	
<b>7. City</b> Seattle	<b>8. State</b> WA	<b>9. ZIP code</b> 98104
<b>10. Who can we contact about employee health coverage at this job?</b> Benefits Services Office		
<b>11. Phone number (if different from above)</b> 206-382-4566 or 800-950-4904	<b>12. Email address</b> BenefitsServices@SeattleArch.org	

As your employer, we offer a health plan to

☒ Some employees

**Eligible employees are:**

Regular, full-time or part-time employees working a minimum of 30 hours per week (average of 130 hours per month); or teachers contracted to teach the equivalent of at least three quarters of a day, five days per week or the equivalent (.75 FTE); priests incardinated in the Archdiocese of Seattle; extern priests with at least a 3/4-time assignment from the Archbishop of Seattle.

**With respect to dependents**

☒ We do offer coverage

**Eligible dependents are:**

Spouses and children up to age 26.

☒ This coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

**\*\* Although the Archdiocese 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), 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, [www.HealthCare.gov](http://www.HealthCare.gov) will guide you through the process.