

NOTICE of WV Health Insurance Marketplace

This notice does not require any additional action on your part.

The Patient Protection and Affordable Care Act (commonly known as “ACA” or “Obamacare”) requires employers to provide information to all employees regarding the availability of the new Health Insurance Marketplace. Enclosed is a formal notice that follows the recommended federal model. We have tailored the second page of the document to include specific information about the availability of health insurance coverage to employees of this institution.

If you are interested in pursuing additional information about the Health Insurance Marketplace, you should follow the directions in the enclosed notice and go to HealthCare.gov. If you visit this website, additional information may be needed to determine your eligibility to participate in the Marketplace, including the following:

- There is no waiting period for health insurance in our system, so if you are not eligible now, you will not be eligible within the next three months unless your employment status changes to meet the definition of “eligible employee” contained in the notice.
- WV Public Employees’ Insurance Agency (PEIA) insurance plans do meet the minimum value standard.
- Premiums to participate in the PEIA health insurance plans are based on salary levels, and information regarding the cost is available in the WV PEIA Shopper’s Guide at www.wvpeia.com.
- We are not aware of any major changes affecting eligibility anticipated in the coming plan year.

For more information regarding the new Health Insurance Marketplace, please visit HealthCare.gov.

For questions regarding your current WVU employee benefits, please contact WVU Benefits Strategy at ACABenefits@mail.wvu.edu or (304) 293-8405.

This notice does not require any additional action on your part.



New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 11-30-2013)

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 WVU Benefits Strategy at ACABenefits@mail.wvu.edu

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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.

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 West Virginia University		4. Employer Identification Number (EIN) 55-6000842	
5. Employer address One Waterfront Place, P.O. Box 6005		5. Employer phone number (304)293-8405	
7. City Morgantown	8. State WV	9. ZIP code 26506	
10. Who can we contact about employee health coverage at this job? WVU Benefits Strategy			
11. Phone number (if different from above) (304)293-8405		12. Email address ACABenefits@mail.wvu.edu	

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

- As your employer, we offer a health plan to:

All employees. Eligible employees are:

Some employees. Eligible employees are:

All benefit-eligible employees are offered health care coverage through WV Public Employees' Insurance Agency. Employees are benefit-eligible under West Virginia Higher Education Policy Commission Title 133, Series 8, if they meet statutory requirements for:

- Full-time regular (FTR) employees, meaning any employee in a position created to last a minimum of nine months of a twelve month period and during which such employee is expected to work no less than 1,040 hours, OR
- Full-time faculty, meaning employment as a faculty member for a full academic year (at least a nine-month contract basis) for at least six (6) semester credit hours teaching per semester or the equivalent in teaching, research, public service, and/or administrative responsibilities.

- With respect to dependents:

We do offer coverage. Eligible dependents are:

As provided in the WV PEIA Summary Plan Description, eligible dependents are:

- Legal Spouse;
- Biological or adopted children or stepchildren under age 26;
- Other children for whom you are the court-appointed guardian to age 18.

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 will guide you through the process. Here's the employer information you'll enter when you visit HealthCare.gov to find out if you can get a tax credit to lower your monthly premiums.