

## Affordable Care Act Update Health Care Marketplace

The federal government is implementing the next stage of the Affordable Care Act (ACA), designed to provide more Americans living in the United States with health insurance. While this information may not apply directly to our members living overseas, it is important to keep up with the changes to Reliant Mission's group health care plan resulting from the Affordable Care Act.

### What is the Health Care Marketplace?

If you are living in the US, you may have seen commercials for the new Marketplace in your state. The Marketplace is a state-based collection of private insurance plans for individuals who do not have access to **affordable or adequate** insurance through their employer.

### Can I Qualify for a Premium Subsidy at the Marketplaces?

Unfortunately, no. As a missionary with Reliant Mission, you are eligible for our group health insurance plan with GuideStone. The premium subsidies you hear about through the media are for those who are not eligible for **affordable or adequate** employer-sponsored health insurance. The dollars you raise through ministry team development (MTD) as donations to Reliant Mission, go towards funding the group health insurance plan for you as a missionary. These donated funds are not considered by the IRS to be income to you and used towards funding your employer provided health coverage. Because the Reliant Mission health insurance plan meets ACA's requirements of value and affordability, you will not be eligible for any Marketplace subsidies.

### Why Am I Receiving a Notice About the Marketplace?

This notice is mandated by the ACA. The notice is targeted toward the uninsured, but must be sent by all employers regardless of whether or not they provide health insurance.



## Legal Notice: New Health Insurance Marketplace Coverage Options and Your Reliant Mission Health Coverage

### PART A: General Information

Beginning on January 1, 2014, people may purchase private health insurance through the Health Insurance Marketplace. The Marketplace is a state-based collection of private health insurance plans. This notice is a requirement of the Affordable Care Act (ACA) to provide some basic information about the new Marketplace and the health coverage offered by Reliant Mission.

#### Background

The ACA requires that all individuals have health insurance or pay a tax penalty. Similarly, all large employers must provide health insurance to their full-time employees by 2015 or pay a tax penalty. In order for employers to avoid the penalty, the ACA sets certain standards that employer-provided health insurance must meet, such as what medical expenses to cover and how much the health insurance can cost. The ACA requires that employer-provided plans pay at least 60% of the costs for medical care. **The Reliant Health Plan exceeds this standard.**

#### If I'm Not Eligible for The Reliant Health Plan, Can I Get Coverage Through the Marketplace?

Yes. Open enrollment for health insurance coverage through the Marketplace runs from November 15 through February 15 each year. If you lose your health insurance through a job change or personal qualifying event, you may be able to enroll through the Marketplace within 60 days. Depending on your household income, you may qualify for a subsidy to lower your monthly premium for this private health insurance.

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?

If you are eligible for Reliant Mission health coverage or are unsure of your eligibility, please check your summary plan description or contact [HR@reliant.org](mailto:HR@reliant.org) for more information.

If you are not eligible for Reliant Mission coverage, the Marketplace can help you evaluate your coverage options, including your eligibility for subsidies. Please visit [www.HealthCare.gov](http://www.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 the health coverage offered by Reliant Mission. 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. Employer name</b> Reliant Mission		<b>4. Employer Identification Number (EIN)</b> 52-1707002	
<b>5. Employer address</b> 11002 Lake Hart Drive, Suite 100		<b>6. Employer phone number</b> 407-671-9700	
<b>7. City</b> Orlando	<b>8. State</b> Florida	<b>9. ZIP code</b> 32832	
<b>10. Who can we contact about employee health coverage at this job?</b> HR@reliant.org			
<b>11. Phone number (if different from above)</b>		<b>12. Email address</b> HR@reliant.org	

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

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

All employees.

- Some employees. Eligible employees are:

Active full-time employees working at least 30 hours per week (see the Summary of Benefits for further definition)

- With respect to dependents:

- We do offer coverage. Eligible dependents are:

Legal spouse, and children up to age 26 (see the Summary of Benefits for further definition)

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.

\*\* The insurance premium for ministry employee participation in the Reliant Mission Health Plan is paid out of Reliant Mission income that has been generated from deputized fundraising efforts. Because the Reliant Mission Health Plan meets the Affordable Care Act's requirements for minimum value and affordability, and Reliant Mission pays the premium for ministry employee participation in the plan, ministry employees will not be eligible for a premium subsidy through the Marketplace.

The information below corresponds to the Marketplace Employer Coverage Tool found on page 10 of the Marketplace application. If you intend to complete a Marketplace application, please see the Reliant Mission Human Resources Department so we can help you correctly enter this information.

**13. Is the employee currently eligible for coverage offered by this employer, or will the employee be eligible in the next 3 months?**

- Yes (Continue)

13a. If the employee is not eligible today, including as a result of a waiting or probationary period, when is the employee eligible for coverage?  mm/dd/yyyy) (Continue)

- No (STOP and return this form to employee)

**14. Does the employer offer a health plan that meets the minimum value standard\*?**

- Yes (Go to question 15)  No (STOP and return form to employee)

**15. For the lowest-cost plan that meets the minimum value standard\* offered only to the employee (don't include family plans):**

a. How much would the employee have to pay in premiums for this plan?

\$0

b. How often?  Weekly  Every 2 weeks  Twice a month  Monthly  Quarterly  Yearly

\* 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).

