



## **New Health Insurance Marketplace Coverage Options and Your Health Coverage**

### **Part A: General Information**

When key parts of the health care law took effect in 2014, you got 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 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. It is also referred to by some as the Insurance Exchange. 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. There is an open enrollment period for health insurance coverage at the end of each calendar year for coverage that will begin January 1<sup>st</sup>.

### **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. An employer-sponsored health plan meets the “minimum values 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 will lose the employer contribution to the employer-offered coverage. Also, this employer contribution, as well as your employee contribution to the employer-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.



# THOMAS COUNTY SCHOOLS

200 N. Pinetree Blvd., Thomasville, GA 31792  
229-225-4380 229-225-5012 Fax

## How Can I Get More Information?

For more information about your coverage offered by your employer, contact:

Andrea Fletcher  
Benefits Coordinator for Thomas County Schools  
Phone: 229-225-4380  
Email: [benefits@tcjackets.net](mailto:benefits@tcjackets.net)

For more information about the Marketplace, visit [HealthCare.gov](http://HealthCare.gov). The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. [HealthCare.gov](http://HealthCare.gov) includes 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: Thomas County Schools
4. Employer ID # (EIN): 58-6000328
5. Employer Address: 200 North Pinetree Blvd.
6. Employer Phone Number: 229-225-4380
7. City: Thomasville
8. State: Georgia
9. Zip Code: 31792
10. Who can be contacted about employee health coverage at this employer:  
Andrea Fletcher, Benefits Coordinator for Thomas Co. Schools  
Phone: 229-225-4380  
Email: [benefits@tcjackets.net](mailto:benefits@tcjackets.net)

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

As your employer, Thomas County Schools offers a health plan to some employees. Eligible employees are those that meet the eligibility provisions established in Ga. Comp. R. & Regs. Section 111-4-1-.04 and as set forth in the SHBP statutes governing the Plan, O.C.G.A. Section 45-18-1, O.C.G.A. Section 20-2-881, and O.C.G.A. 20-2-911.

With respect to dependents, Thomas County Schools offers coverage to eligible dependents, which are (1) legally married spouse, as defined by Georgia law; (2) natural or legally adopted children or stepchildren, under age 26; (3) other children under age 26; (4) natural children, legally adopted children or stepchildren 26 or older from categories 2 and 3 above who are physically or mentally disabled prior to age 26, and are primarily dependent upon the enrolled member for support and maintenance.

Health coverage offered by Thomas County Schools meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.



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Note: 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.