

Notice to Employees: Requirements of the Affordable Care Act

As of January 1, 2014, the Affordable Care Act (ACA) requires you to have health insurance for yourself and your dependents. Some people are exempt from this requirement. To learn how to apply for an exemption see *Questions and Answers on the Individual Shared Responsibility Provision*, www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision. If you do not have health insurance and you are not exempt, you may be subject to a penalty (see www.healthcare.gov/what-if-someone-doesnt-have-health-coverage-in-2014). The penalty takes effect on the first day of the 2014 plan year (September 1, 2014).

Enrollment in the Bryan ISD Group Benefit Risk Pool satisfies the requirement to have health insurance. The Blue Cross Blue Shield Benefit Booklet explains who is eligible to enroll in the Bryan ISD Group Benefit Risk Pool.

Enrollment in another plan, such as through a spouse, parent, or association, also satisfies the requirement to have health insurance if the plan provides minimum essential coverage.

As an alternative to Bryan ISD Group Benefit Risk Pool or another health insurance program, you may enroll in insurance through the Health Insurance Marketplace. In Texas, the Marketplace is a federal government program that will offer “one-stop shopping” to find and compare private health insurance options. Most individuals are eligible to enroll in insurance through the Marketplace. The Marketplace will begin enrollment in October 2013 for coverage beginning in January 2014. For information on the Marketplace, see www.healthcare.gov.

You may be eligible for a premium tax credit or other assistance toward insurance obtained through the Marketplace, depending on your household income. More information on the premium tax credit and other cost sharing provisions is available at www.healthcare.gov. Please note that the district will not contribute to premium costs if you enroll in insurance through the Marketplace. Also, you will lose the benefit of paying the premium with pre-tax income if you purchase insurance through the Marketplace.

You must decide whether to enroll in the Bryan ISD Group Benefit Risk Pool during open enrollment for 2014, if you are eligible. You may not delay the decision until the Marketplace is operational. If you decide not to enroll in the Bryan ISD Group Benefit Risk Pool during open enrollment in October 2013, you will not be able to enroll again until the 2015 plan year unless you experience a special enrollment event. On the other hand, if you decide to enroll, the district’s section 125 plan (cafeteria plan) does not permit you to drop insurance before the end of the plan year.

Additional information. If you have questions or concerns about the health insurance offered through the district, please contact the Bryan ISD Employee Benefit Office. Questions about the Marketplace and how the Affordable Care Act impacts you as an individual should be addressed to www.healthcare.gov or your personal attorney.

Basic Information About Health Care Offered By The District

If you decide to shop for coverage in the Marketplace, below is the employer information you will enter at HealthCare.gov to find out if you are eligible for a premium tax credit.

This information is numbered to correspond to the Marketplace application.

3. Employer name Bryan Independent School District		4. Employer Identification Number (EIN) 74-6000439	
5. Employer Address 101 N Texas Avenue		6. Employer phone number 979-209-1000	
7. City Bryan	8. State Texas	9. Zip code 77803	
10. Who can we contact about employee health coverage at this job? Employee Benefit Office			
11. Phone number (if different from above) 979-209-1092		12. Email address holly.tham@bryanisd.org	

The district offers health coverage through the Bryan ISD Group Benefit Risk Pool to all eligible employees and their eligible dependents. Eligibility is described in the Blue Cross Blue Shield Benefit Booklet. The coverage offered by the Bryan ISD Group Benefit Risk Pool meets the minimum value standard and the cost of this coverage to you is intended to be affordable.