



MARKETPLACE NOTICE ACKNOWLEDGEMENT

When key parts of the health care law took effect in 2014, there became a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, the attached notice provides some basic information about the Marketplace and health coverage options offered.

By signing this form, you confirm that you have received the attached Health Insurance Marketplace Coverage Options Notice.

Employee Signature

Date

XXX-XX-

Employee Name Printed

Last 4 Digits of SSN

Do you currently have health insurance?

- Yes (Please proceed to next question)
- No

How did you obtain your health insurance?

- Coverage through a family member
- Employer Sponsored
- Individual Coverage



New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 5-31-2020)

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 _____.

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: Johnson Service Group, Inc.		4. Employer Identification Number (EIN): 36-3321537	
5. Employer Address: One E. Oak Hill Drive, Suite 200		6. Employer Phone Number: (630)655-3500	
7. City: Westmont	8. State: IL	9. Zip Code: 60559	
10. Who can we contact about employee health coverage at this job? Johnson Service Group's Human Resources Department			
11. Phone Number: (630)655-3500		12. Email Address: benefits@jsginc.com	

All employees are eligible for a minimum essential coverage plan upon hire with this employer.

OPTIONS TO CONSIDER...

Portable ACA Compliant Major Medical Health Plans are offered through the Healthcare Solutions Team. The Healthcare Solutions Team provides access to world class benefits from the nation's top rated insurance carriers including Assurant Healthcare and United Healthcare. Employees may select from several benefit options. The options are comprised of benefits that are more traditional in nature, benefits that include a Health Savings Account component, short term major medical benefits, and guaranteed acceptance plans.

There is no waiting period to enroll and upon acceptance coverage can begin. Employees pay 100% of the premium cost, may have the option to have the premiums deducted from their weekly paycheck, and can elect to have the premiums deducted on a pre-tax basis. These benefits are individually tailored to an employee's personal circumstances and remain with the individual upon termination from JSG employment.

Johnson Service Group, Inc. has a partnership with the Healthcare Solutions Team for your personal assistance to apply and enroll in ACA Compliant plans. For more information, please visit www.jsghealthplans.com or you can contact Sheila Buck, of the Healthcare Solutions Team, by phone at (866)934-9013 or via email at sbuck@myhst.com.

Minimum Essential Coverage (MEC) plans are offered through Century Healthcare (CHC). These plans satisfy the Minimum Essential Coverage requirement set forth by the Affordable Care Act. However, these plans do not meet the Minimum Value standard. Enrollment into the voluntary health benefits through CHC must be made within thirty days of an employee's hire date. Employees must enroll through CHC's telephonic enrollment center at (888)232-9431, Monday through Friday, from 7:00AM to 7:00PM CST.

If an employee wishes to enroll in these benefits after thirty days of employment, they will be allowed to enter into plans during the annual open enrollment period. Open enrollment periods will be communicated to employees as they become available. For qualifying life changing events, such as child birth, divorce, loss of coverage through the spouse's employer, etc., changes to the employee's health insurance benefits can be made at any time. Additional information, including brochures and prices, can be found in the Employee Toolbox on the JSG website at www.jsginc.com.

Upon successful completion of a twelve month measurement period (as defined by the ACA) in which an employee worked a total of 1,560 hours or more, employees are eligible for a Minimum Value (MV) Bronze medical benefit through Century Healthcare. Any eligible employee that does not wish to participate in the MV Bronze option through CHC is required to submit a Waiver of Coverage.

*Please note that 1099 subcontractors are not eligible for Section 125 and cannot be added to the list bill.

**Please note that 1099 subcontractors are not eligible for plans offered through CHC.

***Affordability is defined by the ACA as no more than 9.56% of an employee's W-2 wages.