



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 SAISD Health Plan satisfies the requirement to have health insurance. If you are a full-time employee with the District, you are eligible to enroll in the SAISD Health Plan. 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 the SAISD Health Plan 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. 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 are encouraged to enroll in the SAISD Health Plan during August 16 – September 11, 2016 open enrollment, if you are eligible. You will not be able to enroll in the SAISD Health Plan in January 2017 to avoid the ACA penalty unless you experience a qualifying event. If you enroll August 16 – September 11, 2016, the district’s section 125 plan (cafeteria plan) does not permit you to drop insurance before the end of the plan year without a qualifying event.

Additional information. If you have questions or concerns about the health insurance offered through the district, please contact: The Human Resources office of Employee Benefits, Risk Management & Safety at 210-554-8660. 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

(to be completed 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.

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| 3. Employer name San Antonio Independent School District | | 4. Employer Identification Number (EIN) 74-6002167 | |
| 5. Employer Address 141 Lavaca Street | | 6. Employer phone number 210-554-8660 | |
| 7. City San Antonio | 8. State Texas | 9. Zip code 78210 | |
| 10. Who can we contact about employee health coverage at this job? Lorena Rios, CSR Human Resources Senior Director, Employee Benefits, Risk Management & Safety | | | |
| 11. Phone number (if different from above) 210-554-8669 | | 12. Email address LRIOS5@saisd.net | |

The district offers health coverage to all eligible employees and their eligible dependents. The coverage offered by the SAISD Health Plan meets the minimum value standard and the cost of this coverage to you is intended to be affordable.