



P.O. Box 23120
3820 Nine Mile Road
Henrico, Virginia 23223-0420
(804) 652-3600

Dear Employee of Henrico County Public Schools:

The enclosed notice describes the online Health Insurance Marketplace, also called an exchange, available at www.healthcare.gov since October 1, 2013. The Marketplace describes options you may have available for health insurance (other than employer-based plans) and is designed for easy cost and coverage comparisons. The notice also includes information about coverage you may be eligible for through the County of Henrico.

Effective as of 2014, if you do not have medical coverage, you will have to pay a penalty (in the form of a tax). If you do not qualify for coverage through the County of Henrico or you do not enroll yourself or a dependent, you will have to obtain coverage or pay the penalty. This penalty is known as the individual mandate penalty.

If you are an employee in a full-time or permanent part-time position working a minimum of 20 hours per week, you are eligible and may be enrolled in the health plan offered by the County of Henrico. For full-time or part-time employees working 30 or more hours per week, coverage on the County's health plan qualifies as affordable and exceeds the minimum essential coverage standards set by the Affordable Care Act. Because of this, you and your family won't qualify to receive any credits or subsidies if you purchase coverage from the Marketplace, regardless of your income or family size. Without a credit or subsidy, you likely will pay more for less coverage on the marketplace.

If you are a temporary or variable hour employee, you are not eligible to enroll in the health plan offered by the County of Henrico. If you are a part-time employee working 20-29 hours per week, you are eligible for the County's health plan but you would not receive the County contribution for coverage and your coverage might not be considered "affordable". If you do not have access to other coverage, you may qualify for reduced premiums through a Marketplace plan. You can visit www.healthcare.gov to determine if you and/or your family qualify for subsidies under the Health Insurance Marketplace.

What do I do next?

Review the ***Henrico County Compliance with the ACA*** notice on the other side of this letter as well as the information provided in the Marketplace notice. You can learn more about the Marketplace at www.healthcare.gov. Eligible employees of Henrico County Public Schools can enroll for coverage in the County of Henrico Health Plan during the annual open enrollment period and the coverage will become effective the first of January of the following year. Open Enrollment information will be sent to you in October prior to the start of the open enrollment period each year. For more information about enrollment and health care coverage for eligible employees of Henrico County Public Schools, please visit <http://henricoschools.us/benefits>.

Sincerely,

Benefits Office
Henrico County Public Schools
804-652-3624

(over)

Henrico County Compliance with the ACA

The Affordable Care Act (ACA) is the health reform law to enable more people across the nation to have health care coverage. Signed into law in March of 2010 and consisting of sweeping changes to the U.S. health care system, some provisions are already in place, such as dependent coverage for children up to age 26. Most provisions of this legislation were set to have been phased in by January 2014. The remaining provisions will be phased in by 2020. The ACA will have a lasting effect on U.S. citizens, businesses, and organizations, including Henrico County.

To comply, the County must offer health coverage to employees - including part-time and temporary employees - who average 30 or more hours per week over a defined period. As the County is not able to absorb the cost of providing health care to these part-time and temporary employees, HCPS must limit their hours worked to 29 or fewer hours per week (or 116 or fewer hours per month for classroom substitutes). Please note that part-time employees who are already eligible for health care with the County subsidy *will not* be affected.

If you are a part-time or temporary employee, you play a critical role in the County's ACA Compliance:

- Monitor your work schedule and stay within your limit. This limit includes the total combined hours worked in all job assignments with General Government and Schools.
- Report all hours worked for all assignments accurately and within the pay period worked.
- Tell your principal or supervisor if you have any additional job assignments with General Government or Schools.
- Contact HCPS Benefits if you have questions about your eligibility for health coverage.

As the ACA has such a broad range of provisions to be implemented, changes will continue to be rolled out in compliance with the law over time. As information becomes available on how future provisions will impact the County and its employees, we will continue to share that information with you. For more information about the ACA, including the full text of the law, highlights, timeline and information relevant to different interest groups, visit www.healthcare.gov/law.

HCPS Benefits Office
hcpsbenefits@henrico.k12.va.us
(804)652-3624