



NOTICE TO EMPLOYEES - AFFORDABLE CARE ACT (ACA) Your Insurance Coverage Options

PART A: The Marketplace Place

General Information

To assist you as you evaluate options for you and your family, this notice provides some basic information about the health insurance coverage options available to you through either the PART A: Health Insurance Marketplace (Public Health Insurance Exchange), and PART B: 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 Oct. for coverage starting as early as Jan. 1 of each year.

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: Benefits Administration, J. Kent Staffing at accounting@jkentstaffing.com

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: J. Kent Staffing, 2016 Medical Insurance Plan Offered

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.

Employer Information is Numbered to Correspond to the Marketplace Application.		
3. Employer Name J. Kent & Associates, Inc. dba J. Kent Staffing	4. Employer Identification Number (EIN) 84-0793908	
5. Employer Address 500 Downing Street	6. Employer Phone Number 303-777-7734	
7. City Denver	8. State Colorado	9. Zip Code 80218-3403
10. Who can we contact at this job? Benefits Administration, J. Kent Staffing		
11. Phone Number (if different from above)	12. Email address accounting@jkentstaffing.com	

Basic Information About J. Kent's 2016 Medical Insurance Coverage Offered

J. Kent's 2016 basic group medical plan provides **full hospitalization coverage** and meets the Affordable Care Act requirements of affordability, minimum essential coverage, and minimum value. J. Kent makes a healthcare offer to all **eligible employees and their dependents**.

Note

Even if J. Kent 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.

Learn More About the Marketplace

www.healthcare.gov

* 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. Section 36B(c) (2) © (ii) of the Internal Revenue Code of 1986