



Independent School District #656  
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*An Equal Opportunity Employer*

## Employee Exchange Notification Introduction Memo

Dear Employee:

Per the Exchange Notification requirements of the **Patient Protection and Affordable Care Act**, we are informing you of the availability of the new Health Insurance Marketplace (aka Exchange) in your state of residence. The attached model notice provides you with the required Exchange Notification information.

### It's Your Choice!

While the Exchange provides you with an alternative to your current health plan, it's entirely your choice to stay with your current health plan or enroll in the Exchange. You may:

- Stay in your current health plan or select another plan we offer (if available)
- Choose an Exchange health plan for yourself and/or for your family

### Exchange vs. Employer Health Plan Coverage

- The Exchange health plans offer coverage effective dates on or after 1-1-2014.
- The payment of premium for the Exchange programs is your responsibility. Your exchange premiums will NOT be payroll deducted. You will have to pay the Exchange directly; with after-tax dollars. This is different from your current health plan contributions that are paid with pre-tax dollars through the convenience of payroll deduction.
- If you choose to elect Exchange coverage you will forfeit the contributions you would otherwise receive for the cost of your current employer-sponsored coverage.
- If you choose to leave your current health plan, you will not be able to re-enroll until our next annual open enrollment period unless you have a "life qualifying event" such as loss of your spouse's employment, change in marital status, death or birth of a child, etc.

### Take your Time to Make the Best Choice

The Exchange health plans benefit and price data will be available by 10-1-2013. However, you do not have to make a decision to enroll in the Exchange until March 31, 2014. You will have time to make up-to-date comparisons and decide whether the Exchange or your employer's plan (or your spouse's employer's plan) offers you and your family the best choice for health plan coverage.

Have Exchange questions? If you live in Minnesota, please visit **MNsure.org** or call MNsure's customer service number: **1-855-366-7873**.

If you live in Iowa, North Dakota, South Dakota or Wisconsin, please visit: **HealthCare.gov** for exchange information.