

New Health Insurance Marketplace Coverage Options and Your Health Coverage

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 Legacy Health.

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 Legacy Health does not offer coverage, or offers coverage that does not meet certain standards. The savings on your premium that you are eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you are eligible for health coverage that meets certain standards through Legacy Health, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in the Legacy Health Employee Medical Plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if Legacy Health does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from Legacy Health 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 Legacy Health 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 Legacy Health, 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 Legacy Health, please check the current Summary Plan Description (Employee Benefits Guide) or contact [the HR Answer Center at 503-415-5100](#).

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.

¹An 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 Legacy Health

This section contains information about any health coverage offered by Legacy Health. 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		4. Employer Identification Number (EIN)	
Legacy Health		23-7426300	
5. Employer address		6. Employer phone number	
1919 NW Lovejoy Street		503-415-5100	
7. City	8. State	9. Zip	
Portland	OR	97209	
10. Who can we contact about employee health coverage at this job?			
The HR Answer Center			
12. Email address			
HRAnswer@lhs.org			

Here is some basic information about health coverage offered by Legacy Health:

- As your employer, Legacy Health offers a health plan to some employees. Eligible employees are:
 - *Regular, full- or part-time employees budgeted to work at least 24 hours a week (0.6 FTE or greater).*
- With respect to dependents, Legacy Health offers dependent coverage to:
 - *Legal spouse, domestic partner, biological children under age 26, a legally adopted child or a child placed for adoption with you, children of a spouse or domestic partner under age 26, and children whom the employee has been named by a court as the legal guardian for an indefinite period of time.*

The coverage provided by Legacy does meet the minimum value standard² and the cost of this coverage is intended to be affordable to you, based on employee wages.

****** Even if Legacy Health 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.

If you decide to shop for coverage in the Marketplace, HealthCare.gov will guide you through the process. Here is the employer information you will enter when you visit HealthCare.gov to find out if you can get a tax credit to lower your monthly premiums.

- *Does the Legacy Health Employee Medical Plan meet the minimum value standard?: Yes.*
- *Employee only medical plan premium: \$14.85 (full-time), \$27.00 (part-time)*
- *Premiums are deducted from employee paychecks every two weeks.*

²An 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)(C)(ii) of the Internal Revenue Code of 1986)