

Implementation of the Affordable Care Act of 2010 (the healthcare reform law) requires the enclosed notice be sent to every employee. The notice describes the new online Health Insurance Marketplace, also called an exchange, available at www.healthcare.gov beginning 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 enclosed notice also includes information about coverage you may be eligible for through Newport News Public Schools.

Starting in October 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 Newport News Public Schools or you do not enroll yourself (and/or a dependent), you will have to obtain coverage from a Marketplace Exchange, find individual coverage or pay the penalty. This penalty is known as the individual mandate penalty. Because our health plan year starts on **October 1**, this requirement will not apply to you until **October 1, 2014**.

For eligible employees, the health plans offered by Newport News Public Schools qualify as affordable and meet minimum essential coverage standards set by the Affordable Care Act. Because of this, you and your family will not qualify to receive any credits or subsidies if you purchase coverage from a Marketplace, regardless of your income or family size.

If you are a seasonal or variable hour employee or are on your waiting period for benefits and do not have access to other coverage, you may still 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 in your state of residence.

What do I do next?

Review the information provided in the notice. You can learn more about the Marketplace at www.healthcare.gov. The open enrollment period for the Newport News Public Schools plan will begin on **June 1, 2014**. You will receive more information on your employer-based options at that time.