

Ceres Unified School District

ADMINISTRATION
SCOTT SIEGEL, Ed.D.
Superintendent

BUSINESS SERVICES DIVISION
STEVE FABELA.
Assistant Superintendent

September 24, 2013

Re: Affordable Care Act – Employee Notification of State Exchanges

Dear CUSD Employees,

Beginning on January 1, 2014, the Affordable Care Act (ACA) will require all individuals to have minimum essential health coverage or be subject to a penalty (this is also called the “individual mandate”). **This means that all Americans are required to have health insurance starting in 2014.**

State “Exchanges” (also called marketplaces) were created to help individuals meet the individual mandate requirement by providing a marketplace to purchase health care coverage, and possibly qualify for federal assistance to do so.

The ACA requires employers to provide the enclosed **Part A – General Information** notice to all employees. This notice provides basic information about individual health insurance options that will be available through state Exchanges beginning on January 1, 2014.

According to the ACA and IRS regulations, if an employee is eligible for an employer sponsored health plan and that plan meets the government’s definition of affordable, minimum value coverage, then the employee and any family members **are not** eligible for the ACA federal subsidies described in the enclosed notice through the public exchange.

We are pleased to inform you that the District’s SISC plan does meet the ACA and government’s definition of affordable, minimum value coverage as indicated in the enclosed **Frequently Asked Questions**.

For more information on individual Exchange health plans available in California go to www.coveredca.com/ or www.healthcare.gov

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