

Memo

To: All City Employees

From: Jay Castellano, Interim Benefits Officer

Date: September 13, 2013

Re: ACA Notice of Coverage Options

Attached is a new, one-time notice that is being sent to you by the City of San Mateo in accordance with the Patient Protection and Affordable Care Act (ACA) of 2010. This notice, designed by the Federal Department of Labor, is intended to inform you about the following:

1. Covered California is the new health insurance exchange/marketplace here in California. A description and contact information is included in the attached notice.
2. In purchasing health insurance, certain individuals may qualify for savings and tax credits depending on whether they qualify for employment-based health insurance and whether the employer's health insurance meets certain standards.

Merit and Provisional Employees—If you are enrolled in health insurance through the City, no action is needed as a result of this notice. All of the City's health plan options meet the ACA standards in terms of minimum value and affordability.

If you are eligible for health insurance and have chosen to waive coverage, note that effective January 1, 2014, all U.S. citizens and legal residents will be required to obtain qualifying health insurance coverage. Depending on your individual situation, you may need to enroll in one of the City's health plans during the upcoming Open Enrollment period (September 16-October 11).

Per Diem Employees—As stated above and in the attached notice, effective January 1, 2014, all U.S. citizens and legal residents will be required to obtain qualifying health insurance coverage. If you decide to shop for coverage in Covered California (www.coveredca.com), they will guide you through the process.

If you have any questions about this notice, below is my contact information:

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