

Dear PCCUA Employee:

This is a required notice for all individuals employed by PCCUA.

As a part of Federal Health Care Reform, beginning in 2014 there will be new individual requirements to have health insurance and new ways to purchase health insurance. In compliance with the federal guidelines, the College is providing the enclosed information to assist you in making informed choices about your health care coverage options.

Are you already enrolled in our health plan?

If you currently participate in the College's employee health plan, and want to remain covered under our plan, no action is required. You will have the opportunity to add family members or make other changes during open enrollment later this fall. The Summary Plan Document outlining coverage(s) of the UAS plan can be found on the intranet or copies can be requested with Ella James, in Human Resources by phone at 870-338-6474, ext. 1271 or by email at ejames@pccua.edu.

Alternatively, you also have the option to shop for private coverage in the health care marketplace. If you do so, you will need the information contained in Part B of the enclosed.

Are you eligible for benefits, but are not enrolled in our health plan?

If you wish to enroll in the College's employee health plan, you may do so during open enrollment season which begins in November. Open enrollment details will be communicated later this fall.

Please be aware that as long as you are eligible to be in our employee health plan, regardless of your actual enrollment, you most likely will NOT be eligible for a government subsidy to help pay the premiums for private insurance in the marketplace. This is because the College's plan meets the federal mandates on coverage and affordability.

Are you NOT eligible for benefits?

If you are not eligible to enroll in the College's plan, you will need to find coverage elsewhere. Examples of employees not eligible for benefits are temporary employees, student employees, and those working less than 20 hours a week.

Other coverage alternatives might include being added to a family member's policy, a private policy in the new marketplace, or Medicaid (if eligible). You may be eligible for a government subsidy (paid to the insurance company you select) to assist in your purchase of private insurance in the marketplace.

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Not sure of your benefits-eligibility status?

To verify your eligibility to enroll in our employee health plan, check with Ella James, in Human Resources by phone at 870-338-6474, ext. 1271 or by email at ejames@pccua.edu.

If you decide to shop for health insurance coverage in the marketplace, it is important to know:

- (1) Whether or not you are eligible to enroll in the employee coverage with the College; and
- (2) That the College's health plan fully meets the affordability and coverage requirements of Health Care Reform.

Other than the subsidy, there may be premium savings or other financial advantages available to you and your family through the marketplace and you may wish to explore those options. The government has made a great deal of information available for consumers at www.HealthCare.gov and through numerous publications of the U.S. Department of Labor at www.dol.gov/ebsa/healthreform/. Another resource for Arkansans is www.arhealthconnector.org.

Health Care Reform does not impact our separate dental, cancer or supplemental life plans. It only affects our health ("medical") insurance plan. However, we will be offering an open enrollment for our dental, and flexible spending account plans later this fall.

Again, if you are enrolled in the College's health plan and wish to continue in that plan without change, **no action is required**. If you do not have health insurance or wish to explore other options for coverage, please review the enclosed information and visit the HealthCare.gov website.

Sincerely,

Rhonda St. Columbia, Vice Chancellor
College Advancement/Resource Development

Enclosures:

Required Federal Notice "New Health Insurance Marketplace Coverage Options and Your Health Coverage". UAS Classic Plan Premiums (printed on back of last page).

University of Arkansas Notice of Privacy Practices

Medicare Part D Credible Coverage

Children's Health Insurance Program (CHIP)

University of Arkansas Health Plan Comparison