



**Apache Junction
Unified School District**

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To: Substitute Employees
Subject: Health Care Reform Act Notice
Date: September 26, 2013

Effective January 1, 2014, a provision of the Affordable Care Act goes into effect. This new provision, The Health Insurance Marketplace, is designed to offer employees and their families an additional option to purchase health insurance coverage instead of taking coverage through the district's health plan. Under the Health Care Reform Act Law, we are providing this notice to help you understand this new provision and how it may affect you.

The Marketplace, also known as the Exchange, allows you to explore and compare private health insurance options. Open enrollment for the Marketplace begins October 1, 2013 and continues through December 15, with the effective date of coverage of January 1, 2014. Visit www.healthcare.gov to explore the options available and to get more information on the Marketplace Exchange System. If you choose to shop for insurance in the Marketplace, please bring the attached form to payroll for completion of questions 13-16. Please be aware that payroll cannot assist you with benefit decisions associated with the Marketplace since the district does not sponsor those plans. The best place to learn more and get answers to your questions is the website, www.healthcare.gov.

AJUSD's health plan meets and/or exceeds the federal standards and is available for all employees who work 30 or more hours per week. This means that if you are eligible for district coverage, but choose to purchase insurance through the marketplace, you may not qualify for federal subsidies, and you will lose the district's contribution toward your health insurance coverage which lowers your premium costs. Also, the premiums you pay for district coverage are pre-tax. Premiums for insurance coverage purchased through the exchange are paid on an after tax basis.