



Department of Human Resources

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Dear Employee:

As part of the requirements of the Patient Protection and Affordable Care Act (PPACA), Eastern Illinois University, as your employer, is required to provide you with information relating to the Health Insurance Marketplace. This letter will serve to provide basic information about the Marketplace and how it may relate to coverage that is offered through the State Employees' Group Insurance Program. You are receiving this correspondence whether or not you are covered under the State Employees Group Insurance program.

The Marketplace is designed to help individuals find health insurance that meets their needs and fits their budget. Through the Marketplace, Illinois residents will be able to compare and evaluate quality and affordable private health insurance options, apply tax credits directly, and receive enrollment support. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014. The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and the cost of such coverage. For more information regarding the Marketplace, including an online application for coverage and contact information for the Marketplace, please visit HealthCare.gov. Additional information may also be found on the State's website at the following address:

<http://www2.illinois.gov/gov/healthcarereform/Pages/HealthInsuranceMarketplace.aspx>

Coverage provided by the health plans offered through the State Employees' Group Insurance Program ("SEGIP") is considered to meet PPACA's minimum value standard and is intended to be affordable based on employee wages. Accordingly, if you are eligible to participate in SEGIP, you will generally not be eligible for a tax credit through the Marketplace. However, if you are not eligible to participate in SEGIP, or if the cost of member-only coverage through SEGIP is more than 9.5% of your household income for the year, you may be eligible for a new tax credit that lowers your monthly premium if you purchase a qualified health plan through the Marketplace. Please note that if you are eligible for SEGIP and choose to purchase a health plan through the Marketplace instead of enrolling in a SEGIP plan, you will lose any employer contribution to the SEGIP coverage. In addition, while both the employer contribution and your employee contribution to SEGIP coverage are typically excluded from income for Federal and State income tax purposes, your payments for coverage through the Marketplace will be made on an after-tax basis. Also, please note that should you choose to enroll in a plan through the Marketplace instead of maintaining your insurance through the SEGIP, you will also lose dental and vision coverage.

As one final reminder, maintaining your health insurance under a CMS plan satisfies your responsibility under the Patient Protection and Affordable Care Act (PPACA).

If you need additional information regarding the coverage offered through SEGIP, please visit www.BenefitsChoice.il.gov. Questions regarding your CMS health insurance coverage should be directed to the EIU Benefits Office at benefits@eiu.edu or by calling 217-581-5825.