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Dear UC Trainee:

The enclosed legally mandated notice explains the health insurance marketplace for Americans to shop for insurance. In California, the marketplace is called Covered California. The notice explains that UC's health plans meet minimum legal requirements, what to do if you're not eligible for UC's benefits, and other details about the marketplaces.

**If you're covered by or eligible for UC's Benefits, you don't need to take action in the health insurance marketplace**

Your UC health plan helps you and your family pay for big and small health care bills. In the health insurance marketplace, plans are rated bronze, silver, gold and platinum. The minimum required plan is a bronze plan. Our plans meet the minimum legal requirements under health care reform. Since UC's plans meet all the legal requirements under the Affordable Care Act (ACA) you don't need to take any action regarding the health insurance marketplace.

UC's commitment to providing good benefits is not changing. As always, we'll be monitoring developments in the industry so we can continue to bring you and your family the best value possible.

You can learn more about UC's employee benefits at:  
<http://ucsfhr.ucsf.edu/index.php/residents/>

**If you're not eligible for UC benefits**

If you're not eligible for UC benefits, the health Insurance marketplace is a great way for you to purchase medical coverage. And, you may be eligible for a federal subsidy to help you pay for coverage based on your income. The subsidy, sometimes called a premium tax credit, is a cash advance to help cover part of the cost of health insurance through a state exchange. The dollar amount is determined by family size, household income and the cost of plans in your state exchange.

For more information about the health insurance marketplace in California, check out: [www.coveredca.com](http://www.coveredca.com)

# Health Insurance Market Place Coverage

## Options and Your Health Insurance

### GENERAL INFORMATION

When key parts of the health care law took effect in 2014, there was a new way to buy health insurance: the Health Insurance Marketplace. This notice provides some basic information about the marketplace and employment-based health coverage offered by UC.

### WHAT IS THE HEALTH INSURANCE MARKETPLACE?

The marketplace is designed to help you find health insurance that meets your needs and fits your budget. The marketplace offers one-stop shopping to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the marketplace is held every year.

### CAN I SAVE MONEY ON MY HEALTH INSURANCE PREMIUMS IN THE MARKETPLACE?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium depends on your household income.

### DOES UC HEALTH COVERAGE AFFECT ELIGIBILITY FOR PREMIUM SAVINGS THROUGH THE MARKETPLACE?

Yes. If you have an offer of employee health coverage from UC that meets certain standards, you will not be eligible for a tax credit through the marketplace and may wish to enroll in a UC-sponsored health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost sharing if UC does not offer coverage to you at all or does not offer coverage that meets certain standards.

Note: If you are eligible for employee coverage from UC and you purchase a health plan through the marketplace instead of accepting UC-sponsored health coverage, then you may lose the UC contribution to the UC-offered coverage. Also, the UC contribution—as well as your employee contribution to UC-sponsored coverage, if any —may be excluded from income for federal and state income tax purposes. Your payments for coverage through the marketplace are made on an after-tax basis.

### HOW CAN I GET MORE INFORMATION?

For more information about UCSF-sponsored coverage for Residents and Clinical Fellows go to: <http://ucsfhr.ucsf.edu/index.php/residents/>

The marketplace can help you evaluate your coverage options, including your eligibility for coverage through the marketplace and its cost. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a health insurance marketplace in your area. In California

### INFORMATION ABOUT UC HEALTH COVERAGE

If you decide to complete an application for coverage in the marketplace, you will be asked to provide the information about UC health coverage below as well as the contact information for your local Human Resources Office.

Here is some basic information about UC health coverage:

- As your employer, we offer a health plan to employees. You can find the eligibility rules here:
  - <http://ucsfhr.ucsf.edu/index.php/postdoc/article/medical-insurance-the-basics/>
- With respect to dependents: We do offer coverage. You can find information about eligible dependents here:
  - <http://ucsfhr.ucsf.edu/index.php/postdoc/article/medical-insurance-the-basics/>

UC offers coverage that meets the minimum value standard, and if you are eligible, the cost of this coverage to you is intended to be affordable, based on employee wages.