



REDLANDS UNIFIED SCHOOL DISTRICT

Business Services/Risk Management

20 W. Lugonia Ave., Redlands CA 92374 • (909) 307-5300

To All Employees:

In the next few weeks, you may begin to see more and more news coverage and advertising about the Affordable Care Act (ACA) and Covered California (also known as the Health Insurance Exchange or Marketplace). Many people are still unaware of the huge changes taking place in our health care system, the decisions they will need to make, and the impact on their personal health care costs. It is very likely that you and your family will have questions about what these changes will mean for you and your benefits. We want to help address your questions and concerns.

Under the ACA, most people will be required to have health insurance coverage by January 1, 2014, or they will have to pay a tax penalty. You may already be enrolled in or eligible for health coverage through Redlands Unified School District and avoid the tax penalty. We will be offering our eligible employees health coverage during our regular enrollment period in May of 2016, to be effective July 1, 2016.

If you are a substitute or part-time employee who works for Redlands Unified School District, we can offer you coverage by enrolling in a Minimum Value Plan or you can obtain individual health insurance through Covered California, a state-operated marketplace for purchasing coverage. Their web site is www.coveredca.com. Covered California will begin enrolling for coverage on November 1st each year. Depending on household income, some individuals may become eligible for discounts and tax credits to help pay for insurance coverage. *NOTE: If you are offered qualifying health insurance coverage through your employer (whether or not you choose to enroll), you will not be able to receive a tax credit for coverage through Covered California.*

Attached you will find a notice provided by the United States Department of Labor entitled "New Health Insurance Marketplace Coverage Options and Your Health Coverage. Part A will provide you with general information and Part B contains information about the health coverage offered to eligible employees by Redland Unified School District. If you have questions about the ACA and Covered California, please go to their web at www.coveredca.com or call them at (888) 975-1142. For information about the benefits available through your employer, all plan summaries and employee costs are posted at redlands.k12.ca.us under Employee Information. If you have additional questions please feel free to send your questions to Employee Benefits at employee_benefits@redlands.k12.ca.us or call (909) 307-5300 Ext. 20502.

You are encouraged to carefully consider your options. The ACA will affect your coverage costs, what services the coverage you select will pay for, and the doctors and hospitals that may be available to you. Start looking into these questions now so you will be prepared to make decisions toward the end of the year. It is important for you to understand your choices – and only you can decide what is best for you and your family.