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## MASSACHUSETTS LABORERS' HEALTH AND WELFARE FUND

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BURLINGTON, MASSACHUSETTS 01803-5201  
TELEPHONE (781) 272-1000 OR (800) 342-3792 FAX (781) 238-0703

September, 2013

Dear Contributing Employer:

As you may know, one of the provisions of the Affordable Care Act (“ACA”) is a requirement for you, the employer, to provide a notice to all of your employees regarding the new health insurance marketplace coverage options and your health coverage notice.

The United States Department of Labor (“DOL”) has created a template for you to use to provide this notice.

As a contributing employer to the Massachusetts Laborers' Health and Welfare Fund, we are sending you a partially completed DOL form for you to provide this notice to your employees, who are members of the Laborers' International Union of North America. (We have been advised that you can include this form with your weekly payroll checks for your convenience.)

Please complete the information in boxes 3 through 9 on the attached and distribute to your current union laborers no later than October 1, 2013, and to all new laborers whom you hire after October 1, 2013. You must provide this notice within 14 days of hire.

Please feel free to contact our Eligibility Department at 781-272-1000, fax 781-238-0703, or email at [eligibility@mlbf.org](mailto:eligibility@mlbf.org) should you have any questions.

The Board of Trustees, management and staff of the Massachusetts Laborers' Health and Welfare Fund are keenly aware of the impact of all the coming challenges facing you, our partners in healthcare, and have worked with the Labor and Management Trustees and Fund co-counsel to make this process as smooth as possible for all employers. Additionally, prior to your compliance regarding the attached forms, the Fund Office will mail out a letter on Fund letterhead to your union laborers that will assure them that they are covered by Massachusetts Laborers' health insurance, and that they do not have to contact anyone on this issue.

Sincerely,

Board of Trustees

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***Este aviso está disponible en español en el sitio de web [www.mlbf.org](http://www.mlbf.org)***





# New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved  
OMB No. 1210-0149  
(expires 11-30-2013)

## PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

### 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 begins in October 2013 for coverage starting as early as January 1, 2014.

### 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 that you're eligible for depends on your household income.

### Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution—as well as your employee contribution to employer-offered coverage—is often 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 your coverage offered by your employer, please check your summary plan description or contact Massachusetts Laborers' Health and Welfare Fund (781) 272-1000.

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.

<sup>1</sup> An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

## PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name		4. Employer Identification Number (EIN)	
5. Employer address		6. Employer phone number	
7. City	8. State	9. ZIP code	
10. Who can we contact about employee health coverage at this job? Massachusetts Laborers' Health & Welfare Fund, Eligibility Department			
11. Phone number (if different from above) 781-272-1000		12. Email address www.mlb.org	

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:
  - All employees.
  - Some employees. Eligible employees are:  
Union Laborers who have met all eligibility requirements including hours worked. Coverage is provided thru The Massachusetts Laborers' Health & Welfare - 781-272-1000, or, [www.mlb.org](http://www.mlb.org)
- With respect to dependents:
  - We do offer coverage. Eligible dependents are:  
Your legally married spouse, and your children up to age 26. Children include: natural children, legally adopted children, children placed with you for adoption, and children, including step children for whom you have legal guardianship (provided he or she is also the member's federal income tax dependent).
  - We do not offer coverage.
- If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.
  - \*\* Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](http://HealthCare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](http://HealthCare.gov) to find out if you can get a tax credit to lower your monthly premiums.