



Electricians Health, Welfare & Pension Plans

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September 6, 2013

Dear Plan Participant:

Many provisions of the Affordable Care Act (ACA) are designed to expand access to affordable health coverage. These include provisions for coverage to be offered through health care Exchanges, now called the Health Insurance Marketplace (Marketplace). The Marketplace is described as offering “one-stop shopping” for individuals to find and compare private health insurance options. Open enrollment for health insurance coverage through the Marketplace is set to begin October 1, 2013, for coverage beginning as early as January 1, 2014.

Beginning October 1, 2013, ACA requires that all employers give employees a Notice about the Marketplace and provide certain required information about their employment health coverage. A model notice was issued to assist employers in meeting this requirement. However, the required information and model notice are not specifically tailored to a multiemployer plan arrangement. As a result, you may find this Notice from your employer confusing.

We are providing participating employers in our Plan with the Plan information they need to prepare the Notice. We are also sending you this letter to clarify the impact of the Marketplace on your Plan coverage. We want you to know that the Notice you will receive from your employer does NOT mean that you have to take action to continue your Plan coverage. If you work enough hours to satisfy the eligibility requirements, you and your eligible dependents will be covered under our Plan at no cost to you, regardless of the Marketplace.

Even though the notice you will receive from your employer has model notice language indicating that your employer’s contribution to the Plan may not be required if you purchase coverage in the Marketplace, that is not true. If you were to buy Marketplace coverage (and we are not suggesting that you need it), it would be in addition to your Plan coverage and would have no effect on the contributions your employer makes to our Plan. Your employer has an obligation under the collective bargaining or participation agreement to contribute to our Plan for all hours worked by you in covered employment, regardless of the Marketplace.

If you and/or a family member is self-paying for COBRA, retiree or other extended coverage through our Plan under the limited circumstances when it is allowed, you may want to look at the Marketplace options to see if any are less expensive or offer different benefit packages that are more useful for your situation. You may also want to consider enrolling in Marketplace coverage during periods when you do not work enough hours to earn Plan coverage.

The Notice will also describe a new individual premium tax credit that can be used to offset the cost of Marketplace coverage if you qualify. It is available if your employment health coverage does not meet a “minimum value” standard or if your cost for such coverage is more than a certain amount based on your annual household income. Our Plan’s health coverage satisfies the “minimum value” standard. If you are paying for COBRA, retiree or other extended coverage, you may want to consider whether you qualify for the new premium tax credit.

We realize these new provisions under ACA may be confusing. If you have any questions about the Notice you receive from your employer or about your Plan coverage, you may contact your employer, or the Plan’s Administrative Manager at the Fund Office.

Sincerely yours,

Board of Trustees