



IMPORTANT NOTICE

As a part of the Affordable Care Act, all employees, full-time and part-time, have a new way to shop for health insurance called the **Health Insurance Marketplace**. To assist you as you evaluate options for you and your family, this notice provides some basic information about the Marketplace offered by the federal government.

Will this change the College’s health benefits that are offered?

This will not change the health insurance benefits currently offered to eligible full-time (minimum 40 hours per week) employees and their dependents (spouse, children, and domestic partners) at South Florida State College; however, part-time employees, and their dependents) who work 30 or more hours per week on a consistent basis are now eligible for a group plan through SFSC, partially paid by the college. Health insurance plans through SFSC meet or exceed the “minimum essential coverage” provisions and “minimum value standard” of the Affordable Care Act. Open enrollment for the College’s health insurance is October 20 through October 31, 2014, for coverage that begins January 1, 2015.

What is the Health Insurance Marketplace?

- The Health Insurance Marketplace also known as the “Exchange” will offer you the option to find and compare private health insurance plans for yourself and/or your family members. Information about the Marketplace can be found at HealthCare.gov.
- Open enrollment for health insurance coverage through the Marketplace began October 1, 2013
- Depending on certain factors such as household size, income, and the availability of employer coverage, you may be eligible for a tax credit and/or premium assistance to help reduce the cost of health coverage obtained through the Marketplace.
- Health insurance plans under the Exchange are not offered on a pre-tax basis.
- **NOTE: The Marketplace provides access to health insurance that is separate from the coverage offered by the College.**

If you are enrolled in the College’s health plan and you purchase a qualified health plan through the Marketplace for yourself, you will lose the employer’s contribution. Remember that a portion of such contribution may be excludable from income for Federal income tax purposes. However, you may choose to purchase a qualified health plan through the Marketplace for your spouse and eligible dependents only and still maintain your employment-based health coverage offered through SFSC for yourself.

If you decide to shop for coverage in the Marketplace, HealthCare.gov will guide you through the process. The table below contains the employer information you will need to enter if you choose to visit HealthCare.gov.

3. Employer name SOUTH FLORIDA STATE COLLEGE		4. Employer Identification Number (EIN) 59-1218159	
5. Employer address 600 W. COLLEGE DRIVE		6. Employer phone number 863-784-7132	
7. City AVON PARK	8. State FLORIDA	9. ZIP code 33825	
10. Who can we contact about employee health coverage at this job? HUMAN RESOURCES BENEFITS			
11. Phone number (if different from above) 863-784-7419		12. Email address: benefits@southflorida.edu	

For More Information:

- Regarding the Health Insurance Marketplace, call 1-800-318-2596 (TTY: 1-855-889-4325) or go to www.HealthCare.gov
- Regarding the College’s employee group health plans, contact Human Resources Benefits Office at (863) 784-7132 or email benefits@southflorida.edu.