



LABORERS'
WELFARE
FUND

**HEALTH and WELFARE DEPARTMENT of the CONSTRUCTION and
GENERAL LABORERS' DISTRICT COUNCIL of CHICAGO and VICINITY**

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September 2013

RE: NOTICE OF MARKETPLACE COVERAGE OPTIONS

Dear Participant and Family:

This packet contains a notice called **“New Health Insurance Marketplace Coverage Options and Your Health Coverage.”** The Chicago Laborers' Welfare Fund is sending you this notice on behalf of your employer, who is a contributing employer to the Fund. The Affordable Care Act (ACA, sometimes called “Obamacare”) requires that all current employees must receive this Notice; new hires will also receive it in the future within 14 days of their hire. If you have worked for more than one employer in the last year, you may receive multiple notices.

This Notice only applies to participants in the Chicago Laborers' Welfare Fund. If you get your health care coverage from another source, such as your employer, you should be receiving a separate Notice about your coverage.

This Notice provides information about shopping for health coverage through the Health Insurance Marketplace (formerly called an “Exchange”). This Notice also mentions that, if you purchase coverage in the Marketplace, you will no longer benefit from the contributions your employer pays for your present coverage. **This is true.** The payments your employer makes to the Chicago Laborers' Welfare Fund, which are required by a Union Collective Bargaining Agreement, allows employees to become eligible under the Welfare Fund, provided that the employee works enough hours to earn and keep coverage. If you purchase health insurance in the Marketplace, any employer contributions paid to the Welfare Fund on your behalf will not benefit you.

As a participant in the Chicago Laborers' Welfare Fund, you do not need to shop for different or additional insurance. The Welfare Fund's health coverage is considered affordable and adequate as defined by ACA, and because of this, you would not be eligible for premium assistance for a policy purchased in the Marketplace.

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Builders' Association, Employing Plasterers' Association, Underground Contractors' Association, Mason Contractors' Association, Concrete Contractors' Association, Wrecking Contractors, Concrete Products Employers, Lake County Illinois Employers, Illinois Road Builders Association, Bridge and Highway Structural Builders; i.e. all those who employ Laborers Engaged in the Building and Construction Industry.

ACA requires that this Notice be sent out because, starting in January 2014, most people will be required to have health insurance and they will be subject to a penalty if they remain uninsured. This is known as the “individual mandate.” **The good news is you do not need to take any action.** Your coverage under the Welfare Fund meets the ACA standard, and because it is paid for by your employer, it is a better value than the Marketplace coverage.

Under ACA rules, a health plan’s coverage is “adequate” if it covers at least 60% of eligible expenses. The Welfare Fund’s plan exceeds that standard. Under ACA, a health plan’s coverage is “affordable” if the premium cost for participant-only coverage is not more than 9.5% of household income. Your share of the Welfare Fund’s cost is \$0 per year, so the Welfare Fund’s benefits are very affordable under the standard set by ACA. (NOTE: The hourly contributions that employers make to the Welfare Fund are not used to calculate the affordability of coverage.)

Please remember these important points:

- As long as you remain eligible for benefits under the Welfare Fund’s eligibility rules, you are **not required** to purchase any other health care coverage.
- The health plans offered in the Marketplace may have lesser benefits and smaller networks of preferred medical providers. Generally, those plans do not include comprehensive dental coverage, vision benefits, disability coverage or life insurance. The Welfare Fund provides all of these benefits.
- If you lose coverage under the Welfare Fund, it may make sense to shop for coverage in the Marketplace. The Welfare Fund will continue to offer COBRA coverage and the self-payment program, but you may decide that less comprehensive (and less costly) coverage from the Marketplace is right for you.

Contact the Fund Office if you have questions about the information in the **New Health Insurance Marketplace Coverage Options and Your Health Coverage Notice**, the individual mandate or the Marketplace. You can call the Fund Office at 708-562-0200 or 866-906-0200 or visit the Fund’s website, www.chicagolaborersfunds.com.

You can also go to the federal government’s website dedicated to the Marketplace information, www.healthcare.gov.

If you are not a participant of the Chicago Laborers’ Welfare Fund, you should contact your employer for more information.

Sincerely,

THE BOARD OF TRUSTEES



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.¹

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 [the Chicago Laborers' Welfare Fund at 708-562-0200 or 866-906-0200](http://www.chicagolaborers.org).

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

¹ 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 On behalf of contributing employers to the Chicago Laborers' Welfare Fund		4. Employer Identification Number (EIN) 36-2151212	
5. Employer address 11465 W. Cermak Road		6. Employer phone number 708-562-0200 or 866-906-0200	
7. City Westchester	8. State IL	9. ZIP code 60154	
10. Who can we contact about employee health coverage at this job? Chicago Laborers' Welfare Fund			
11. Phone number (if different from above) 708-562-0200 or 866-906-0200		12. Email address claims@chilpwf.com	

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:

Those who meet the eligibility rules of the Chicago Laborers' Welfare Fund. Please refer to your Summary Plan Description for the Fund's eligibility rules.

- With respect to dependents:
 - We do offer coverage. Eligible dependents are:

Defined in your Summary Plan Description.

- 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](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.