ascend
TO WHOLENESS HEALTHCARE PLANS

2018 - Health Exchange Notice

NEW HEALTH INSURANCE MARKETPLACE COVERAGE OPTIONS AND YOUR HEALTH COVERAGE

Part A - General Information

There is now 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 the health coverage offered by your employer.

NOTE: The Ascend to Wholeness Healthcare Plans (the Plan) offered by your employer to many employees meets the affordability and minimum value standards set by the federal government. Thus, if you are eligible for the Plan, you will not be eligible for federal tax credits at the Marketplace to help you purchase health insurance for yourself or your spouse and children who are eligible for the Plan ("Eligible Dependents"). Thus, you will not save by purchasing coverage for you or your Eligible Dependents at the Marketplace.**

WHAT IS THE HEALTH INSURANCE MARKETPLACE?

The Marketplace is designed to help individuals find health insurance that meets their needs and fits their budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. Some persons buying health insurance at the Marketplace will be eligible for a new kind of tax credit that lowers their monthly premium right away, **but if you are eligible for the Plan, you and your Eligible Dependents will not be eligible for this tax credit.** Open enrollment for 2018 health insurance coverage through the Marketplace begins on November 1, 2017 and ends on December 15, 2017.

CAN I SAVE MONEY ON MY HEALTH INSURANCE PREMIUMS IN THE MARKETPLACE?

If you are eligible for the Plan, you will not save money by purchasing insurance in the Marketplace. However, if you are not eligible for the Plan, you may qualify to save money and lower your monthly premium when you purchase insurance through the Marketplace. The savings on your premium that you're eligible for depends on your household income. Please also note that individuals who are eligible for Medicaid or Medicare are not eligible for lower monthly premiums on any insurance purchased through the Marketplace.

DOES EMPLOYER HEALTH COVERAGE AFFECT ELIGIBILITY FOR PREMIUM SAVINGS THROUGH THE MARKETPLACE?

Yes. If you are eligible for the Plan, you will not be eligible for a tax credit through the Marketplace and you and your Eligible Dependents should enroll or remain enrolled in the Plan. If you are not eligible for the Plan or for coverage from another employer that meets the government's affordability and minimum value standards, you might be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing provisions (like deductibles) of the insurance you purchase. If the cost of a plan from an employer that would cover an employee (and not any other members of the employee's family) is more than 9.56% of the employee's household income for the year, or if the coverage the employer provides does not meet the "minimum value" standard set by the Affordable Care Act, the individual may be eligible for a tax credit.[1] **However, you are not eligible for this tax credit to purchase health insurance for yourself or your Eligible Dependents in the Marketplace if you are eligible for the Plan, since Plan coverage provides minimum value and is affordable under the federal rules.****

NOTE: If you are eligible for the Plan, and you purchase a health plan through the Marketplace instead of the Plan coverage offered by your employer, then you will lose the employer contribution made by your employer to the Plan. 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 the Plan document available at **www.AscendToWholeness.org** or contact Customer Service at 1-888-276-4732 or **healthcare@adventistrisk.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. EMPLOYER TO ENTER

1. EMPLOYER NAME:	2. EMPLOYER IDENTIFICATION NUMBER (EIN):	
POTOMAC CONFERENCE CORPORATON OF SEVENTH-DAY ADVENTISTS	*23-7229478*	
3. EMPLOYER ADDRESS:	4. EMPLOYER PHONE NUMBER:	
606 GREENVILLE AVENUE	*(540) 886-0771*	
5. CITY:	6. STATE:	7. ZIP CODE:
STAUNTON	*VA*	*24401*
8. WHO CAN WE CONTACT ABOUT EMPLOYEE HELATH COVERAGE AT THIS JOB?		
KIMBERLY ALLEN, BENEFITS ASSISTANT		
9. PHONE NUMBER (IF DIFFERENT FROM ABOVE):	10. EMAIL ADDRESS:	
	KIMBERLYA@PCSDA.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. Generally, eligible employees are:

  Employees classified as full-time or part-time regular employees who are regularly scheduled to work 30 or more hours a week.

- **WITH RESPECT TO DEPENDENTS:**

  ☑ We do offer coverage. Generally, eligible dependents are:

- **THE FOLLOWING OPPOSITE-SEX SPOUSE OF AN ELIGIBLE EMPLOYEE IS ELIGIBLE BEGINNING JANUARY 1, 2018:**

  Spouses who live with the employee and are **(1)** unemployed ;OR (2) employed but not eligible for coverage through their employer

- **THE FOLLOWING CHILDREN OF AN ELIGIBLE EMPLOYEE ARE ELIGIBLE BEGINNING JANUARY 1, 2018:**

  Children who are **(1)** the biological and adopted children of the employee and/or the employee's spouse (including children placed for adoption); **(2)** children for whom the employee and/or employee's spouse are appointed by court order as legal guardian; and **(3)** an employee's stepchildren. All such children are eligible until they reach age 26. Children age 26 or older are only eligible if they are unmarried and have a total and permanent disability as defined by the plan, and that total and permanent disability commenced before the they reached age 26.

  ☐ We do not offer dependent 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** will guide you through the process. Above is the employer information you'll enter when you visit **HealthCare.gov**

Administered by:
Adventist Risk Management, Inc. 12501 Old Columbia Pike, Silver Spring, MD 20904