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## Roosevelt - HR

September 18, 2013

To:

All Contractors Signatory to Any Collective Bargaining Agreement Between

Local 134, IBEW and the Electrical Contractors' Association

From:

Electrical Contractors' Association

Re:

Affordable Health Care Act

The ECA is providing notice of an upcoming compliance deadline which affects all Signatory Contractors. The Affordable Care Act (informally called "Obamacare") requires most employers, regardless of size and regardless of whether the employer offers a health plan, to provide all of their employees (whether full-time or part-time) a written notice explaining that, starting January 1, 2014, health insurance coverage will be available through the "Health Insurance Marketplace" (formerly called the "Exchange").

Model notices drafted by government (the "Marketplace Notice"), are available online at: <a href="http://www.dol.gov/ebsa/pdf/FLSAwithplans.pdf">http://www.dol.gov/ebsa/pdf/FLSAwithplans.pdf</a> (for employees with health coverage) and at <a href="http://www.dol.gov/ebsa/pdf/FLSAwithoutplans.pdf">http://www.dol.gov/ebsa/pdf/FLSAwithoutplans.pdf</a> (for employees without health coverage). Instructions for these Marketplace Notices can be found at: <a href="http://www.dol.gov/ebsa/newsroom/tr13-02.html">http://www.dol.gov/ebsa/newsroom/tr13-02.html</a>. There are two types of Marketplace Notices; one to be given to employees who have employer provided health coverage and the second to be given to those employees who do not have employer provided health coverage.

In order to complete the Marketplace Notice, you will need to obtain certain information from each health plan to which you contribute, including plan contact information, a description of eligibility provisions and whether the plan meets the minimum value standard. YOU SHOULD HAVE RECEIVED OR WILL RECEIVE DETAILED INFORMATION FROM THE EIT HEALTH AND WELFARE FUNDS REGARDING THE MARKETPLACE NOTICE. You should contact any other health plan to which you contribute (generally, the Plan Administrator, for a multi-employer plan and the health insurance company or your health insurance broker for a single employer plan, covering for example, your office staff) to obtain the required information if you have not already received this information.

The due date to distribute the Marketplace Notice to current employees is October 1, 2013. For employees hired on and after October 1, 2013, the Marketplace Notice must be distributed within 14 days after the date of hire. The Marketplace Notice may be sent by first class mail or many employers are distributing the Notice as a payroll stuffer, which is permissible. No separate Marketplace Notice is required to be given to dependents of your employees.

THE U.S. DEPARTMENT OF LABOR RECENTLY ANNOUNCED THAT THERE IS NO FINE OR PENALTY UNDER THE LAW ASSESSABLE TO EMPLOYERS WHO FAIL TO PROVIDE THE MARKETPLACE NOTICE BUT ENCOURAGES EMPLOYERS TO COMPLY WITH THESE REQUIREMENTS.

The Rules and Regulations for the Affordable Health Care Act are being clarified almost on a daily basis. We will keep you informed of any future developments.