

Required Notice on Health Insurance Market Place Options

Purpose

In order to comply with the federal Patient Protection and Affordable Care Act (ACA), Polk County Public Schools is required to send the enclosed notice to every employee.

The attached notice provides you with instructions on how to access information about the Health Insurance Marketplace.

What is the Health Insurance Marketplace?

The Health Insurance Marketplace also known as the “Exchange” offers individuals the option to find and compare private health insurance plans.

- Open enrollment for health insurance coverage through the Marketplace begins November 1 – December 15, 2015 for coverage starting as early as January 1, 2016.
 - Health insurance plans under the Exchange are not offered on a pre-tax basis.
 - **Please note that the Marketplace provides access to health insurance that is separate from the coverage offered by Polk County Public Schools.**
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Important Information

Polk County Public Schools will continue to provide quality health insurance that meets and exceeds the minimum value standards of the Affordable Care Act.

- Benefit eligible employees are automatically enrolled in the PCSB health plan.
 - Open enrollment for Polk County Public School’s health insurance coverage begins October 12, 2015 through October 30, 2015 for coverage effective January 1, 2016.
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Required Action

There is no action required from employees; this is for informational purposes only.

Who is the Marketplace for?

The Marketplace is for non-benefit eligible employees and/or any employee dependents may wish to consider options offered in the Marketplace.

Depending on certain factors, non-benefit eligible employees may be eligible for a tax credit and/or premium assistance to help reduce the cost of health coverage obtained through the Marketplace.

Questions about Market Place

If you have any questions regarding the Health Insurance Marketplace Call 1-800-318-2596 (TTY: 1-855-889-4325) or go to www.HealthCare.gov.

Questions about PCSB Health Plan

If you have any questions regarding PCSB’s group health plan: Call PCSB Risk Management and Employee Benefits Department at 863-519-3858 or email RiskManagement-AllStaff@polk-fl.net
