DATE: October 1, 2013

TO: All Employees

FROM: Western Illinois University Benefits Office

SUBJ: Mandatory Notice of Insurance Marketplace

As part of the requirements of the Patient Protection and Affordable Care Act (PPACA), the State of Illinois, as your employer by and through Western Illinois University, is required to provide you with information relating to the Health Insurance Marketplace. This letter will serve to provide basic information about the Marketplace and how it may relate to coverage that is offered through the State Employees’ Group Insurance Program.

The Marketplace is designed to help individuals find health insurance that meets their needs and fits their budget. Through the Marketplace, you will be able to compare and evaluate quality and affordable private health insurance options, apply tax credits directly, and receive enrollment support. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014. The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and the cost of such coverage. For more information regarding the Marketplace, including an online application for coverage and contact information for the Marketplace, please visit https://www.healthcare.gov. For Illinois residents, additional information may also be found on the State’s website at the following: https://www2.illinois.gov/gov/healthcarereform/Pages/HealthinsuranceMarketplace.aspx

Coverage provided by the health plans offered through the State Employees’ Group Insurance Program (“SEGIP”) is considered to meet PPACA’s minimum value standard and is intended to be affordable based on employee wages. Accordingly, if you are eligible to participate in SEGIP, you will generally not be eligible for a tax credit through the Marketplace. However, if you are not eligible to participate in SEGIP, or if the cost of member-only coverage through SEGIP is more than 9.5% of your household income for the year, you may be eligible for a new tax credit that lowers your monthly premium if you purchase a qualified health plan through the Marketplace. Please note that if you are eligible for SEGIP and choose to purchase a health plan through the Marketplace instead of enrolling in a SEGIP plan, you will lose any employer contribution to the SEGIP coverage. In addition, while both employer contribution and your employee contribution to SEGIP coverage are typically excluded from income for Federal and State income tax purpose, your payments for coverage through the Marketplace will be made on an after-tax basis.

If you need additional information regarding the coverage offered through SEGIP, please visit www.BenefitsChoice.il.gov or contact the Benefits Office at (309) 298-1971.
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: Western Illinois University
4. Employer Identification Number (EIN): 37-0910458
5. Employer Address: 1 University Circle
6. Employer Phone Number (Benefits Office): 309-298-1853
7. City: Macomb
8. State: Illinois
9. ZIP Code: 61455
10. Who can we contact about employee health coverage at this job? Benefits Office, 312 Sherman Hall
11. Phone Number, if different from above (see above)
12. Email Address: hr-benefits@wiu.edu

Here is some basic information about health coverage offered by this employer:

1. As your employer, we offer a health plan to eligible employees (eligibility generally begins at .5 FTE or 50% employment)

2. With respect to dependents, coverage is offered. Eligible dependents are defined as: spouse, child, domestic partner, civil union partner, step child, adopted child, ward of the court.

The State Employees’ Group Insurance Program (SEGIP) meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

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<th>ANNUAL WAGE</th>
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** 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.

RESOURCES:

If you have additional questions regarding these issues, please consult the resources listed below.

https://www.healthcare.gov/

http://www2.illinois.gov/gov/healthcarereform/Pages/HealthInsuranceMarketplace.aspx

www.BenefitsChoice.il.gov