TO: All Graduate Assistants

DATE: September 27, 2013

RE: Mandatory Notice of Insurance Marketplace

You are receiving the following information based on your current employment as a graduate assistant with Western Illinois University. If you do not maintain health insurance coverage, please read this email carefully to determine whether you should take action in the near future: **Even if you are enrolled in the Student Benefit Program, the University is still required to send you this notice.**

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.

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](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](https://www2.illinois.gov/gov/healthcarereform/Pages/HealthinsuranceMarketplace.aspx)
INDIVIDUAL RESPONSIBILITY TO OBTAIN HEALTH CARE COVERAGE:

The federal Patient Protection and Affordable Care Act ("PPACA") requires that nearly all individuals with income above the tax-filing threshold secure health insurance coverage by January 1, 2014, for themselves or pay a penalty when filing their income tax return.

WHAT IF I ALREADY HAVE HEALTH INSURANCE COVERAGE?

If you maintain health insurance under the Student Benefit Program, Blue Cross Blue Shield of Illinois, the student health care provider, you have satisfied your individual responsibility under PPACA for yourself.

If you already have health insurance coverage through the Student Benefit Program and/or a parent, spouse, other family member plan, or other sources, the Mandatory Notice of Insurance Marketplace will be for informational purposes because you will have already satisfied your responsibility to maintain health insurance coverage.

WHAT IF I DO NOT HAVE HEALTH INSURANCE COVERAGE?

If you do not have health insurance coverage through the Student Benefit Program and/or a parent, spouse, other family member plan, or other sources, you should carefully review the information contained in the Mandatory Notice of Insurance Marketplace and review the information under Resources below.

If you were eligible for health insurance coverage through the Student Benefit Program but waived coverage and that coverage period has ended, you can apply for reinstatement for upcoming semesters, or you may enroll if you experience a qualifying event, to satisfy your individual responsibility under PPACA. Contact the Student Benefit Office at (309) 298-1882.

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
   Beu Health Center
6. Employer Phone Number (Student Benefits Office): 309-298-1882
7. City: Macomb
8. State: Illinois
9. ZIP Code: 61455
10. Who can we contact about employee health coverage at this job?
   Student Benefits Office, Beu Health Center
11. Phone Number, if different from above
12. Email Address: rl-wilt@wiu.edu

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

- As a student, we offer a health benefit program to eligible students at a cost of $413.00 per semester (approximately a 6 month period).

All graduate assistants with a minimum of one (1) hour of class are automatically assessed the fee for insurance unless the student submits a waiver to the Student Benefits Office providing proof of equal or better deductible.

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

QUESTIONS?

If you have questions about your employment status, please contact the Graduate School at 116 Sherman Hall, (309) 298-1806, or Grad-Office@wiu.edu.

If you have any questions about the Student Benefit Program, please contact Student Benefits Office, Beu Health Center,(309) 298-1882.