



## Health Insurance Marketplace Coverage Options and Your Health Coverage

### REQUIRED LEGAL NOTICE FOR CEDARS-SINAI EMPLOYEES

#### PART A: GENERAL INFORMATION

In 2014, the Affordable Care Act created 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 marketplace and employment-based health coverage offered by Cedars-Sinai.

##### What is the health insurance marketplace?

The marketplace is designed to help you find health insurance that meets your needs and fits your budget. The marketplace offers “one-stop shopping” to find and compare private health insurance options. You may also be eligible for a tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the marketplace begins Nov. 1 for coverage starting Jan. 1.

##### Can I save money on my healthcare premiums in the marketplace?

You may qualify to save money and lower your monthly premium, but only if Cedars-Sinai does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

##### Does employer health coverage affect eligibility for premium savings through the marketplace?

Yes. If you were eligible for health coverage from Cedars-Sinai that meets certain standards, you would not be eligible for a tax credit through the marketplace. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if Cedars-Sinai does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from Cedars-Sinai that would cover you (and not any other members of your family) is more than 9.12% of your household income for the year, or if the coverage Cedars-Sinai provides does not meet the “minimum value” standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

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% of such costs (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986).

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#### YOU ARE RECEIVING THIS NOTICE BECAUSE YOU ARE NOT ELIGIBLE FOR HEALTH COVERAGE THROUGH CEDARS-SINAI.

However, you and your family may be able to obtain health coverage through the health insurance marketplace. For more information visit **coveredca.com** (in California) or **healthcare.gov** (other states).

##### How Can I Get More Information?

The marketplace can help you evaluate your coverage options, including your eligibility for coverage through the marketplace and its cost. For more information, including an online application for health insurance coverage, please visit:

- **coveredca.com** (residents of California)
- **healthcare.gov** (other states)

For more information about Cedars-Sinai coverage, please contact the MBC HR Employee Benefits Help Desk:

- Phone: 888-302-3941  
Monday-Friday 5 a.m. to 5 p.m. PT
- Email: [MBC.cshs@milliman.com](mailto:MBC.cshs@milliman.com)

## PART B: INFORMATION ABOUT HEALTH COVERAGE OFFERED BY CEDARS-SINAI

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.

<b>3. Employer name</b> Cedars-Sinai	<b>4. Employer Identification Number (EIN)</b> 95-1644600	
<b>5. Employer address</b> 6500 Wilshire Blvd. 6th Floor	<b>6. Employer phone number</b> 424-314-6947	
<b>7. City</b> Los Angeles	<b>8. State</b> CA	<b>9. Zip code</b> 90048
<b>10. Who can we contact about employee health coverage at this job?</b> MBC HR Employee Benefits Help Desk		
<b>11. Phone number (if different from above)</b> 888-302-3941	<b>12. Email address</b> MBC.cshs@milliman.com	
<b>13. Is the employee currently eligible for coverage offered by the employer, or will the employee be eligible in the next three months?</b> No.		

## YOU ARE NOT ELIGIBLE FOR HEALTH COVERAGE THROUGH CEDARS-SINAI

You and your family may be able to obtain health coverage through the marketplace, and may be eligible for a tax credit that lowers your monthly premiums and helps pay for out-of-pocket costs.

## HERE IS SOME BASIC INFORMATION ABOUT HEALTH COVERAGE OFFERED BY CEDARS-SINAI



**As your employer, we offer a health plan to some employees.**

### Eligible employees are:

- Employees of a Cedars-Sinai employer who are regularly scheduled to work 20 or more hours per week; this includes SEIU United Healthcare Workers West employees, but no other bargaining units.
- Employees under a written employment services agreement with a Cedars-Sinai employer; this group includes physicians-in-training.
- Per diem employees may purchase the BlueCross HMO medical plan on a self-pay basis. Silver Passport participants can continue their medical coverage on a self-pay basis (if under age 65).



**We offer dependent coverage (if the employee is eligible and enrolls)**

### Eligible family members are:

- Same or opposite sex spouse or domestic partner (DP) with whom the employee has shared a home for at least six months (and meets the other eligibility requirements listed in the summary plan description).
- Children until age 26, if they are the employee's or current spouse's/DP's: biological children; stepchildren (the children of the current spouse/DP); adopted children; children placed in the employee's home for adoption; children for whom the employee or spouse/DP is legal guardian; children a court ordered the employee or spouse/DP to cover under their healthcare plan.

Children age 26 and older can be covered if incapable of getting a self-supporting job because of a physical or mental condition (and meets the other eligibility requirements listed in the summary plan description).



**This coverage meets the minimum value standard, and the cost of this coverage is intended to be affordable, based on employee wages.**

\*\*You may 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.