

## Offer of Health Insurance

***(A response is required no later than two weeks from your date of offer)***

As a variable hour, temporary, part-time or seasonal employee of the Marin Community College District (MCCD) for the 2021-2022 school year, you are being given the opportunity to purchase health insurance for you and your eligible children. A summary of the Blue Shield of California: 2-Tier Anchor Bronze Plan is available on our website at <http://hr.marin.edu/benefits>. If you should choose to enroll, you will be responsible for making monthly premium payments. If you have any questions, please contact Ron Owen at [rowen@marin.edu](mailto:rowen@marin.edu) or (415) 884-3159.

To request enrollment in this plan, you must submit the following items to the District's benefits office no later than two weeks from your date of offer.

- A completed and signed SISC III Enrollment Form (attached)
- Proof of eligibility for dependent children (birth certificate/adoption paperwork)
- Payment will be setup as a payroll deduction, unless otherwise instructed. If there is not enough payroll to cover the entire premium, a payment by check is required by the 25th of the month prior to the coverage month. If payment is not received by the 5th of the coverage month, your coverage will be terminated.

*Make checks payable to: MCCD and returned to the District Benefits Office, 1800 Ignacio Blvd, Novato, CA 94949.*

### **2020-2021 Monthly rates – Blue Shield of California: 2-Tier Anchor Bronze Plan**

- Employee only: \$ 692.00
- Employee and Children: \$1,371.00

If your employment status ends at any time during the plan year, your coverage will be terminated the first of the month following and a COBRA Notice will be issued.

If you fail to provide the items required for enrollment, you and your dependent children will not be allowed to enroll until the next eligibility period.

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## Acknowledgement (Required)

I understand that I am being offered the opportunity to enroll in comprehensive health insurance coverage through my employment with the College of Marin. I understand that as of January 1, 2014, I am required by law to maintain minimum essential health insurance coverage for myself and my dependents, qualify for an exemption from the requirement, or pay a penalty tax. This ACA provision is known as the "individual mandate." Effective in 2019, the individual mandate is effectively repealed, as the penalty tax for noncompliance with the mandate will be reduced to \$0.

\_\_\_\_\_ I authorize payroll deductions for the coverage indicated until further notice. I understand that these rates are subject to change on an annual basis.

\_\_\_\_\_ I have enclosed a check for the first month's premium. I understand that subsequent monthly payments by check are due in full by the 25<sup>th</sup> of the month prior to the coverage month and if payment is not received by the 5<sup>th</sup> of the coverage month, coverage will be terminated.

\_\_\_\_\_ I decline coverage at this time. Further, I understand unless I experience a qualifying event (for example, marriage, divorce or an increase in hours worked above 130 hours per month), I will not be allowed to enroll in coverage or make changes to my selection until the next eligibility period.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name: \_\_\_\_\_ ID#: \_\_\_\_\_



# New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved  
OMB No. 1210-0149  
(expires 5-31-2020)

## PART A: General Information

When key parts of the health care law take effect in 2014, there will be 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 new Marketplace and employment-based health coverage offered by your employer.

### 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 new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer 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 have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer 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>

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution –as well as your employee contribution to employer-offered coverage– is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

### How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact \_\_\_\_\_.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

<sup>1</sup> 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 percent of such costs.

## PART B: 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 Marin Community College District		4. Employer Identification Number (EIN) 68-0194359	
5. Employer address 1800 Ignacio Blvd.		6. Employer phone number (415) 884-3159	
7. City Novato	8. State CA	9. ZIP code 94949	
10. Who can we contact about employee health coverage at this job? Ron Owen			
11. Phone number (if different from above) (415) 884-3159		12. Email address rowen@marin.edu	

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

- As your employer, we offer a health plan to:

All employees. Eligible employees are:

Some employees. Eligible employees are:

All Full-time and some part-time employees working 130 hours or more per month and/or those employees covered by a Collective Bargaining Agreement.

- With respect to dependents:

We do offer coverage. Eligible dependents are:

Spouse, children, domestic partners, adopted children

We do not offer coverage.

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

\*\* 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.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.