The Patient Protection and Affordable Care Act, or ACA, requires almost all Americans to enroll in health insurance or pay a penalty. Following our tradition of innovation, the University of Idaho’s approach to helping employees satisfy ACA requirements is designed to meet the needs of our unique employee population of scholars, adjunct faculty, staff and others.

To that end, we offer health insurance to all employees who qualify, but those who are not Regents board-appointed will pay the full cost of insurance if they choose to enroll in the University plan. This is because most employees in this category will find competitive insurance options at a better price point than the University could provide if they shop on the Health Insurance Marketplace.

This newsletter explains your benefit options, as well as certain provisions of the ACA that impact you, such as the individual mandate and the opportunity to shop for health insurance on the Health Insurance Marketplace.
THE INDIVIDUAL MANDATE AND EXPANDED HEALTH PLAN ELIGIBILITY

As an employee who is not Regents Board-appointed, you may participate in the University’s health plan at the full plan cost. To be eligible you must work:

• In a non-Regents Board-appointed position, and
• At least 30 hours a week, or
• As temporary faculty or lecturer, teach at least 11 credits a semester

The University is offering this option to help you meet the individual mandate; however, you have other options to meet the government’s requirement. Some people may prefer to receive insurance through a spouse’s employer, or, depending on which state you live in and your income level, you may be eligible for Medicaid under expanded provisions of the ACA.

Finally, you may buy health insurance through the Health Insurance Marketplace. Depending on your income level and the size of your family, you may qualify for tax credits or subsidies to help you pay for it.

HEALTH CARE REFORM AND YOU

What happens if you don’t have health insurance?

With few exceptions, Americans who don’t have health insurance, will have to pay the government a tax penalty.

The amount will be adjusted for inflation in future years. Go to www.healthcare.gov/fees/estimate-your-fee/ for information regarding current penalty amounts.
HEALTH INSURANCE MARKETPLACE

To meet the individual mandate, Americans can shop for insurance on the Marketplace, which is sometimes called a health insurance exchange. The Open Enrollment period for 2017 coverage begins November 1, 2016, and runs through January 31, 2017.

Some states will run their own marketplaces; others will rely on the federal government to run theirs.

HOW DO I GET TO THE MARKETPLACE?
The Marketplace is on the Internet. Each state has its own Marketplace website. If you’re not sure what your state’s Marketplace is called, you can find a link to it on HealthCare.gov.

On the top of the page, click “Get Coverage” and then click on the “drop down” button to locate your state and be directed to your state’s website.

DO I HAVE TO BUY INSURANCE THROUGH THE MARKETPLACE?
You aren’t required to buy insurance through the Marketplace, but because you would pay the full contribution to participate in the University’s plan, you may find some attractive options on the Marketplace.

HOW MUCH WILL INSURANCE COST ON THE MARKETPLACE?
During Open Enrollment, starting November 1, 2016, you can find information on Marketplace plans, including costs for coverage, through HealthCare.gov and selecting the state you live in.

If you have questions about the Marketplace in your state, go to HealthCare.gov.
If you have questions about the University’s health plan, you can find an Annual Enrollment Guide and more information about your University benefit options on the Annual Enrollment website, www.uidaho.edu/benefits.

If you have questions about your benefit options, you may call the University of Idaho Benefits Center at:

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<th>In Idaho</th>
<th>1-208-885-3697</th>
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<tbody>
<tr>
<td>Outside Idaho</td>
<td>1-800-646-6174</td>
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You must make important choices to comply with the Affordable Care Act so you don’t have to pay a tax penalty. Don’t delay. Investigate your options, including the University’s medical and prescription drug plans, and the Health Insurance Marketplace to make the best health insurance choice for you and your family.