



MONTANA UNIVERSITY SYSTEM
OFFICE OF THE COMMISSIONER OF HIGHER EDUCATION
Benefits Department

Montana University System – Employee Benefits

2023 NOTICE TO NEW EMPLOYEES OF HEALTH CARE COVERAGE OPTIONS

Dear New Montana University System Employee:

The federal Patient Protection and Affordable Care Act (ACA) requires employers to provide employees with notification about health care coverage options under the Health Insurance Marketplace (Marketplace).

This notice contains information about the Marketplace and how it relates to your new health care coverage offered by the Montana University System (MUS) Group Benefit Plan. This notice, which serves as the required notification for Marketplace options, is being provided to you within 14 days of your start date as a new benefits eligible employee.

The open enrollment period for Marketplace coverage is November 1, 2023 – December 15, 2023, with coverage beginning January 1, 2024.

There are three important things for employees to note:

- You are receiving this notice because you have an employment relationship with the MUS. This is irrespective of your eligibility to receive health care coverage under the MUS Group Benefit Plan.
- The individual mandate for health care coverage was effective beginning January 1, 2014.
- If you qualify for a subsidy from the Marketplace, you must enroll during the Marketplace open enrollment period to access the subsidy.

Information about MUS Group Benefit Plan Coverage

If you are eligible for health care coverage as an active employee under the MUS Group Benefit Plan, you receive a contribution from your employer toward the cost of health care coverage for yourself and any eligible dependents. State law currently sets this amount at \$1,054 per month.

The MUS Group Benefit Plan meets the federal requirements for “minimum value” and “affordability” under the Employer Shared Responsibility provisions of the ACA.

Since the MUS Group Benefit Plan meets these requirements, employees who choose to waive the employer health care coverage will not receive the monthly employer contribution nor be eligible to receive a subsidy from the Marketplace. Employees considering waiving MUS employer health care coverage and accessing Marketplace coverage may wish to consider the monetary impacts carefully.

2023 NOTICE TO NEW EMPLOYEES OF HEALTH CARE COVERAGE OPTIONS (cont'd)

Information about the Marketplace

If you are not eligible for health care coverage under the MUS Group Benefit Plan or through another group employer health care coverage plan that meets the “minimum value” and “affordability” standards, depending on your individual circumstances, you may be eligible for premium subsidies to assist in purchasing coverage on the Marketplace.

There is a specific Marketplace coverage options notice prepared by the federal government. This notice contains two parts: Part A – “General Information” is enclosed with this notice; Part B – “Information about Health Coverage Offered by Your Employer” is used when an individual chooses to apply for coverage on the Marketplace. Upon request, the MUS will provide a completed copy of Part B to employees to submit with their application for Marketplace coverage.

If you need more information about MUS Group Benefit Plan health care coverage, you can review the Summary Plan Description (SPD) or the *Choices* Enrollment Workbook online at choices.mus.edu. You may also contact your campus Human Resources/Benefits office or the MUS Benefits office at 1-877-501-1722.