



HUMAN RESOURCES AND BENEFITS

P.O. BOX 24570  
OAKLAND, CALIFORNIA 94623-1570

September 2013

Dear UC employee:

The enclosed legally mandated notice explains the new health insurance marketplace that opens Oct. 1 for Americans to shop for insurance. In California, the marketplace is called Covered California. The notice explains that UC's health plans meet minimum legal requirements, what to do if you're not eligible for UC's benefits, and other details about the marketplaces.

**If you're covered by or eligible for UC Benefits, you don't need to take action in the new health insurance marketplace**

Now and into 2014, your UC health plan helps you and your family pay for big and small health care bills. In the health insurance marketplace, plans are rated bronze, silver, gold and platinum. The minimum required plan is a bronze plan. Our plans meet the minimum legal requirements under health care reform. In fact, Core is equivalent to a bronze plan and the other UC plans are much richer. Since UC's plans meet all the legal requirements under the Affordable Care Act (ACA) you don't need to take any action regarding the health insurance marketplace.

UC's commitment to providing good benefits is not changing. As always, we'll be monitoring developments in the industry so we can continue to bring you and your family the best value possible.

You can learn more about UC's medical benefits for 2014 at: [atyourservice.ucop.edu/oe/medical](http://atyourservice.ucop.edu/oe/medical)

**If you're not eligible for UC benefits**

If you're not eligible for UC benefits, the new health insurance marketplace is a great way for you to purchase medical coverage. And, you may be eligible for a federal subsidy to help you pay for coverage based on your income. The subsidy, sometimes called a premium tax credit, is a cash advance to help cover part of the cost of health insurance through a state exchange. The dollar amount is determined by family size, household income and the cost of plans in your state exchange.

For more information about the health insurance marketplace in California, check out: [coveredca.com](http://coveredca.com)

UC Human Resources

# New Health Insurance Marketplace Coverage Options and Your Health Coverage

## **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 UC.

### **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 Jan. 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 UC HEALTH COVERAGE AFFECT ELIGIBILITY FOR PREMIUM SAVINGS THROUGH THE MARKETPLACE?**

Yes. If you have an offer of health coverage from UC that meets certain standards, you will not be eligible for a tax credit through the marketplace and may wish to enroll in a UC-sponsored health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost sharing if UC does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from UC 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 UC provides does not meet the minimum value standard set by the Affordable Care Act, you may be eligible for a tax credit.\*

Note: If you are eligible for coverage from UC and you purchase a health plan through the marketplace instead of accepting UC-sponsored health coverage, then you may lose the UC contribution (if any) to the UC-offered coverage. Also, this UC contribution—as well as your employee contribution to UC-sponsored coverage—is

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 UC-sponsored coverage, visit [atyourservice.ucop.edu/oe/medical](http://atyourservice.ucop.edu/oe/medical)

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. In California, visit [coveredca.com](http://coveredca.com).

## **PART B: INFORMATION ABOUT UC HEALTH COVERAGE**

This section contains information about the health coverage UC offers. If you decide to complete an application for coverage in the marketplace, you will be asked to provide the information about UC health coverage below as well as the appropriate contact information provided with this notice.

Here is some basic information about UC health coverage:

- As your employer, we offer a health plan to some employees. You can find the eligibility rules here: [atyourservice.ucop.edu/forms\\_pubs/checklists\\_factsheets/grp\\_ins\\_emp.pdf](http://atyourservice.ucop.edu/forms_pubs/checklists_factsheets/grp_ins_emp.pdf)
- With respect to dependents: We do offer coverage. You can find information about eligible dependents here: [atyourservice.ucop.edu/forms\\_pubs/checklists\\_factsheets/grp\\_ins\\_emp.pdf](http://atyourservice.ucop.edu/forms_pubs/checklists_factsheets/grp_ins_emp.pdf)

UC offers coverage that meets the minimum value standard, and if you are eligible, the cost of this coverage to you is intended to be affordable, based on employee wages.

\* An employer-sponsored 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.

### **CAMPUS CONTACT INFORMATION**

If you decide to complete an application for coverage in the marketplace, use the contact information for your location provided below. You can also use the information provided on your most recent W2 form.

Here's what the numbers relate to:

3. Employer
4. Employer ID Number
5. Address
6. Phone
7. City                      8.State    9. Zip
10. Who can we contact about employee benefits at this job?
11. Phone
12. Email address

#### **3. University of California, Berkeley**

4. 94-6002123
5. Controller's Office, 2195 Hearst Ave, RM 130, MC 1108
6. 510-642-2851
7. Berkeley                      8. CA    9. 94720-1108
10. Your Benefits Office
11. 510-664-9000, option 3
12. hrapscsshhelp@berkeley.edu

#### **3. University of California, Davis**

4. 94-6036494
5. Accounting Business Office, 1441 Research Park Dr, Rm 270
6. 530-757-8570
7. Davis                              8. CA    9. 95618
10. Your Benefits Office
11. 530-752-1774
12. N/A

#### **3. University of California, Davis Medical Center**

4. 94-6036494
5. Accounting Business Office, 1441 Research Park Dr, Rm 270
6. 530-757-8570
7. Davis                              8. CA    9. 95618
10. Your Benefits Office
11. 916-734-8099
12. N/A

#### **3. University of California, Irvine**

4. 95-2226406
5. Accounting Office, Biological Sciences III, Suite 1400
6. 949-824-6816
7. Irvine                              8. CA    9. 92697-1050
10. Your Benefits Office
11. 949-824-5210
12. HRQuestions@uci.edu

#### **3. University of California, Irvine Medical Center**

4. 95-2226406
5. Accounting Office, Biological Sciences III, Suite 1400
6. 949-824-6816
7. Irvine                              8. CA    9. 92697-1050
10. Your Benefits Office
11. 714-456-5736
12. N/A

#### **3. University of California, Los Angeles**

4. 95-6006143
5. Corporate Financial Services, 10920 Wilshire Blvd, Suite 600
6. 310-794-8686
7. Los Angeles                      8. CA    9. 90024-6505
10. Your Benefits Office
11. 310-794-0830
12. N/A

#### **3. University of California, Los Angeles Medical Center**

4. 95-6006143
5. Corporate Financial Services, 10920 Wilshire Blvd, Suite 600
6. 310-794-8686
7. Los Angeles                      8. CA    9. 90024-6505
10. Your Benefits Office
11. 310-794-0500
12. N/A

#### **3. University of California, Merced**

4. 95-6006143
5. Corporate Financial Services, 10920 Wilshire Blvd, Suite 600
6. 310-794-8686
7. Los Angeles                      8. CA    9. 90024-6505
10. Your Benefits Office
11. 209-228-2363
12. benefits@ucmerced.edu

#### **3. University of California, Riverside**

4. 95-6006142
5. Accounting Office, 1201 University Ave, Suite 208
6. 951-827-3303
7. Riverside                              8. CA    9. 92507
10. Your Benefits Office
11. 951-827-4766
12. benefits@ucr.edu

3. **University of California, San Diego**
4. 95-6006144
5. Controller's Office, 10280 N Torrey Pines Rd, Suite 300
6. 858-534-0137
7. La Jolla 8. CA 9. 92093
10. Your Benefits Office
11. 858-534-2816
12. N/A

3. **University of California, San Diego Medical Center**
4. 95-6006144
5. Controller's Office, 10280 N Torrey Pines Rd, Suite 300
6. 858-534-0137
7. La Jolla 8. CA 9. 92093
10. Your Benefits Office
11. 619-543-7585
12. N/A

3. **University of California, San Francisco**
4. 94-6036493
5. Controller's Office, 1855 Folsom St, Suite 425
6. 415-476-2126
7. San Francisco 8. CA 9. 94143-0812
10. Your Benefits Office
11. 415-476-1400
12. N/A

3. **University of California, San Francisco Medical Center**
4. 94-6036493
5. Controller's Office, 1855 Folsom St, Suite 425
6. 415-476-2126
7. San Francisco 8. CA 9. 94143-0812
10. Your Benefits Office
11. 415-353-4545
12. N/A

3. **University of California, Santa Barbara**
4. 95-6006145
5. Business & Financial Services, 3201 SAASB
6. 805-893-5882
7. Santa Barbara 8. CA 9. 93106-2040
10. Your Benefits Office
11. 805-893-2489
12. N/A

3. **University of California, Santa Cruz**
4. 94-1539563
5. Financial Affairs, 1156 High St
6. 831-459-5308
7. Santa Cruz 8. CA 9. 95064-1077
10. Your Benefits Office
11. 831-459-2013
12. N/A

3. **University of California, Office of the President**
4. 95-6006143
5. Corporate Financial Services, 10920 Wilshire Blvd, Suite 600
6. 310-794-8686
7. Los Angeles 8. CA 9. 90024-6505
10. Your Benefits Office
11. 510-987-0900
12. N/A

3. **ASUCLA**
4. 95-6006143
5. Corporate Financial Services, 10920 Wilshire Blvd, Suite 600
6. 310-794-8686
7. Los Angeles 8. CA 9. 90024-6505
10. Your Benefits Office
11. 310-825-7055
12. N/A

3. **University of California, Hastings College of the Law**
4. 95-2581680
5. Fiscal Services, 200 McAllister St
6. 415-565-4704
7. San Francisco 8. CA 9. 94102-4978
10. Your Benefits Office
11. 415-565-4703
12. N/A

3. **Lawrence Berkeley National Laboratory**
4. 94-2951741
5. Controller's Office, 1 Cyclotron Rd, MS: 971-CO
6. 510-486-5111
7. Berkeley 8. CA 9. 94720-8047
10. Your Benefits Office
11. 510-486-6403
12. [benefits@lbl.gov](mailto:benefits@lbl.gov)