

Health Insurance Marketplace Coverage Options and State of Illinois Health Coverage

Part A: General Information

As part of the requirements of the Patient Protection and Affordable Care Act (PPACA), Southern Illinois University Edwardsville (SIUE), as your employer, is required to provide you with information relating to the Health Insurance Marketplace (Marketplace). The Marketplace is the result of PPACA and is designed to help individuals find affordable health insurance and how it may relate to coverage offered to eligible employees through the State Employees' Group Insurance Program (SEGIP).

What is the Health Insurance Marketplace and the benefits to purchasing insurance through the Marketplace?

The Health Insurance Marketplace is a new way to find and compare private health insurance options that meet your needs and fit your budget. You will be able to compare and evaluate quality affordable private health insurance options, apply tax credits directly, and receive enrollment support. Information and applications for the Marketplace can be found at www.HealthCare.gov.

Who is eligible to purchase insurance through the Marketplace?

All individuals are eligible to purchase insurance through the Marketplace, whether or not you are insured by the State Employee's Group Insurance Program (SEGIP).

Does having State of Illinois Employee Health Coverage affect eligibility through the Marketplace?

Insurance coverage provided by health plans offered by the State Employee's Group Insurance Program (SEGIP) is considered to meet PPACA minimum value standards and is intended to be affordable based on employee wages. If you are eligible for insurance through SEGIP you will likely not be eligible for a tax credit through the Marketplace. If you are not eligible to participate in SEGIP or if your member-only coverage cost through SEGIP exceeds 9.5% of your household earnings for the year, you may be eligible for a new tax credit that lowers your monthly premium.

Important differences between SEGIP and the Marketplace

Premiums paid for healthcare in SEGIP are excluded from your federal and state taxable earnings. Any premiums paid for insurance purchased from the Marketplace would be taxed. In addition you would lose employer contributions that SIUE currently pays toward your health insurance premiums. Also, if you choose to purchase Marketplace health insurance instead of the SEGIP coverage through SIUE, you will lose access to Vision and Dental Insurance, Prescription coverage, and Mental Health Employee Assistance Plans that you may currently enjoy.

Where can I get more information?

If you need additional information regarding coverage offered by SEGIP, please visit www.BenefitsChoice.il.gov or contact the SIUE Benefits department at 618-650-2190. You may also visit the Market place at www.HealthCare.gov. The State of Illinois health care reform website has additional information regarding the Marketplace at:

<http://www2.0;;ompos/gpv/gov/healthcarereform/Pages/HealthInsuranceMarketplace.aspx>.

PART B: Information about State of Illinois Employee Health Coverage

If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information, which is numbered to correspond to the Marketplace application.

3. Employer name Southern Illinois University Edwardsville		4. Employer Identification Number (EIN) 37-0986220	
5. Employer address Campus Box 1040		6. Employer phone number 618-650-2190	
7. City Edwardsville	8. State IL	9. ZIP code 62026-1040	
10. Who can we contact about employee health coverage at this job? Office of Human Resources, Benefits Dept., Campus Box 1040, Edwardsville, IL 62026-1040			
11. Phone number (if different from above)		12. Email address benefitshr@siue.edu	

Here is some basic information about health coverage offered by Southern Illinois University Edwardsville through the State Employees' Group Insurance Program ("SEGIP"):

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

All employees Some employees

The State Employees Group Insurance Act of 1971 sets forth the eligibility requirements for coverage under the State Employees' Group Insurance Program (SEGIP). For further information concerning eligibility requirements, see the State of Illinois Employees' Benefits Handbook at www.benefitschoice.il.gov

• With respect to dependents:

We do not offer coverage We do offer coverage

An employee may, at additional cost, choose to provide coverage for eligible dependents.

Eligible dependents of the employee include a Spouse, Same-Sex Domestic Partner (enrolled prior to June 1, 2011), Civil Union Partner (enrolled on or after June 1, 2011), Child from birth to age 26 including Natural child, Adopted child, Stepchild or child of a Civil Union Partner, Child for whom the employee has permanent legal guardianship, Adjudicated child for whom a U.S. court decree has established an employee's financial responsibility for the child's medical, dental or other healthcare, Adult Veteran Child and Disabled Child.

For more information regarding dependent coverage, see the State of Illinois Employees' Benefits Handbook at www.benefitschoice.il.gov.

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.