



Health Insurance Marketplace Coverage Options and State of Illinois Employee Health Coverage

PART A: General Information

This notice provides some basic information about the Illinois Marketplace, established under the Patient Protection and Affordable Care Act (ACA) 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, apply tax credits directly and receive enrollment support. Open enrollment for health insurance coverage through the Marketplace begins November 1, 2015 and continues through January 31, 2016.

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.¹

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?

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit www.healthcare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

¹ 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.

For more information, visit:

<http://www2.illinois.gov/gov/healthcarereform/Pages/HealthInsuranceMarketplace.aspx>

For more information about coverage offered by your employer under the State Employees Group Insurance Program (SEGIP), visit www.benefitschoice.il.gov or contact the Benefits section of the Human Resources Department at 308-438-8311.

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. This information is numbered to correspond to the Marketplace application.

3. Employer name The Board of Trustees of Illinois State University		4. Employer Identification Number 37-6014070
5. Employer address 1300 Human Resources		6. Employer phone number (309)438-8311
7. City Normal	8. State IL	9. ZIP code 61790-1300
10. Who can we contact about employee health coverage at this job? Human Resources, Nelson Smith Building, Room 101		
11. Phone number (if different from above) 309-438-8311		12. Email address hr@ilstu.edu

Here is some basic information about health coverage offered by Illinois State University 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 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:

- **Spouse** (does not include ex-spouses, common-law spouses, persons not legally married or the new spouse of a survivor).
- **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.** Unmarried adult child age 26 up to, but not including, age 30, an Illinois resident and has served as a member of the active or reserve components of any of the branches of the U.S. Armed Forces and received a release or discharge other than a dishonorable discharge.
- **Disabled.** Child age 26 or older who is continuously disabled from a cause originating prior to age 26. In addition, for tax years in which the child is age 27 or above, eligible to be claimed as a dependent for income tax purposes by the employee.
- **Certain other eligible dependents**

For more information regarding dependent coverage, see the *State of Illinois Employee’s Benefits Handbook* at www.benefitschoice.il.gov

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

Note: 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, www.healthcare.gov will guide you through the process. Here's the employer information you'll enter when you visit www.healthcare.gov to find out if you can get a tax credit to lower your monthly premiums.

The information below corresponds to the Marketplace Employer Coverage Tool.

13. Is the employee currently eligible for coverage offered by this employer or will the employee be eligible in the next 3 months?

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

For an employee who meets the eligibility criteria, there is no waiting period for SEGIP. Employees scheduled to begin employment on a day in which they are scheduled to work every available day in the pay period have an effective date of the first day of that pay period. Employees scheduled to begin employment on a day in which they are not scheduled to work every available day in the pay period have an effective date of the first day they physically begin work. Dependent coverage is effective the same day as the employee’s coverage.

Any employee who is unsure whether he or she is eligible for SEGIP coverage should contact Human Resources, Benefit Services at (309)438-8311.

14. Does the employer offer a health plan that meets the minimum value standard*?

Yes, to employees who are eligible for health insurance coverage under the State Employees Group Insurance Act of 1971?

15. For the lowest-cost plan that meets the minimum value standard* offered only to the employee (not including dependent coverage):

- a. How much would the employee have to pay in premiums for this plan? **See table below.**
- b. How often? **Most eligible employees pay premium contributions through payroll deduction either biweekly or monthly depending on their payroll schedule.**

Under SEGIP, the premium amount is based on a contribution paid by the employee and a contribution paid by the State of Illinois. Full-time employees, those who work 100% of a normal work period, pay a premium based on their salary as set forth in the table below. Part-time employees, those who work 50-99% of a normal work period, pay an employee contribution based on their salary as set forth in the following table, and also pay a portion of the State contribution, based upon the percentage of the employee's appointment.

MONTHLY Employee Contribution for Employee-Only Coverage Effective July 1, 2015	
Employee Annual Salary	Lowest Cost Option Employee Contribution (Manage Care Plan)
\$30,200 or less	\$68.00
\$30,201 - \$45,600	\$86.00
\$45,601. - \$60,700	\$103.00
\$60,701. - \$75,900.	\$119.00
\$75,901.- 100,000	\$137.00
\$100,001 and above	\$186.00

Note: An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefits costs covered by the plan is no less than 60 percent of such costs (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986).

Information provided on this notice regarding the State Employees' Group Insurance Plan is accurate as of July 1, 2015. For the most up to date information, visit www.benefitschoice.il.gov