

FEDERALLY-REQUIRED NOTICES PACKET

ENCLOSED ARE THE FOLLOWING FEDERALLY-REQUIRED NOTICES:

- SUMMARY OF BENEFITS AND COVERAGE (SBC) NOTICE
- CHILDRENS HEALTH INSURANCE PROGRAM (CHIP) NOTICE
- WA STATE HEALTH EXCHANGE NOTICE

SUMMARY OF BENEFITS AND COVERAGE (SBC) NOTICE

In Compliance with the Affordable Care Act of 2009

IMPORTANT NOTICE REGARDING YOUR COVERAGE

The Patient Protection and Affordable Care Act of 2009 requires all group health insurance plans (including those offered by the Auburn School District #408) to provide a Summary of Benefits and Coverage (SBC) for each of the health plans offered to eligible employees.

This statement is your notice that, as a benefits-eligible employee, <u>all of the</u>

<u>School Employees Benefits Board (SEBB) SBCs are available in electronic format</u>

on the SEBB Website listed below.

You may also <u>request an SBC be printed and mailed directly to you</u> by calling the ASD Payroll Dept. at **(253) 931-4925**.

SEBB Website:

https://www.hca.wa.gov/employee-retiree-benefits/school-employees/medical-plans-and-benefits

Select a Medical insurance company from the menu on the left-hand side of the page, and then scroll through the available information until you reach SUMMARY OF BENEFITS AND COVERAGE 2020.

Questions about the SBCs?

Call the SEBB Customer Service Line at (800) 200-1004.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or **www.insurekidsnow.gov** to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at **www.askebsa.dol.gov** or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2021. Contact your State for more information on eligibility –

ALABAMA Medicaid	CALIFORNIA Website: Health Insurance Premium Payment (HIPP) Program http://dhcs.ca.gov/hipp Phone: 916-445-8322 Email: hipp@dhcs.ca.gov		
Website: http://myalhipp.com/ Phone: 1-855-692-5447			
ALASKA Medicaid	COLORADO Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)		
The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx	Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711 CHP+: https://www.colorado.gov/pacific/hcpf/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/ State Relay 711 Health Insurance Buy-In Program (HIBI): https://www.colorado.gov/pacific/hcpf/health-insurance-buy-program HIBI Customer Service: 1-855-692-6442		
ARKANSAS Medicaid Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	FLORIDA Medicaid Website: https://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html Phone: 1-877-357-3268		

GEORGIA Medicaid MASSACHUSETTS Medicaid and CHIP Website: https://medicaid.georgia.gov/health-insurance-Website: https://www.mass.gov/info-details/masshealthpremium-payment-program-hipp premium-assistance-pa Phone: 678-564-1162 ext 2131 Phone: 1-800-862-4840 MINNESOTA Medicaid INDIANA Medicaid Healthy Indiana Plan for low-income adults 19-64 Website: Website: http://www.in.gov/fssa/hip/ https://mn.gov/dhs/people-we-serve/children-and-Phone: 1-877-438-4479 families/health-care/health-care-programs/programs-and-All other Medicaid services/other-insurance.isp Website: https://www.in.gov/medicaid/ Phone: 1-800-657-3739 Phone 1-800-457-4584 IOWA Medicaid and CHIP (Hawki) MISSOURI Medicaid Medicaid Website: Website: https://dhs.iowa.gov/ime/members http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005 Medicaid Phone: 1-800-338-8366 Hawki Website: http://dhs.iowa.gov/Hawki Hawki Phone: 1-800-257-8563 HIPP Website: https://dhs.iowa.gov/ime/members/medicaid-ato-z/hipp HIPP Phone: 1-888-346-9562 KANSAS Medicaid **MONTANA** Medicaid Website: https://www.kancare.ks.gov/ Website: Phone: 1-800-792-4884 http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 KENTUCKY Medicaid **NEBRASKA** Medicaid Website: http://www.ACCESSNebraska.ne.gov Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: Phone: 1-855-632-7633 https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx Lincoln: 402-473-7000 Phone: 1-855-459-6328 Omaha: 402-595-1178 Email: KIHIPP.PROGRAM@ky.gov KCHIP Website: https://kidshealth.ky.gov/Pages/index.aspx Phone: 1-877-524-4718 Kentucky Medicaid Website: https://chfs.ky.gov NEVADA Medicaid LOUISIANA Medicaid Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp Medicaid Website: http://dhcfp.nv.gov Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 Medicaid Phone: 1-800-992-0900 (LaHIPP) **MAINE** Medicaid NEW HAMPSHIRE Medicaid Website: https://www.dhhs.nh.gov/oii/hipp.htm **Enrollment Website:** https://www.maine.gov/dhhs/ofi/applications-forms Phone: 603-271-5218 Phone: 1-800-442-6003 Toll free number for the HIPP program: 1-800-852-3345, TTY: Maine relay 711 ext 5218 Private Health Insurance Premium Webpage: https://www.maine.gov/dhhs/ofi/applications-forms Phone: -800-977-6740. TTY: Maine relay 711

NEW JERSEY Medicaid and CHIP	UTAH Medicaid and CHIP
Medicaid Website: http://www.state.nj.us/humanservices/ dmahs/clients/medicaid/ Medicaid Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710	Medicaid Website: https://medicaid.utah.gov/ CHIP Website: http://health.utah.gov/chip Phone: 1-877-543-7669
OKLAHOMA Medicaid and CHIP	VERMONT Medicaid
Website: http://www.insureoklahoma.org Phone: 1-888-365-3742	Website: http://www.greenmountaincare.org/ Phone: 1-800-250-8427
OREGON Medicaid	VIRGINIA Medicaid and CHIP
Website: http://healthcare.oregon.gov/Pages/index.aspx http://www.oregonhealthcare.gov/index-es.html Phone: 1-800-699-9075	Website: https://www.coverva.org/en/famis-select https://www.coverva.org/en/hipp Medicaid Phone: 1-800-432-5924 CHIP Phone: 1-800-432-5924
PENNSYLVANIA Medicaid	WASHINGTON Medicaid
Website: https://www.dhs.pa.gov/providers/Providers/Pages/Medical/HIPP-Program.aspx Phone: 1-800-692-7462	Website: https://www.hca.wa.gov/ Phone: 1-800-562-3022
RHODE ISLAND Medicaid and CHIP	WEST VIRGINIA Medicaid
Website: http://www.eohhs.ri.gov/ Phone: 1-855-697-4347, or 401-462-0311 (Direct RIte Share Line)	Website: http://mywvhipp.com/ Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
NEW YORK Medicaid	WISCONSIN Medicaid and CHIP
Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831	Website: https://www.dhs.wisconsin.gov/badgercareplus/p- 10095.htm Phone: 1-800-362-3002
NORTH CAROLINA Medicaid	WYOMING Medicaid
Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100	Website: https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/ Phone: 1-800-251-1269
NORTH DAKOTA Medicaid	
Website: http://www.nd.gov/dhs/services/medicalserv/medicaid/ Phone: 1-844-854-4825	

To see if any other states have added a premium assistance program since July 31, 2021, or for more information on special enrollment rights, contact either:

U.S. Department of Labor Employee Benefits Security Administration www.dol.gov/agencies/ebsa 1-866-444-EBSA (3272) U.S. Department of Health and Human Services Centers for Medicare & Medicaid Services www.cms.hhs.gov 1-877-267-2323, Menu Option 4, Ext. 61565

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 1/31/2023)

New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved OMB No. 1210-0149 (expires 6-30-2023)

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 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. 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 January 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 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?

For more information about your coverage offered by your employer, please check your summary plan description or contact the School Employees Benefits Board (SEBB) at 1-800-200-1004

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit **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.

PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. 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 AUBURN SCHOOL DISTRICT #408			4. Employer Identification Number (EIN) 91-6001640	
5. Employer address 915 4TH STREET NE			er phone number 931-4925	
7. City AUBURN		8. State WA	9. ZIP code 98002	
10. Who can we contact about employee health coverage SCHOOL EMPLOYEES BENEFITS BOX		I CARE AUT	THORITY	
11. Phone number (if different from above) 1-800-200-1004	12. Email address			
Here is some basic information about health coverage	e offered by this employ	er:		
•As your employer, we offer a health plan to:				
All employees. Eligible employe	ees are.			
Some employees. Eligible emplo				
In a school year (Sept. to	•			
anticipated to work 630 hours or more, and/or those employees who mee SEBB Substitute Eligibility criteria.				
5				
•With respect to dependents:				
We do offer coverage. Eligible d	dependents are:			
Legally-married spouses (same and opposite sex), and childrer registered domestic partner, ch who are deemed eligible per S	n (natural, step-, adopte nildren who have been p	ed or placed for placed under le	adoption, children of the	
☐ We do not offer coverage.				
If checked, this coverage meets the minimum va affordable, based on employee wages.	lue standard, and the co	ost of this cover	rage to you is intended to be	

If you decide to shop for coverage in the Marketplace, **HealthCare.gov** will guide you through the process. Here's the employer information you'll enter when you visit **HealthCare.gov** to find out if you can get a tax credit to lower your monthly premiums.

mid-year, or if you have other income losses, you may still qualify for a premium discount.

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