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Orinda Union School District

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Consistent with the provisions of the Affordable Care Act (ACA), employers are required to send all employees a mandatory “Notice to Employees of Coverage Options” by October. Therefore, if you are not currently covered, an email with this two-part notice to explain how to purchase health care insurance will be issued.

The ACA insurance mandate requires employees who work 30 hours or more per week to have health care insurance. It does not require employees to have health care insurance if you work less than 30 hours per week.

The notice also provides some general information about a new California health care coverage called *Cover California*, as well as general details regarding the District’s health plan coverage. You can access ACA Frequently Asked Question on the district’s website [https://www.orindaschools.org/Business Services/Forms & Publications/Health Benefits](https://www.orindaschools.org/Business%20Services/Forms%20&%20Publications/Health%20Benefits) or by clicking the link [Employee Relations HCR FAQs](#)

We will attempt to distribute (or post on the district website) new ACA related information as it becomes available. For more information regarding *Covered California*, please visit www.coveredca.com or call 888-975-1142.

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 in California. To assist you as you evaluate options for you and your family, this notice provides some basic information about a new Marketplace called Covered California, and employment-based health coverage offered by your employer.

What is Covered California?

Covered California can help you find health insurance that meets your needs and fits your budget. Covered California 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 Covered California begins in October 2013 for coverage starting as early as January 1, 2014. *(This will not apply to the majority of District employees.)*

Can I Save Money on my Health Insurance Premiums in Covered California?

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. *(The District offers CalPERS medical coverage to all eligible employees.)*

Does Employer Health Coverage Affect Eligibility for Premium Savings through Covered California?

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 Covered California 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. **(The CalPERS plan offered by the District to all eligible employees meets the standards of the ACA.)*

Note: If you purchase a health plan through Covered California 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 Covered California 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 Mary Brakefield at mbrakefield@orinda.k12.ca.us.

Covered California can help you evaluate your coverage options, including your eligibility for coverage through Covered California and its cost. Please visit coveredca.com or call 888-975-1142 for more information.

*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 Covered California, you will be asked to provide this information. This information is numbered to correspond to the Covered California application.

Employer name: Orinda Union School District

Employer Identification Number (EIN): 68-0242640

Employer address: 25 Orinda Way, Suite 200 Orinda, CA 94563

Employer phone number: (925) 254-4901

Who can we contact about employee health coverage? Mary Brakefield

Email address: mbrakefield@orinda.k12.ca.us

Here is some basic information about health coverage offered by this employer:

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

All employees.

Some employees. Eligible employees are:

- Certificated Employees: According to the OUSD/OEA Agreement, all full-time teachers are entitled to health insurance. Part-time teachers receive a prorated benefit as long as permitted by the carrier.
- Classified Employees: According to the OUSD/CSEA Agreement, medical benefits will be paid for employees working half-time or more and will be paid on a proportionate basis to that paid for full time employees based upon the number of hours regularly worked per week related to forty (40) hours. Employees working less than twelve (12) months per year will have medical benefits prorated over a twelve (12) month period.

•With respect to dependents:

We do offer coverage. Eligible dependents are:

- Current spouse/registered domestic partner
- Natural, adopted, step, or registered domestic partner's children up to age 26
- Disabled children of any age if enrolled prior to age 26
- Children up to age 26 for whom the subscriber has assumed a parent-child relationship and is considered the primary care parent

We do not offer coverage.

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.

** Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through Covered California. Covered California 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.