



Date: May 5, 2016

To: Employees of Life Center, Inc.

RE: New Health Insurance Marketplace Coverage Options

In 2014, the health care reform law created a new type of online marketplace for purchasing health insurance coverage. This marketplace is referred to as a Health Insurance Marketplace, or an Exchange. You are not required to purchase insurance coverage through the Marketplace. Life Center is continuing to offer health coverage as explained below.

Life Center is providing the enclosed notice to help you understand your health insurance coverage options. You are now able to find and compare health insurance plans through the Marketplace and your coverage as early as January 1<sup>st</sup> of each year.

If you purchase coverage through a Marketplace, you may be eligible for a federal subsidy that lowers your monthly premiums or reduces your cost sharing. However, to receive these federal savings, you cannot be eligible for health plan coverage through a company that is affordable and provides "minimum value." This determination is made beginning January 1, 2014.

The availability of coverage through the Marketplace does not affect your eligibility for coverage through Life Center's health plan. The enclosed notice provides information about the company's health plan as it exists today. Information on Life Center's health plan coverage for 2017 will be provided in September 2016, during the next Open Enrollment period. Please contact Carrie DeBrincat at Life Center, Inc for additional information on the plan's coverage.

More information on the health care reform law and the Marketplaces is available at [www.healthcare.gov](http://www.healthcare.gov).

Sincerely,

  
Carrie DeBrincat

Human Resource Director