

LOCAL 371 BENEFITS NEWS for Part-Time Employees

2014 New Medical Options
FOR PART-TIME EMPLOYEES

HOW2

Change
to the
Exchange

LOCAL 371 

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Exchanges. Health Insurance Marketplaces. Obamacare. . .

It seems like everywhere we turn someone's "explaining" something about the Affordable Care Act (ACA). There's a lot of noise out there, and as the year continues, the noise is only going to get louder.

The Board of Trustees of the Local 371 United Food and Commercial Workers Union Amalgamated Welfare Trust Fund (the Fund) wants to help you understand what all of this means to you and how it will impact your coverage.

To do that, we are launching the "How2|Change to the Exchange" education campaign that will explain the 2014 New Medical Options for Part-Time Employees.

What's Changing for Part-Time Employees?

In 2014, part-time employees will continue to receive dental, vision, life and short-term disability benefits from the Fund. Part-time employees will be able to purchase medical and prescription drug benefits through a Health Insurance Marketplace (or Exchange). **The Fund will no longer provide medical and prescription drug benefits to employees who work fewer than 30 hours per week as measured by a look-back period.**

Who is a Part-Time Employee?

A part-time employee is someone who has averaged less than 30 hours of service per week (or less than 130 hours per month) based on a 12-month look-back period. An hour of service is time that you are paid to work as well as paid time off (for example, paid vacations, sick days and holidays).

Remember: These are the new eligibility rules for health coverage under the Fund. They may be different than the definition of part-time employee that appears in your Collective Bargaining Agreement.

Your Choices for 2014

Eligible part-time employees will be able to choose from a variety of health insurance plans that will be offered through the Marketplace. While the details of these plans are still being figured out by the State and the insurance companies, we do know a bit about how they will work and the choices you will face.

If you choose a High Deductible Health Plan, Local 371 and your employer will create a Health Savings Account for you. Each year, your employer will make a contribution to your account, which you will be able to use to pay for eligible health care costs. The amount will be based on your date of hire.

You will also be able to choose from other plan options offered through the Marketplaces. If you choose a plan other than the High Deductible Health Plan option, you will receive an Annual Benefit Bonus as provided in your union contract. The amount of the bonus will be based on your date of hire.

When more details about the Marketplace options are available, you'll be able to compare premium costs, your eligibility for tax subsidies to help pay for coverage, levels of coverage, providers in the networks, and other plan features, so you can choose the right plan for you and your family.

What if a Part-Time Employee Works 30 Hours or More Each Week?

If an employee is classified as a part-time employee by their employer but averages 30 or more hours of service per week (130 hours per month) based on a 12-month look-back period, that employee is not considered a part-time employee under the Fund's new eligibility rules and does not have to purchase medical and prescription drug benefits through the Marketplace. These employees will still be eligible to elect benefit coverage (including medical and prescription drug) through the Fund.





How We're Helping

We know that there are a lot of changes coming your way. New benefit options. New types of plans. The Marketplaces. Health Savings Accounts. Annual Benefit Bonuses.

That's why we've launched the **How2** campaign. Over the coming months, we will send out more issues of this newsletter to explain in more detail the options that you have, how the Marketplaces will work, and the enrollment processes for your 2014 benefit options.

We'll also be holding meetings and bringing in State officials to help you through the process. We'll explain as much as we can and as much as we know. When we don't know the answer, we'll know who to turn to in the State government or the Marketplaces for the answer.

While there are a lot of new options coming your way for your 2014 medical and prescription drug coverage, we hope to make the transition as smooth as possible for you.



Attention Full-Time Employees

The information contained in this letter does not apply to you; you will continue receiving your health and welfare benefits from the Fund.

Fund coverage for full-time employees meets all of the ACA standards. You will not be eligible for tax subsidies if you choose to purchase your own health insurance through the Health Insurance Marketplaces (also known as the Exchanges).

In the fall of 2013, you will receive your usual annual enrollment package from the Fund so you can make your health and welfare coverage decisions for your 2014 coverage.

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