



managed by Brookhaven Science Associates
for the U.S. Department of Energy

Memo

date: September 23, 2013

to: All Employees

from: Denise J. DiMeglio,
Manager, Benefits

A handwritten signature in black ink that reads "Denise J. DiMeglio".

subject: Affordable Care Act

As required by the Affordable Care Act - ACA (also known as National Health Care Reform), the text that follows is information on "New Health Insurance Marketplace Coverage Options and Your Health Coverage." The federal government requires us to distribute this information to you so that you are informed of new health insurance programs available to you.

Over the past few years, you likely have been hearing about National Health Care Reform and health insurance coverage that will become available through exchanges set up by the Federal Government and various states. Such exchanges are now referred to as the Marketplace. New York State has set up such a Marketplace, and additional information is available at <http://www.nystateofhealth.ny.gov/>. Information on the Federal Marketplace is available at <https://www.healthcare.gov/>.

Brookhaven Science Associates offers comprehensive health benefits coverage to qualifying full- and many part-time employees. While most of these employees may choose not to investigate the options available through the Marketplace, either because they are not eligible or would not gain financial or coverage advantages, this information will be useful to employees whose family or coverage criteria does qualify them for options available through the Marketplace.

The attachment provides general information on (1) the Marketplace and (2) health insurance coverage offered by Brookhaven Science Associates.



New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 11-30-2013)

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 Brookhaven Science Associates, LLC., Brookhaven National Laboratory, Benefits Office, P.O. Box 5000, Bldg. 400B, Upton, NY.

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.

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| 3. Employer name Brookhaven Science Associates, LLC | 4. Employer Identification Number (EIN) 11-3403915 | |
| 5. Employer Address Brookhaven National Laboratory, P.O. Box 5000 | 6. Employer phone number 631-344-2877 | |
| 7. City Upton | 8. State NY | 9. ZIP code 11973 |
| 10. Who can we contact about employee health coverage at this job? Benefits Office at number listed above | | |
| 11. Phone number (if different from above) | 12. E-mail address bittrolff@bnl.gov | |

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:

All regular employees of Brookhaven Science Associates, LLC (the "Employer") who work at least 20 hours per week are eligible to participate in the group Medical Plan on the first day of active employment.

An employee is a "regular employee" if he/she is classified and treated for federal income tax purposes by the Employer as a regular full-time or regular part-time employee of the Employer (as opposed to a temporary, seasonal or casual employee, intern, independent contractor or consultant, agency worker or leased employee), even if the Employer's classification is later determined to be incorrect.

Employees who work an average of 30 or more hours per week and are employed for 90 days or more may be eligible to enroll in the Medical Plan on the 90th day of employment. Additional Affordable Care Act criteria may apply.

- With respect to dependents:

We do offer coverage. Eligible dependents are:

- Your spouse to whom you are legally married.
- Your child(ren) up to his or her 26th birthday, including adopted children and stepchildren. Children include your natural child, adopted child, and stepchild.
- Coverage may be continued for your eligible dependents who are age 26 or over and who are or become mentally or physically incapable of earning their own living while covered as an eligible dependent, by submitting proof of the child's incapacity within 31 days from the date of incapacity or 31 days from the child's 26th birthday, whichever occurs first.

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 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, 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.

The employer-sponsored health plan meets the "minimum value standard." The plan's share of the total allowed benefit 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)