

LETTER TO EMPLOYEES FOR EXCHANGE NOTICE

September 2013

**[Employee Name
Address
Address 2
City, State ZIP]**

Dear **[Employee Name]**,

Under the Affordable Care Act (also known as the ACA and federal healthcare reform), **[Name of Church or Employing Organization of the PC(USA)]**, as your employer, is required by the U.S. Department of Labor to provide you with the enclosed notice.

You can obtain the contact information for your state's health insurance marketplace, which becomes available on October 1, 2013, from HealthCare.gov, or you may wish to look directly at your state health insurance marketplace.

As you read the enclosed federally required notice, keep in mind that, under the ACA, any employee who has access to affordable coverage (as the law defines it) is not eligible for subsidized coverage through a state health insurance marketplace. All employees covered by the Traditional Program of the Medical Plan of the PC(USA) (and most employees enrolled in the Affiliated Benefits Program) have affordable coverage under the law and so do not qualify for subsidized coverage through the exchange.

If you have general questions about healthcare reform or the operation of state health insurance marketplaces, I encourage you to check the following resources: HealthCare.gov, kff.org (Kaiser Family Foundation), or pensions.org. Or, if you have coverage through the Board, call the Board of Pensions at 800-773-7752 (800-PRESPLAN) and speak with a member service representative.

Sincerely,

[Name]
[title]

Enclosure

<http://www.dol.gov/ebsa/pdf/FLSAwithplans.pdf>

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