



Department of Human Resources

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Fax: 217-581-3614
Web: www.eiu.edu/humanres

Dear Student Employee:

As part of the requirements of the Patient Protection and Affordable Care Act (PPACA), Eastern Illinois University, as your employer, is required to provide you with information relating to the Health Insurance Marketplace. This letter will serve to provide basic information about the Marketplace. You should be aware that you are **not** covered by an employee insurance plan. You should also carefully read the information below to determine if you will need to take action in the future in order to meet PPACA requirements.

The Marketplace is designed to help individuals find health insurance that meets their needs and fits their budget. Through the Marketplace, Illinois residents will be able to compare and evaluate quality and affordable private health insurance options, apply tax credits directly, and receive enrollment support. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014. The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and the cost of such coverage. For more information regarding the Marketplace, including an online application for coverage and contact information for the Marketplace, please visit HealthCare.gov. Additional information may also be found on the State's website at the following address:

<http://www2.illinois.gov/gov/healthcarereform/Pages/HealthInsuranceMarketplace.aspx>

The Student Insurance Plan offered by Eastern Illinois University is self-funded and self-insured. It does not meet the minimum standards required by PPACA for the restrictions on annual dollar limits and is not required to do so as a self-funded plan. The current Student Insurance Plan, for academic year ending August 2014, has a lifetime maximum of \$25,000 per injury or illness.

Be advised that you may be eligible for coverage under a group health plan of your parent's or spouse's employer or under your parent's or spouse's individual health insurance policy if you are under the age of 26. However, if you have dependent family members, you also have some responsibility to ensure that they have health insurance coverage that will meet PPACA requirements as well.

If you do not have health insurance coverage for yourself and/or your dependent family members, then you should visit the above Marketplace website to understand your responsibility under PPACA and review your options for health insurance coverage. If the cost of coverage for any current health insurance plan you are covered by is more than 9.5% of your household income, you may be eligible for a new tax credit that lowers your monthly premium.

If you need additional information regarding the coverage offered through your Student Insurance plan, please contact the Student Insurance Office at 217-581-5290, visit the Student Insurance website at www.eiu.edu/studentinsurance or e-mail arcampbell@eiu.edu.