

Background

Beginning January 1, 2014, the Affordable Care Act – commonly known as Health Care Reform or “Obamacare” – will require everyone to have health care insurance or pay a fine. You can get the required insurance through an employer plan (such as Purdue’s plans for benefits-eligible faculty and staff, or a spouse’s employer plan), through a government program (such as Medicare or Medicaid) or through coverage you buy on your own.

To help those who are looking to buy insurance on their own, the government’s new Health Insurance Marketplace will connect people to the health coverage “exchanges” available in their area.

Employers are required to send the attached notice to all employees (including those who are not eligible for benefits) to make them aware of their Marketplace options.

Benefits-eligible Purdue faculty and staff: What this means for you

- Because Purdue’s medical plans are considered affordable and meet minimum value under Health Care Reform, employees who are eligible for the Purdue medical plans will not generally receive a break on premium or out-of-pocket costs through the Marketplace. This likely makes the plans offered through Purdue a better value for benefits-eligible employees than plans offered through the Marketplace. Marketplace rates are available at www.healthcare.gov once you fill out an application.
- If you plan to have 2014 medical coverage through Purdue, you are not required to take any action related to this notice.
- The information in this notice has nothing to do with your Purdue medical insurance enrollment. Benefits enrollment for your Purdue medical options will take place, as usual, within 30 days of your first day of work.
- You can learn more now about 2014 medical plan options through the Purdue Benefits website at www.purdue.edu/benefits.

For additional information

- All employees may visit [Purdue’s Health Care Reform Web page](http://www.purdue.edu/hr/Benefits/Medical/healthCareReform.html) at www.purdue.edu/hr/Benefits/Medical/healthCareReform.html for information and related links.
- Benefits-eligible faculty and staff may contact the Purdue Human Resources Service Center at 765-494-2222 or hr@purdue.edu.