

A PPACA Guide for Employees



- ▶ In 2014 we expect to offer affordable, minimum value coverage to our employees who average thirty or more hours per week.

This means that:

- If you elect coverage under our plan you will have minimum essential coverage for each member of your family covered by our plan, and you will not owe any tax penalties.
- You will not be eligible for any tax credits if you decide you would rather purchase coverage through the Health Insurance Marketplace. You may purchase coverage through the Marketplace if you would like to, but you will be responsible for the full cost of the coverage. You will not be able to purchase coverage through the exchange on a pre-tax basis.

