



SANTA CRUZ
HEALTH AND LIFE
INSURANCE AGENCY

August 19, 2013

RE: Health Care Reform

As an Employer there are certain requirements and time frames that you will be responsible for under the Affordable Care Act. Prior to October 1st your employees will need to receive notification of coverage options available through Exchanges, also called Health Insurance Marketplaces, from you as the Employer. This notification is for both your full time and part time employees, regardless of if they are on your group plan or not. The notice may be provided to your employees by either first class mail or electronically in accordance with the Department of Labor (DOL) regulations. We are attaching a notice that you may use.

In regards to your current policy, you may continue to keep your current group health plan until your next anniversary or we may switch you over to a plan offered through the Exchange any time on or after January 1st, 2014. We will have access to the Exchange as well as carriers that are not participating in the Exchange and will continue to monitor which option will be best for your situation. Details on plan benefits and rates have not been finalized as of yet but we expect this to be in place in the next couple of months. Once the details have been finalized we will be able give you more information about how health care reform will be affecting your company specifically.

We appreciate being able to serve you and look forward to helping you get through the upcoming changes with health care reform. If you know of other Employers that need help navigating through the upcoming health care reform changes please have them contact our office.

Sincerely,

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