

[INSERT Employee Name]  
[INSERT Employee Address]  
[INSERT City, State Zip]

RE: New Health Insurance Marketplace Coverage Options

Dear [INSERT employee name],

In 2014, the health care reform law creates a new type of online marketplace for purchasing health insurance coverage. This marketplace is referred to as a Health Insurance Marketplace, or an Exchange. You are not required to purchase insurance coverage through the Marketplace. [INSERT employer name], is continuing to offer health coverage as explained below.

[INSERT employer name] is providing the enclosed notice to help you understand your health insurance coverage options that will be available to you starting in 2014. Beginning in October 2013, you will be able to find and compare health insurance plans through the Marketplace and your coverage may start as early as Jan. 1, 2014.

If you purchase coverage through a Marketplace, you may be eligible for a federal subsidy that lowers your monthly premiums or reduces your cost sharing. However, to receive these federal savings, you cannot be eligible for health plan coverage through the Company that is affordable and provides "minimum value." This determination is made beginning Jan. 1, 2014.

The availability of coverage through the Marketplace does not affect your eligibility for coverage through the Company's health plan. The enclosed notice provides information about the Company's health plan as it exists today. Information on the Company's health plan coverage for 2014 will be provided *{in connection with the plan's upcoming open enrollment period}*. Please contact *{INSERT contact information}* for additional information on the plan's coverage.

More information on the health care reform law and the Marketplaces is available at [www.healthcare.gov](http://www.healthcare.gov).

Sincerely,

[INSERT name]  
[INSERT title]