

Dear New Hire:

This notice is provided to you in accordance with the requirements of the Patient Protection and Affordable Care Act (PPACA) and describes your options for medical insurance coverage.

Starting January 1, 2014, all individuals will have to carry medical insurance or pay a penalty (through taxes). For eligible employees, all plans provided by the Nevada System of Higher Education (NSHE) qualify as affordable and meet minimum essential coverage standards under PPACA. Under the PPACA requirement, health insurance is affordable if an employee's share of the health insurance offered only to the employee (doesn't include family plans) is less than 9.5% of the employee's taxable income.

If you are a newly hired employee in the following categories, you **will be eligible** for insurance offered by NSHE on the first day of the full month of employment:

- Classified employees at 50% full-time equivalent (FTE)
- Academic and Administrative Faculty at 50% FTE
- Post-Doctoral scholars at 50% FTE
- Employees on a Letter of Appointment with Benefits who are working at 50% FTE
- Graduate Assistants with a 20-hour or half time appointment or 50% FTE. Lower FTE's are funded on a pro rata basis.
- Medical Resident Physicians

Currently employees **not eligible** for medical insurance through NSHE include:

- Casual, Temporary, Seasonal employees not reasonably expected to be full time or work more than 50% FTE
- Student employees
- Employee on a Letter of Appointment who are working less than 50% FTE

NSHE will utilize a ten (10) month initial measurement period to determine the status of new employees who are not reasonably expected to work full time. If an employee averages more than 130 hours of service per month for the initial measurement period, the employee will be offered coverage starting the first day of the calendar month following the end of the initial measurement period.

Employees who do not meet eligibility requirements and do not have coverage through NSHE vendors may purchase affordable health insurance through Nevada Health Link <https://www.nevadahealthlink.com/>. Nevada Health Link can help ineligible employees select a qualified health plan, determine if you and your family are eligible for a health insurance premium tax credit, reduced premiums as well as assist in calculating the net amount of any premiums that you may be required to buy.

For questions regarding the Health Insurance Marketplace, the plans that are offered on the Marketplace and the cost of those plans, please contact the Nevada Health Link at:

Nevada Health Link

c/o State Health Insurance Exchange
2310 S. Carson Street, Suite 2
Carson City, NV 89701

www.nevadahealthlink.com

Telephone: 855-768-5464 [855-7-NVLINK]

Fax: 855-687-9932

E-mail: contact@exchange.nv.gov

For questions regarding the plans that are offered to eligible NSHE employees, please contact Benefits office at:

4505 S Maryland Parkway
Las Vegas, NV 89154-1026

Telephone: (702) 895-3504

FAX (702) 895-1545