



Reminder: Health Insurance Marketplace Notification Requirement

Dear Valued Client:

We are writing to remind you of an important health care reform requirement for virtually all U.S. employers. By **October 1, 2013**, employers are required to provide written notice to all employees, regardless of benefit enrollment status or full- or part-time status, about the federal and state Health Insurance Marketplaces (also known as “exchanges”). After October 1, 2013, employers will be required to provide the notice to new employees within 14 days of their hire date.

Employers can distribute notices to their workers by first class mail or electronically, subject to certain requirements outlined by the Department of Labor.*

The DOL has provided a model notice for employers who offer health insurance to some or all employees and a model notice for employers who do not offer health insurance to employees. You may download the model notices at <http://www.dol.gov/ebsa/healthreform/>.

If you do not want to use the model notice, you can create your own notice, which must include:

- An explanation of the Marketplaces;
- A reference to www.healthcare.gov for employees to get information;
- Information about premium subsidies that may be available to employees if they purchase a qualified health insurance plan through a Marketplace; and
- Notification that employees may lose their employer contribution to the health plan if it is obtained through a Marketplace.

If you have questions, please talk to your benefits co-ordinator . Thank you for choosing Optimal Payroll Solutions

* For additional details, please review the Department of Labor Technical Release No. 2013-02, Section III, Part D Timing and Delivery of Notice at <http://www.dol.gov/ebsa/newsroom/tr13-02.html>.