



MONTANA UNIVERSITY SYSTEM
OFFICE OF THE COMMISSIONER OF HIGHER EDUCATION
Benefits Department

Montana University System Employee Benefits

2023 NOTICE TO NEW EMPLOYEES OF HEALTH CARE COVERAGE OPTIONS

Dear New Montana University System Employee:

The federal Patient Protection and Affordable Care Act (ACA) requires employers to provide employees with notification about health care coverage options under the Health Insurance Marketplace (Marketplace).

This notice contains information about the Marketplace and how it relates to your health care coverage offered by the Montana University System (MUS) Group Benefit Plan. This notice, which serves as the required notification for Marketplace options, is being provided to you within 14 days of your start date as a new benefits eligible employee.

The open enrollment period for Marketplace coverage is November 1, 2023 ± December 15, 2023, with coverage beginning January 1, 2024.

There are three important things for employees to note:

- You are receiving this notice because you have an employment relationship with the MUS. This is irrespective of your eligibility to receive health care coverage under the MUS Group Benefit Plan.
- The individual mandate for health care coverage was effective beginning January 1, 2014.
- If you qualify for a subsidy from the Marketplace, you must enroll during the Marketplace open enrollment period to access the subsidy.

Information about MUS Group Benefit Plan Coverage

If you are eligible for health care coverage as an active employee under the MUS Group Benefit Plan, you receive a contribution from your employer toward the cost of health care coverage for yourself and any eligible dependents. State law currently sets this amount at \$54 per month.

The MUS Group Benefit Plan meets the federal requirements of the ACA, including the Employer Shared Responsibility provisions of the ACA.

Since the MUS Group Benefit Plan meets these requirements, employees who choose to enroll in the employer health care coverage will not receive the monthly employer contribution nor be eligible to receive a subsidy from the Marketplace. Employees considering leaving MUS employer health care coverage and accessing Marketplace coverage may wish to consider the monetary impact carefully.

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Information about the Marketplace

If you are not eligible for healthcare coverage under the MUS Group