

Health Insurance Marketplace Coverage Options and Your Health Coverage

PART A: General Information

With the key parts of the health care law that took effect in 2014, there is another way to buy health insurance: **The Health Insurance Marketplace**. To assist you as you evaluate options for you and your family, this notice provides some basic information about the Marketplace and employment-based health coverage offered by Phoebe-Devitt Homes.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a tax credit that lowers your monthly premium right away.

Typically, you can enroll in a Marketplace health plan during the Marketplace's annual Open Enrollment period or if you experience a qualifying life event. The Open Enrollment period is November 1st through December 15th of the year preceding the benefit plan year. Individuals may qualify for Special Enrollment Periods outside of Open Enrollment if they experience certain events. (Click here to learn more about the [Special Enrollment Period](#) and [Qualifying Life Events](#)). The Centers for Medicare & Medicaid Services (CMS) is extending access to the Special Enrollment Period (SEP) until August 15, 2021.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

Yes. You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you may not be eligible for a tax credit through the Marketplace depending on the below factors and your household income. You may want to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.83% of your household income for the 2021, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.¹ For tax years beginning 2021 and 2022, the American Rescue Plan Act (ARPA) removes the 100-400% of federal poverty level ceiling and lowers the applicable percentage of household income to qualify for a tax credit to 8.5%.

If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution, as well as your employee contribution to employer-offered coverage, is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

¹An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description (SPD) or contact your employer.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit www.HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area. Residents of the following states must use the state-run health exchange, and more information about the state-specific sites can be found at <https://www.healthcare.gov/marketplace-in-your-state/>
CA, CO, CT, DC, ID, MD, MA, MN, NV, NJ, NY, PA, RI, VT, WA.

PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

1. Employer Name	Phoebe-Devitt Homes
2. Employer Identification Number (EIN)	23-2302675
3. Employer Address	1925 Turner St.
4. Employer Phone Number	610-794-5200
5. City	Allentown
6. State	Pennsylvania
7. Zip code	18104
8. Who can we contact about employee health care coverage at this job?	Kim D. Fritzinger , Benefits Specialist
9. Phone number (for contact)	610-794-5176
10. Email address	Kfritzinger@phoebe.org

Here is some basic information about health coverage offered by Phoebe-Devitt Homes:

Health Plan Name: Phoebe-Devitt Homes Group Insurance Plan

Insurer: Trustmark Health Benefits

- As your employer, we offer a health plan to: Eligible employees
Eligible employees are: Full Time employees working 30 hours per week (or more)
- With respect to dependents: We offer coverage to all eligible dependents.
Eligible dependents are: Legal Spouse and Dependent Child(ren), No Domestic Partner Coverage
(Domestic Partner coverage not offered)