

New Health Insurance Marketplace Coverage Options

Part A: General Information

There is now a new way to buy private individual 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 new Marketplace and employment-based health coverage we offer to you. Please note that this notice is informational only.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find private individual 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 new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in November for coverage starting as early as January 1.

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

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 the Employment-Based Health Coverage Your Employer Offers to You Affect Your Eligibility for Premium Savings through the Marketplace?

Yes. If your employer has offered you health coverage that meets certain standards, you will not be eligible for a tax credit through the Marketplace and you may wish to enroll in your employer's health plan, if you are eligible. (Just because you received this Marketplace notice does not mean you are eligible for health coverage through your employer.) 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 do not offer coverage that meets certain standards. If the cost of self-only coverage under your employer's health plan is more than 9.5% of your household income for the year, or if your employer's health plan does not meet the "minimum value"[\[1\]](#) standard set by the Affordable Care Act, you may be eligible for a tax credit.

Note: If you purchase a health plan through the Marketplace instead of accepting your employer's health plan coverage, then you may lose your employer's contribution (if any) to your coverage under your employer's health plan. Also, your employer's contribution—as well as your employee contribution—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.

How Can I Get More Information About the Health Insurance Marketplace?

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

Part B: Information About Employer-Provided Health Plan Coverage

If you decide to complete an application for coverage in the Marketplace, you will be asked for information about your employer's health plan coverage. The information below can help you complete your application for coverage in the Marketplace. You can also contact a *HealthCompare* licensed health insurance counselor at (877) 470-3075.

1. General Employer Information.

Employer name:	Advantage Sales & Marketing dba Advantage Solutions
Employer Identification Number (EIN):	33-0777131
Employer street address:	18100 Von Karman Avenue, Suite 1000
Employer phone number:	949-797-2900
Employer city:	Irvine
Employer state:	CA
Employer ZIP code:	92612
Who can we contact about employee health coverage at this job?:	Advantage Benefits Resource Center
Phone number (if different from above):	(855) 472-8276
Email address:	advantagebenefits@advantagesolutions.net

2. **Eligibility.** You may be asked whether or not you are currently eligible for your employer's health plan coverage or whether you will become eligible for coverage within the next three months. In addition, if you are or will become eligible, you may be required to list the names of your dependents that are eligible for coverage under your employer's health plan.

If you would like information about the eligibility requirements for your employer's health plan, please read the eligibility provisions described in the Benefit Guide for your employer's health plan. You can obtain a copy of the Benefit Guide by visiting www.ASMConnects.com.

3. **Minimum Value.** If you are eligible for coverage under your employer's health plan, you may be required to check a box indicating whether or not your employer's health

plan meets the minimum value standard. Your employer's health plan coverage **meets** the minimum value standard.

4. **Premium Cost.** If you are eligible for coverage under your employer's health plan, you may be asked to provide the amount of premiums you must pay for self-only coverage under the lowest-cost health plan that meets the minimum value standard. If you had the opportunity to receive a premium discount for any tobacco cessation program, you must enter the premium you would pay if you received the maximum discount possible for a tobacco cessation program.

If you would like information about the premiums for self-only coverage under our lowest-cost health plan, please visit www.ASMConnects.com.

5. **Future Changes.** You may also be asked whether or not your employer will be making certain changes to its health plan coverage for the new plan year. As usual, you will be provided with information about any changes to your employer's health plan coverage before the next open enrollment period. If you are not sure how to answer this question on your Marketplace application, please contact the Marketplace.

[1] An 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.
