

BARSTOW COMMUNITY COLLEGE

TO: ALL EMPLOYEES

FROM: HUMAN RESOURCES

SUBJECT: HEALTH INSURANCE COVERAGE

Under the ACA, most people were required to have health insurance coverage by January 1, 2014, or pay a tax penalty. Barstow Community College is offering all employees an opportunity to receive health coverage.

All regular Faculty, Classified (20+ hours per week), Confidential, Management, and Adjunct Faculty (Pro-rated based on % of load), and Board Members can received coverage through Barstow Community College. Additionally, employees not defined by the previously listed categories may also purchase coverage.

Employees declining district coverage, employees not eligible for coverage, and/or employees not wishing to purchase coverage through Barstow Community College can obtain individual health insurance through Covered California, a state-operated marketplace for purchasing coverage. Covered California. Please visit the Covered California website at <u>www.coveredca.com</u> for enrollment dates and more information. Depending on household income, some individuals may be eligible for discounts and tax credits to help pay for insurance coverage. *NOTE: If you are offered qualifying health insurance coverage through your employer (whether or not you choose to enroll), you will not be able to receive a tax credit for coverage through Covered California. Additional detailed information can be found on their website at* <u>www.cveredca.com</u>.

All employees are encouraged to carefully consider their options. The ACA will affect your coverage costs, what services the coverage you select will pay for, and the doctors and hospitals that may be available to you. It is important for you to understand your choices – and only you can decide what is best for you and your family.

For more information on health benefits available through the District, please contact the Human Resources Department at (760) 252-2411, Ext. 7232. Information on the ACA can be obtained by HHS.gov.