

Leslie Guertin, Town Accountant
Anita Loomis, Asst. to the Town Acct.



Telephone 774.261.4060

Office of the Town Accountant

Town of West Boylston
140 Worcester Street
West Boylston, MA 01583

September 30, 2016

Dear Employee,

The enclosed notice is available to all Employees as required by Federal Law, specifically the Affordable Care Act (ACA).

One of the requirements of the ACA is that Employers must notify all Employees of the availability of health insurance coverage through State operated "Health Exchanges". In Massachusetts, the largest Exchange is the "MAhealthconnector".

The enclosed provides the required information that subsidized coverage may be available to some employees through the MAhealthconnector or the Mosaic Exchange. As you review the information below, we expect that only a few employees who are eligible for participation in the Town of West Boylston health benefit program will be eligible for subsidized coverage through the MAhealthconnector.

If an Employee's household income, including spousal and dependent (if required to file a tax return) income is under a certain dollar threshold, coverage purchased through the Exchange may include a Federal Subsidy. The Exchange will make the final determination.

The "benchmark" for affordability is based on your total household income when compared to the Employee/Individual lowest cost plan we offer. Please note Federal Law uses the Individual premium for this calculation even if the Employee has Family coverage. Coverage is deemed "affordable" if your share does not exceed 9.5% of your total household income.

At the present time, our lowest cost Individual Plan is the Harvard Pilgrim Health Care FOCUS HMO Massachusetts – and the monthly Employee/Individual cost is \$202.83 at a contribution split of 70% Town/30% Employee.*

Given the above, our coverage is "Affordable" if your total income is at least \$25,620.63 annually.

** The contribution dollar amount and percentage listed above is based on a current "date of hire". Your actual date of hire may result in a lower contribution amount and percentage. In that case, the "Affordable" total income threshold would be \$17,080.42.*

Affordable Care Act Notice

September 30, 2016

Page 2

Also noted on the attached Notice, should you decide to purchase coverage through the MAhealthConnector Exchange vs. through the Town of West Boylston you will not receive any Employer monies to help pay for your premiums. You will also not be able to pay your premiums on a pre-tax basis. You may contact the HealthConnector at MAhealthconnector.org. If you decide to purchase your coverage through the Mosaic Exchange you will not receive any Employer monies to help pay for your premiums, though you will be able to pay your premiums on a pre-tax basis. You may contact the Mosaic Exchange at info@mosaicix.com.

Should you have any questions, please contact either Anita Loomis or me at the above telephone number or Sarah Gruhin our Benefits Administrator at (benefits@westboylston-ma.gov or 508-919-8428.

Sincerely,

Leslie Guertin
Town Accountant

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