



# IBEW

INTERNATIONAL BROTHERHOOD OF  
ELECTRICAL WORKERS LOCAL NO. 150  
FRINGE BENEFIT FUNDS



IBEW Local No. 150 Welfare Fund  
IBEW Local No. 150 Pension Fund  
IBEW Local No. 150 Vacation Fund  
IBEW Local No. 150 Supplemental Pension Fund

Managed for the Trustees by:  
TIC INTERNATIONAL CORPORATION

September 2013

To all active participants and dependents:

Enclosed you will find a notice describing the new health insurance marketplaces (previously referred to as "exchanges") created as part of the Patient Protection and Affordable Care Act ("ACA" or "Health Care Reform"). The ACA requires that you be provided with this notice, which describes how the marketplaces will work and notes that you may be eligible for premium tax credits to help pay for coverage. The Trustees feel that it is important to provide you with this notice to give you additional information on the marketplaces and how your participation in the Plan impacts these new options.

**Most importantly, the Trustees want to assure you that your eligibility for coverage under the Plan is not affected by the existence of such marketplaces. As long as you continue to meet the Plan's eligibility requirements, you will remain eligible for coverage under the Plan.**

As described in the notice, the marketplaces are intended to be online exchanges where anyone can shop for, compare, and ultimately purchase health insurance coverage. The marketplace will accept applications for coverage, determine eligibility for premium tax credits, cost sharing reductions, determine Medicaid and CHIP eligibility, and enroll people for coverage.

**Your eligibility for Plan coverage generally makes you ineligible for premium tax credits through the marketplace.** The coverage provided by the Plan is considered "affordable" and provides "minimum value" under the federal government's guidelines. Because the Plan's coverage is affordable to you and provides minimum value, you will not be eligible to receive any premium tax credits. However, if you must self-pay for coverage because you did not work enough hours for a full contribution on your behalf, the cost of coverage may not be "affordable" to you and you may be eligible for premium tax credits if you choose to enroll in coverage through the marketplace rather than self-pay.

You do not need to purchase coverage through the marketplace. If you are currently enrolled in the Plan, you will continue to receive Plan coverage for as long as you continue to meet the Plan's eligibility requirements.

The Trustees recognize that the ACA is complex and confusing. If you have any questions or if you would like more information to understand the implications of this notice or ACA generally, please contact the Plan Office at the number below.

Administrative Office:  
TIC International Corporation  
6525 Centurion Drive  
Lansing, MI 48917-9275  
Toll-free (877) 478-4542  
(517) 321-7508 Fax

Web Site:  
<http://www.ibew150benefits.org>

Members Service Office:  
IBEW Local Union No. 150 Fringe Benefit Funds  
31290 N. US Highway 45 Unit B  
Libertyville, IL 60048  
(847) 680-0032  
(847) 680-0219 Fax



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### Re: International Brotherhood of Electrical Workers Local No. 150 Welfare Fund ("Plan") – Employer Exchange Notice

As you may know, the Patient Protection and Affordable Care Act ("ACA" or "Health Care Reform") will soon require employers to send all employees a Notice of exchange availability. This Notice will provide information about the public insurance exchanges effective in 2014 and information about premium tax credits (commonly referred to as "subsidies") that may be available through the exchanges. The delay of the employer shared responsibility rules does not delay this Notice obligation, the exchanges, or premium tax credits.

Generally, all employers must provide the Notice to every new employee at the time of hiring **beginning October 1, 2013**. The Notice will be considered provided "at the time of hiring" if it is provided within 14 days of the employee's start date. Additionally, employers must provide the Notice to all current employees no later than October 1, 2013. Employers must provide this Notice to every employee, regardless of Plan enrollment or part-time or full-time employment status. Employers are not required to provide a separate Notice to dependents who are not employees. Employers must provide the Notice in writing, free of charge. The Notice may be provided by first-class mail.

The Department of Labor has issued a model Notice that employers may use to satisfy this notice obligation. You can find a copy of the notice here: <http://www.dol.gov/ebsa/pdf/FLSAwithplans.pdf>. You will note that the model Notice includes sections to describe the coverage you provide to employees. To assist you with this Notice obligation, the Plan has completed its half of "Part B" of the Notice and enclosed a version of the model notice, with the Plan's suggested revisions, that you can use to satisfy this Notice obligation with respect to Plan participants. You are not obligated to use the Plan's version of the model Notice but you must send some form of exchange notice by the deadlines noted above. If you choose to use this Notice, you need only fill in your contact information on page 1 and complete questions 3-12 in Part B on page 2.

Your notice obligation extends to all your employees. The model Notice provided by the Plan can be used only for Plan participants. A separate Notice is required for your employees who are not covered by the Plan.<sup>1</sup>

You may also have heard that the exchange application includes a document called the "Employer Coverage Tool." Your employees may request you to complete this tool if they apply for coverage through the exchanges.

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<sup>1</sup> If you do not currently offer coverage to employees who are not Plan participants, the Department of Labor has also provided a model Notice for employers who do not offer coverage (available here: <http://www.dol.gov/ebsa/pdf/FLSAwithoutplans.pdf>).

Because the information provided in the exchange Notice is the same as the information requested in the Employer Coverage Tool, you may want to refer the employee to the exchange Notice or provide the employee with a copy of Part B.

As noted above, employers have an obligation to provide the Notice (not the Plan). You should therefore consider reviewing your legal obligations with your legal counsel. Neither this letter nor its enclosures should be construed as advice or guidance from the Plan. Instead, the Plan is sending these materials to you as general information because the Notice requires Plan-specific information that employers may not possess.

Please contact the Plan Office (877-478-4542) if you have any questions regarding the above.