



FOR BENEFITS-ELIGIBLE PARTNERS:

H-E-B is committed to keeping you well informed of your health care benefits and options. As you may know, the Affordable Care Act (ACA) is the new health care law that will mostly take effect in 2020. Because of the Affordable Care Act, if you do not have medical coverage beginning January 1, you may be subject to an IRS penalty.

Take Action:

As a benefits-eligible Partner, you already have access to medical coverage provided by H-E-B through Blue Cross Blue Shield. You will be receiving H-E-B Open Enrollment materials in a separate mailing and will have the opportunity to enroll in the H-E-B Medical Plan within the **first 31 days of employment**. However, you may want to compare the following coverage options, among others, that may be available for you and your family.

Medical Coverage Option	How to Enroll	When to Enroll
H-E-B insurance plan through Blue Cross Blue Shield	Complete Open Enrollment on PartnerNet.	<u>Within the first 31 days of employment.</u>
Your spouse's or domestic partner's insurance plan	Contact your spouse's or domestic partner's employer for details.	Enroll during the timeframe outlined by his/her employer.
Your parent's insurance plan (required to be offered up to a maximum age of 26)	Follow the enrollment instructions for your parent's plan.	Enroll during the timeframe outlined in your parent's enrollment instructions.

Additionally, you may consider the insurance plans offered through the Health Insurance Marketplace (also known as the "exchange"). However, the health coverage under the H-E-B Medical Plan which you are eligible for currently more than exceeds the new health care law requirements and the cost of this coverage to you is intended to be affordable based upon your wages. For this reason, you may NOT be eligible to receive a tax credit to subsidize the purchase of medical coverage through the Health Insurance Marketplace. Refer to the Health Insurance Marketplace notice, in this packet, that employers are required to provide to their employees for more information.

Medical Coverage Option	How to Enroll	When to Enroll
Insurance plans provided through the Health Insurance Marketplace	Enroll online at www.HealthCare.gov or www.CuidadoDeSalud.gov .	November 15, 2019 - December 15, 2019

You may also visit www.Becoveredtexas.org or call 1-866-427-7492 for more Health Insurance Marketplace information.



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Take Action:

You are currently **NOT** eligible for the H-E-B medical plan. With this in mind, you should compare the following coverage options, among others, before deciding on the best insurance plan for you and your family.

Medical Coverage Option	How to Enroll	When to Enroll
Your spouse's or domestic partner's insurance plan	Contact your spouse's or domestic partner's employer for details.	Enroll during the timeframe outlined by his/her employer.
Your parent's insurance plan (required to be offered up to a maximum age of 26)	Follow the enrollment instructions for your parent's plan.	Enroll during the timeframe outlined in your parent's enrollment instructions.

Additionally, because of the new health care law, you will have more medical coverage options offered through the Health Insurance Marketplace (also known as the "exchange"). Because you are not eligible for the H-E-B Medical Plan, you may qualify for a tax credit based on household size and income to purchase medical coverage through the Health Insurance Marketplace. Refer to the Health Insurance Marketplace notice, in this packet, that employers are required to provide to their employees for more information.

Medical Coverage Option	How to Enroll	When to Enroll
Insurance plans provided through the Health Insurance Marketplace	Enroll online at www.HealthCare.gov or www.CuidadoDeSalud.gov .	November 15, 2019 - December 15, 2019 Note: Enroll by December 15, 2019 to have coverage effective January 1, 2020.

You may also visit www.Becoveredtexas.org or call 1-866-427-7492 for more Health Insurance Marketplace information.