

From: TCS North America Total Rewards Team  
To: All TCS Employees  
Date: 09/26/2013  
Subject: IMPORTANT: U.S. Affordable Care Act Information

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Dear Employee,

As you may know, the **Affordable Care Act (ACA)** is a U.S. federal statute signed into law by President Obama. This law requires all individuals in the U.S. to have health insurance, either through their employer or through a private insurance plan. This new requirement becomes effective January 1, 2014. Below are some basic facts about how the ACA pertains to you as a TCS employee.

### **What is the Patient Protection and Affordable Care Act?**

The U.S. Government has made available a new way to buy health insurance through the Health Insurance Marketplace which is designed to be a “one-stop shopping” website. [HealthCare.gov](http://HealthCare.gov) allows individuals to compare private health insurance options to find insurance that best fits the individual's needs.

### **Am I required to enroll in a Marketplace plan?**

No. You may keep your health insurance through TCS, enroll in a private plan or enroll in a plan at the Marketplace.

### **When does enrollment begin in the Marketplace?**

October 1, 2013 through March 31, 2014. If you are enrolled before the end of 2013, your coverage will be effective January 1, 2014.

**Please note:** This Marketplace enrollment is independent of the annual TCS Open Enrollment period. Watch for additional information regarding the TCS 2014 Open Enrollment period coming soon.

### **Can I save money by enrolling in a plan from the Marketplace?**

Premiums in the Marketplace may be reduced based on your household income. However you are only eligible for these premium reductions if your employer does not offer health insurance or the coverage offered does not meet certain standards. For example: if the cost of a plan from your employer that covers you (and not any other family members) is more than 9.5% of your household income or the coverage does not meet the “minimum value” set forth by the ACA, you may be eligible for a tax credit.

### **If I elect coverage through the Marketplace, will TCS contribute to the cost?**

No. Any premiums through the Marketplace are the responsibility of the insured.

### **Are premiums through the Marketplace pre-tax?**

No. All premium payments are made on an after-tax basis.

## **If I elect Marketplace coverage now, can I rejoin the TCS medical plan at a later date?**

Yes. However, this can only be done during the TCS annual Open Enrollment period.

## **How can I get more information?**

For more information about the coverage offered through the Marketplace, please visit [HealthCare.gov](http://HealthCare.gov). This site includes an online application for insurance coverage as well as contact information for individual state Marketplace coverage.

More information about the coverage offered through TCS can be found in Knowmax (Ultimatix → Knowledge Management → Knowmax → MyHR → North America → US → Local Associates → My Benefits → Insurance).

If you would like a copy of this notification mailed to your home address, please send a request to [us.insurance@tcs.com](mailto:us.insurance@tcs.com).

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