



Marketplace Notice to Team Members on Coverage Options

Part A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by Tyson Foods, Inc.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins October 2013 for coverage starting as early as January 1, 2014.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

The new health care law provides that you may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income. However, Tyson Foods, Inc. offers coverage that meets these standards.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. The law provides that if the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.¹ Because Tyson Foods, Inc. offers health coverage that meets these standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll (or remain enrolled) in the Tyson Group Health Plan.

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by Tyson Foods, Inc., then you will lose the contribution provided by the company for the Tyson Group Health Plan coverage. Also, this contribution – as well as your employee contribution – is excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

For more information about your coverage offered by Tyson Foods, Inc., please check your summary plan description or contact your location's Benefits Counselor.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit Healthcare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

¹ An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

PART B: Information About Health Coverage Offered by Tyson Foods, Inc.

This section contains information about the health coverage offered by Tyson Foods, Inc. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

1. Employer name Tyson Foods, Inc.	2. Employer Identification Number (EIN) 71-0225165	
3. Employer address 2200 West Don Tyson Pkwy	4. Employer phone number (800) 643-3410 ext.: 6030	
5. City Springdale	6. State Arkansas	7. ZIP code 72765
8. Who can we contact about employee health coverage at this job? Tyson Corporate Benefits		
9. Phone number (if different from above)	10. Email address grouphealth@tyson.com	

Here is some basic information about health coverage offered by Tyson Foods, Inc.:

- As your employer, we offer a health plan to:

Team Members who work on a measurable full-time basis effective the first of the month following fifty-nine (59) days of continuous employment. Full-time means working 30 hours or more per week.

- With respect to dependents:

Tyson Foods, Inc. offers coverage to the following eligible dependents:

- Spouse
- Children up to age 26
 - Natural children
 - Legally adopted children
 - Children for whom legal guardianship can be shown
 - Stepchildren
 - Incapacitated dependents that became incapacitated while a covered dependent, with approved documentation

This coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on your employee wages.

****Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.**

If you decide to shop for coverage in the Marketplace, Healthcare.gov will guide you through the process. This page includes the employer information you'll enter when you visit Healthcare.gov to find out if you can get a tax credit to lower your monthly premiums.