

HEALTH INSURANCE MARKETPLACE COVERAGE OPTIONS

PART A: General Information

When key parts of health care reform took effect in 2014, there were new ways to buy health insurance: the Health Insurance Marketplace. To help you decide what option is best for you and your family, this notice gives some basic information about the new Marketplace and the health coverage offered by Foster Farms.

What is the Health Insurance Marketplace?

The Marketplace is designed for people with no health insurance, or insurance they can't afford. It is meant to help these people find health insurance that meets their needs and fits their budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. Open enrollment for health insurance coverage through the Marketplace begins in October for coverage starting in January.

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

You may qualify to save money and lower your monthly premium, but only if Foster Farms does not offer coverage, or offers coverage that doesn't meet certain standards- then the savings on your premium that you're eligible for depends on your household income.

Does Foster Farms Health Plans Affect Your Eligibility for Premium Savings through the Marketplace?

Yes. All Foster Farms employees who meet certain eligibility requirements may enroll in health plans offered by Foster Farms. These plans meet the government standards and are Qualifying & Affordable; therefore, you will not be eligible for a tax credit through the Marketplace. You may wish to enroll in Foster Farms' health plan.

- A plan meets the "minimum value" or "qualifying" standard if the plan's share of the total allowed benefit costs covers at least 60 percent of such costs.
- A plan is considered meeting the "affordable" standard if the amount of your contribution (employee only) is not more than 9.5% of your household income for the year.

Please remember, that since you are offered health plans by Foster Farms that meet the Health Reform law's "minimum value" or, "qualifying and affordability" standards, you are not eligible for federal assistance (tax credits) to help you buy an insurance policy for yourself in the Health Insurance Marketplace. Because Foster Farms offers you minimum value and affordable coverage, and also offers coverage to your family, they might also be ineligible for financial assistance in a Health Insurance Marketplace.

If you receive financial assistance in a Health Insurance Marketplace and are not entitled to it, the IRS may ask you to repay the financial assistance you received.

Note: If you buy a health plan through the Marketplace instead of buying health coverage offered by Foster Farms, then you will lose the Foster Farms contribution for the Foster Farms plan. Also, the Foster Farms contribution - as well as your employee contribution for the Foster Farms plan - is excluded from income for Federal and State income tax purposes (it is pre-tax). Your payments for coverage through the Marketplace are made on an after-tax basis.

PART B: Information about Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by Foster Farms. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information.

3. Employer Name Foster Farms		4. Employer Identification Number (EIN) 94-1543499	
5. Employer Address 1000 Davis Street		6. Employer Phone Number 209-394-7901	
7. City Livingston		8. State CA	9. Zip Code 95334
10. Who can we contact about employee health coverage at this job? HealthNow Administrative Services			

Here is some basic information about health coverage offered by Foster Farms:

- Foster Farms Health Plans meet the health reform law's "minimum value" or "qualifying" and "affordability" standards.
- As your employer, we offer a health plan to:
 - Full time employees working 30 hours or more per week who have satisfied their waiting period.

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- We do offer coverage to dependents. Eligible dependents are:
 - Legal spouse
 - Registered domestic partner of the same or opposite gender
 - Same gender couples - both persons must be at least 18 years of age
 - Opposite gender couples - one or both persons must be 62 years of age or older and one or both must be Social Security eligible
 - Children (natural, legally adopted, step-children, child for which employee or domestic partner has been appointed legal guardian by a court of law) up to the age of 26

Employees who are within their waiting period may obtain coverage through the Marketplace.