

**Clark County School District
Employee Benefits Office
2832 E. Flamingo Rd Las Vegas, NV 89121
(702) 799-5418 Telephone
(702) 799-2918 Fax**

RE: New Health Insurance Marketplace Coverage Options

Dear Clark County School District Employee:

In 2014, the health care reform law creates a new type of online marketplace for purchasing health insurance coverage. This marketplace is referred to as a Health Insurance Marketplace, or an Exchange. You are not required to purchase insurance coverage through the Marketplace. The Clark County School District is continuing to offer health coverage as explained below.

The Clark County School District is providing the enclosed notice to help you understand your health insurance coverage options that will be available to you starting in 2014. Beginning in October 2013, you will be able to find and compare health insurance plans through the Marketplace and your coverage may start as early as Jan. 1, 2014.

If you purchase coverage through a Marketplace, you may be eligible for a federal subsidy that lowers your monthly premiums or reduces your cost sharing. **However**, to receive these federal savings, you cannot be eligible for health plan coverage through the CCSD that is affordable and provides "minimum value." CCSD Support Staff / Police insurance coverage exceeds the "minimum value" for full and part-time Support Staff and Police.

The availability of coverage through the Marketplace does not affect your eligibility for coverage through the CCSD's health plan. Information on the CCSD's health plan coverage for 2014 is available at the CCSD Benefits office. Please contact CCSD Benefits at # (702) 799-5418 if you have additional questions regarding your plan's coverage.

More information on the health care reform law and the Marketplaces is available at www.healthcare.gov.

Sincerely,

Employee Benefits Department
Clark County School District