



## Central Laborers' Welfare Funds

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<http://www.central-laborers.com>

**SUBJECT: Employer Obligation to Notify Employees Regarding Health Care Marketplace**

**TO: Contributing Employers of the Central Laborers' Welfare Fund**

The Affordable Care Act amended the Fair Labor Standards Act (FLSA) to add Section 18B, which requires employers to provide a Notice entitled "**New Health Insurance Marketplace Coverage Options and Your Health Coverage**" to current employees **no later than October 1, 2013**. In addition, employers must also provide the Notice to new employees hired after that date within 14 days of their hire. The Notice is designed to inform employees of the existence of the Marketplace (previously called the "Exchange") and the effect of this new coverage option on their existing employment coverage.

To the extent that you wish to inform employees about coverage provided through the Fund, you will need information about the Fund's contact information, eligibility rules, and "minimum value." This letter will give you the information necessary for you to complete the Notice with respect to Fund coverage. If you wish to obtain a list of employees for whom you made contributions to the Central Laborers' Welfare Fund over the course of the last year, please contact the Fund Office at 1-800-252-6571, ext. 120. *To the extent you also provide coverage through other sources, you will have to contact those sources for additional information.*

- A fillable PDF of the model notice is available on the DOL website (<http://www.dol.gov/ebsa/pdf/FLSAwithplans.pdf>).
- Part A of the Notice covers general information. There is a section on the page called "How Can I Get More Information." The Fund's contact information may be filled in on that line: Central Laborers' Welfare Fund; Phone number: 800-252-6571.
- Part B, "Information About Health Coverage Offered by Your Employer," contains information about you, the employer, and the health coverage offered to your employees. After filling in your contact information (items 3-9), you may again use the Fund's contact information for items 10-12.
- Part B continues with questions about the basic health coverage available. The Fund's eligibility rules for both employees and dependents are contained in the Summary Plan Description and any subsequent Summaries of Material Modifications.
- Part B also includes a box, which states, "If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages." **The Central Laborers' Welfare Fund's coverage does meet the minimum value standard and is affordable.**

Please contact the Fund Office 800-252-6571 if you have any questions regarding Fund coverage.

The Department of Labor has issued detailed instructions about the Notice and how to distribute it to employees. These instructions may be found at <http://www.dol.gov/ebsa/newsroom/tr13-02.html>. For more information about the Notice or to find a Spanish version of the Notice, visit the DOL website, <http://www.dol.gov/ebsa/healthreform/>