PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by Public Employee Benefit Program or other vendors (for graduate assistants and medical resident physicians) through your employment with Nevada System of Higher Education. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information.

Here is some basic information about health coverage offered by this employer:

1. As your employer, we offer a health plan to employees who meet the eligibility requirements.

For Plan Year 2015, effective July 1, 2014 through June 30, 2015, eligible employees are:

- Graduate Assistants with a 20-hour or half time appointment (50% FTE or more) are eligible for coverage on the first day of their appointment. Departments will give GAs a stipend (which is $1,000 for GAs on a state funded account) towards the cost of the insurance premium. The stipend amount for extramurally funded GAs depends on the grant and what is allocated towards insurance.

Please note:

With respect to dependents:

- We do offer coverage for dependent of eligible employees that are:
  - Children (biological, adopted, stepchildren and children of domestic partners) to age 26.
  - Related individuals under guardianship or a similar parent/child relationship to age 26.
  - Disabled dependents over age 26 with verification of continuous coverage and continuing disability.
  - A spouse/domestic partner who does not have access to other employer-based coverage—unless that coverage is deemed significantly inferior.

NOTE: NSHE does not offer a health insurance plan to student employees. A health insurance plan is available to students through their student status, but not as an employer sponsored plan.

1. Does the employer sponsored medical plan meet the Federal Affordable Minimum Essential coverage (AMEC) (also referred to as the minimum value standard)?

- Yes, this coverage meets the AMEC (minimum value standard), and the cost of this coverage to you is intended to be affordable, based on employee wages.
Please note: 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, Nevadahealthlink.com will guide you through the process. Here's the employer information you will enter when you visit Nevadahealthlink.com to find out if you are eligible for a tax credit to lower your monthly premiums.

Completing this section is optional for employers, but will help ensure employees understand their coverage choices.

1. Is the employee currently eligible for coverage offered by this employer, or will the employee be eligible in the next 3 months?

   ☐ Yes (Continue)
   
   If the employee is not eligible today, including as a result of a waiting or probationary period, when is the employee eligible for coverage? ____________________________ (mm/dd/yyyy) (Continue)

   ☐ No (STOP and return this form to employee)

2. Does the employer offer a health plan that meets the minimum value standard*?

   ☐ Yes (Go to question 3)
   ☐ No (STOP and return form to employee)

3. For the lowest-cost plan that meets the minimum value standard* offered only to the employee (do not include family plans):
If the employer has wellness programs, provide the premium that the employee would pay if he/she received the maximum discount for any tobacco cessation programs, and didn't receive any other discounts based on wellness programs.

   a. How much would the employee have to pay in premiums for this plan?

   b. How often? ☐ Weekly ☐ Every 2 weeks ☐ Twice a month ☐ Monthly ☐ Quarterly ☐ Yearly