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To: All RFMH Employees

From: Theresa Conlin, Director of Human Resources

Date: September 30, 2013

RE: New Health Insurance Marketplace Coverage Options and Your Health Coverage

Attached to this cover letter, you will find the U.S. Department of Labor's Notice of New Health Insurance Marketplace Coverage and Your Health Coverage. We are providing this cover letter to help explain certain aspects of the Notice.

Why am I receiving this Notice?

RFMH, as your employer, is required to send the enclosed Notice to all employees to comply with rules under the Affordable Care Act (ACA), more commonly known as the Health Care Reform Law. This Notice goes to all employees, even those who are not eligible to participate in RFMH health plans. Receipt of this notice does not affect whether or not you are covered under our health plans. Eligibility to participate in our health plans and enrollment continues to be based on an employee meeting the eligibility and participation requirements as set out in the terms of the plans.

The Notice provides you with instructions on how to access information about health insurance coverage options available through government Health Insurance Marketplaces (also known as "health care exchanges"). Health Insurance Marketplaces operate as websites where you can compare coverage options and costs to help you make decisions about your health care coverage.

Although RFMH is providing the Notice, we do not have any information and we will not be able to answer your questions regarding health insurance coverage on the Marketplace.

What do I need to know?

The Health Insurance Marketplace is open to everyone, but the cost of coverage on the Marketplace may not be the same for everyone. Depending on your household income, you may be eligible for a tax credit and/or premium assistance to help reduce the cost of health coverage obtained through the Marketplace. If your household income is below a certain level, you and/or your family members may also be eligible for free or low cost coverage through programs like Medicaid or Child Health Plus.

You may also be eligible for coverage under RFMH health plans. If you are eligible for coverage under RFMH health plans, you may still seek coverage on the Marketplace, but you may not be eligible for tax credits and/or premium assistance because RFMH health plan meets government standards for providing minimum, affordable coverage. If you buy insurance on the Marketplace, you will not receive a contribution from RFMH.

Please review the attached Notice carefully and keep it for your records.