



HUMAN RESOURCES AND BENEFITS

P.O. BOX 24570  
OAKLAND, CALIFORNIA 94623-1570

Dear UC employee:

The enclosed legally mandated notice explains the health insurance marketplace for Americans to shop for insurance. In California, the marketplace is called Covered California. The notice explains that UC's health plans meet minimum legal requirements, what to do if you're not eligible for UC's benefits, and other details about the marketplaces.

**If you're covered by or eligible for UC Employee Benefits or a UC-sponsored Student Health Insurance Plan, you don't need to take action in the health insurance marketplace**

Your UC health plan helps you and your family pay for big and small health care bills. In the health insurance marketplace, plans are rated bronze, silver, gold and platinum. The minimum required plan is a bronze plan. Our plans meet the minimum legal requirements under health care reform. Since UC's plans meet all the legal requirements under the Affordable Care Act (ACA) you don't need to take any action regarding the health insurance marketplace.

UC's commitment to providing good benefits is not changing. As always, we'll be monitoring developments in the industry so we can continue to bring you and your family the best value possible.

You can learn more about UC's employee benefits at: [ucal.us/medicalplans](http://ucal.us/medicalplans)

Post Doctoral Scholar Benefits information is at: [ucnet.universityofcalifornia.edu/labor/bargaining-units/px/index.html](http://ucnet.universityofcalifornia.edu/labor/bargaining-units/px/index.html)

You can learn about UC's Student Health Insurance Plans at: [www.ucop.edu/ucship](http://www.ucop.edu/ucship)

**If you're not eligible for UC benefits**

If you're not eligible for UC benefits, the health insurance marketplace is a great way for you to purchase medical coverage. And, you may be eligible for a federal subsidy to help you pay for coverage based on your income. The subsidy, sometimes called a premium tax credit, is a cash advance to help cover part of the cost of health insurance through a state exchange. The dollar amount is determined by family size, household income and the cost of plans in your state exchange.

For more information about the health insurance marketplace in California, check out: [coveredca.com](http://coveredca.com)

UC Human Resources