

September 18, 2013

To All Contributing Employers:

As you may know, the Affordable Care Act (ACA) requires employers of all sizes, including those who contribute to multiemployer plans, to provide all of their employees with a notice of the availability of health coverage through public health insurance exchanges. This requirement is effective October 1, 2013 for current employees or within 14 days of an employee's start date for employees hired after that date. For your information, the U.S. Department of Labor has issued a statement that Employers that fail to meet the October 1 **2013** deadline will not be penalized¹.

The "Employer Exchange Notice" must contain specific information, such as a description of the services provided by the public exchanges; an explanation of how an employee may be eligible for a premium tax credit or a cost sharing reduction if the employer's plan does not meet certain requirements; and contact information for customer service resources within the exchange. The Department of Labor (DOL) has provided a model Employer Exchange Notice that upon completion will satisfy this requirement.

Attached is DOL's model notice. To assist you in this process, we have completed the sections of the Notice dealing with information about the health coverage provided to your employees by the Plan. This information needs to be included on the Notice you provide to your employees covered by the Plan, along with your employer information. The information provided only applies to your employees covered by the Plan, but you are required to provide the Notice to all of your employees, whether you provide them with health coverage or not.

This correspondence is for your information only. You should contact your legal counsel if you have any questions regarding this matter. You can obtain further information about the Employer Exchange Notices at www.dol.gov/ebsa/healthreform/.

Sincerely,

The Tri-State Joint Fund

cc: Robert Cheverie, Esq.
Gregory Campora, Esq.
Norman Zolot, Esq.

¹ <http://www.dol.gov/ebsa/faqs/faq-noticeofcoverageoptions.html>