



# Walmart Marketplace Notice

Enclosed is a copy of the Health Insurance Marketplace Notice which Walmart is required to provide to all new associates to comply with requirements under the Affordable Care Act (ACA).

**IF YOU ALREADY HAVE EMPLOYER-PROVIDED INSURANCE (OR OTHER QUALIFIED INSURANCE), NO FURTHER ACTION IS REQUIRED.**

**NOTE:** Even if you have employer-provided insurance, you may still want to research what your options are on the Marketplace. If you have questions about the Marketplace or this notice, please call **HealthCompare** at [877-260-1824](tel:877-260-1824). HealthCompare representatives are available Monday through Friday from 8 a.m.–6 p.m. Central Time.

**IF YOU DON'T CURRENTLY HAVE INSURANCE** and would like to see what options are available to you through the Marketplace, or have questions about this notice, please call **HealthCompare** at [877-260-1824](tel:877-260-1824). HealthCompare representatives are available Monday through Friday from 8 a.m.–6 p.m. Central Time.

## Health Insurance Marketplace Coverage Options and Your Health Coverage

### General Information

When key parts of the health care law took effect in 2014, a new way to buy health insurance was introduced: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the Marketplace and employment-based health coverage offered by your employer.

### What Is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers “one-stop shopping” to find and compare health insurance options. You may also be eligible for a tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplaces typically runs from Nov. 1 to Dec. 15, for coverage starting Jan. 1.

### Can I Save Money on My Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.



## Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 8.39% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

**NOTE:** Health coverage under the Walmart Associates' Health and Welfare Plan currently meets the "minimum value" standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.<sup>1</sup> Even though this coverage is intended 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.

**NOTE:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution—as well as your employee contribution to employer-offered coverage—is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

## How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact **HealthCompare** at [877-260-1824](tel:877-260-1824).

HealthCompare can also help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost.

Or you can visit [HealthCare.gov](https://www.healthcare.gov) for more information.

<sup>1</sup>An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60% of such costs.