

To all participants enrolled in the following I.B.T. Local 731 Health and Welfare Funds:

- Health and Welfare Fund of the Excavating, Grading and Asphalt Craft Local No. 731
 - Local No. 731, I. B. of T., Private Scavengers Health and Welfare Fund
 - Local No. 731, I. B. of T., Garage Attendants, Linen and Laundry Health and Welfare Fund
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Enclosed please find a compliance notice required pursuant to the Fair Labor Standards Act to implement the notice provisions of the Affordable Care Act also known as Health Care Reform.

What is the notice about?

The notice informs you of your right to purchase health insurance through a “health insurance exchange”.

What do I need to do?

There is nothing that you need to do at this time, as you are a covered participant of one of the Local 731 Teamster Health Plans listed above.

Am I better off in the “health insurance exchange”?

No, as long as you are a covered participant of the Local 731 Teamster Health Plans. The health insurance exchange is designed for individuals who have no health coverage or inadequate or unaffordable coverage through their employer. Your employer contributes to the Local 731 Teamster Health Plans as required by the Collective Bargaining Agreement. The Local 731 Teamster Health Plans exceed the ACA’s minimum value standard – meaning the 731 Plans are richer plans than is required by the Affordable Care Act. And, it is very unlikely that your payment for Plan coverage (if you have one) is “unaffordable” under the ACA (which means that your individual payment for Plan coverage cannot exceed 9.5% of your household income). As you are covered by the Local 731 Teamsters Health Plan and the coverage satisfies the minimum value standard and is very likely affordable for you, it is very unlikely that you would be eligible for any government subsidies to help pay for insurance on the health insurance exchange.

What if I am no longer covered by a Local 731 Teamster Health Plan?

If you lose coverage under any of the Plans due to a COBRA “qualifying event”, the health insurance coverage available to you and your family through the health insurance exchanges may be less expensive than COBRA coverage offered by the Plans. If you lose coverage and are not eligible for COBRA for any reason, you should consider obtaining coverage through the health insurance exchange.

Should have any questions or require additional information, please visit HealthCare.gov, or contact the Local Union Fund Office at (630) 887-4150

