

New Connect for Health Colorado Coverage Options and Your Health Coverage

PART A: General Information

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

What is Connect for Health Colorado?

Connect for Health Colorado is an online marketplace 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 private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through Connect for Health Colorado begins in October 2013 for coverage starting as early as January 1, 2014.

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 Connect for Health Colorado?

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 9.5% 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.¹

Note: If you purchase a health plan through Connect for Health Colorado 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:

Iva Townsend (iva.townsend@bigredf.com)

Connect for Health Colorado can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit **ConnectforHealthCO.com** or call **855-PLANS-4-YOU** (855-752-6749) for more information, including an online application for health insurance coverage.

¹An 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 percent of such costs.

PART B: Information about Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information.

Employer Name Next Door, LLC (West End Tavern)	Employer Identification Number (EIN) 75-3138277	
Employer Address c/o Big Red F, 5440 Conestoga Court	Employer Phone Number 303-448-9182	
City Boulder	State CO	Zip Code 80301
Who can we contact at this job? Iva Townsend		
Phone Number (if different from above) 303-448-9182 x119	Email Address iva.townsend@bigredf.com	

Here is some basic information about health coverage offered by this employer:

As your employer, we offer a health plan to:

- All employees
- Some employees. Eligible employees are: All salaried managers after the mandatory waiting period and hourly employees who work a minimum of 30 hrs per week over a 6 month look back period

With respect to dependents:

- We do offer coverage. Eligible dependents are: Legal spouse, common law spouse, same-sex domestic partner, child (including adopted, dependent, disabled)
- We do not offer coverage.
- If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

** Even if your employer intends your coverage 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. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, Connect for Health Colorado will guide you through the process. Here's the employer information you'll enter when you visit **ConnectforHealthCO.com** to find out if you can get a tax credit to lower your monthly premiums.

Quality Plans and Choice

You will be able to choose from a broad range of health plans that all offer comprehensive coverage, so you can shop with confidence. All health plans will cover, at a minimum, a package of services such as preventive and wellness care, emergency care, behavioral health services and prescription drugs. You can also look at health plans that include your doctor or preferred medical facility.

Help to Shop

There are many ways to find out more about Connect for Health Colorado and to get free help. You can visit ConnectforHealthCO.com. When enrollment starts, Health Coverage Guides and certified health insurance agents and brokers will be available in your area to sit down with you. Customer Service Center Representatives will be available by phone at 1-855-PLANS-4-YOU (855-752-6749) or through online chat. As a non-profit, our goal is to serve Colorado and help you find quality health coverage.

A Break on Costs

Nearly 500,000 Coloradans are eligible for a new kind of tax credit to lower the cost of health insurance and Connect for Health Colorado is the only place where you can get this help. If you are an individual earning between \$15,000 and \$45,500, a family of two earning between \$21,500 and \$62,000 a year or a family of four earning between \$31,000 and \$94,000 a year, you may qualify for a break on your monthly premiums or a zero-premium plan. You may also be eligible for health plans with lower co-pays and deductibles, based on income. The Marketplace will be an important resource for Coloradans looking to follow the requirement to have health insurance starting in 2014.

We can also check to see if you may qualify for free or low-cost coverage through Medicaid or Child Health Plan *Plus*. The new Individual Marketplace is not for those who are eligible for Medicare.



Participating Plans:

- Access Health Colorado
- Anthem Blue Cross and Blue Shield / HMO Colorado
- BEST Life and Health Insurance Company
- Cigna
- Colorado Choice Health Plans
- Colorado HealthOP
- Delta Dental of Colorado
- Dentegra Insurance Company
- Denver Health Medical Plan
- Guardian
- Humana
- Kaiser Permanente
- MetLife
- Premier Access Dental and Vision
- Rocky Mountain Health Plans
- SeeChange Health
- UnitedHealthcare

855-PLANS-4-YOU (855-752-6749)
TTY: 855-346-3432

ConnectforHealthCO.com



A new way to
*Shop for Health
Insurance*





Connect for Health Colorado™ is a new online marketplace where individuals, families and small employers in Colorado can shop, compare, pick and purchase health insurance plans and apply for financial help to reduce costs! You can no longer be denied health insurance, even if you have had a serious illness or a pre-existing condition.



Open enrollment is October 1, 2013 through March 31, 2014. If you buy before December 15, 2013, benefits start January 1, 2014.

Help for Individuals & Families

Connect for Health Colorado is available to you and your family if you buy your own health insurance, currently do not have health insurance or do not have access to affordable coverage through an employer.

- **Look before you buy.** Browse a broad range of health plans to get a sense of benefits and prices.
- **Check for savings.** Get a quick estimate of how much financial assistance you may qualify for based on your income.
- **Apply for financial assistance.** Fill out the online application for financial assistance, and if eligible, use those benefits right away to reduce your costs.
- **Organize your choices.** Find health plans based on how much you want to pay each month, which doctors you want to see and which health insurance companies you prefer.
- **Make the right choice for you.** Shop and compare our entire line of health insurance plans even if you don't qualify for financial assistance.

Help for Small Business Owners & Non-profit Organizations

Starting in October, small businesses and non-profit organizations with 2–50 full-time employees can use our Marketplace to provide their employees with quality health insurance.

- **Simplify Choices.** The Marketplace will provide side-by-side comparisons of health plan benefits and premiums.
- **Expand Employee Options.** Small employers have the opportunity to offer their employees a multi-carrier, multi-plan menu of choices previously not available in the small employer market.
- **Reduce Costs.** Some small employers may qualify for a tax credit to offset up to 50 percent of the premiums paid by employers for their employees and their dependents.

Connect for Health Colorado is the only place where Coloradans can see if they qualify for new federal financial assistance to help them reduce the cost of health insurance.

For more information, log on:

 ConnectforHealthCO.com

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COLORADO™ 