NOTICE TO FACULTY AND STAFF – September 27, 2013

Dear Colleague:

In accordance with the Affordable Care Act, I am writing to share important information about healthcare for 2014.

On March 23, 2010, President Obama signed the Patient Protection and Affordable Care Act (ACA) into law. Many provisions of the ACA that become effective beginning in 2014 are designed to expand access to affordable health coverage. These include provisions for coverage to be offered through a Health Insurance Marketplace, premium tax credits to assist individuals in purchasing such coverage and an employer notice to employees of coverage options available through the Marketplace.

The ACA requires employers to provide employees with the enclosed notice.

Effective January 1, 2014, the individual mandate under the Affordable Care Act requires most individuals to have minimum essential health coverage or pay a penalty. If you are enrolled in one of the Columbia medical plans, you will meet that requirement. If you are not eligible for medical coverage from Columbia, or you are eligible but not enrolled, it is your responsibility to ensure that you have the required coverage.

If you need medical coverage, you can visit the Health Insurance Marketplace at the following sites:

- Employees living in the State of New York: www.healthbenefitexchange.ny.gov
- Employees living outside the State of New York: www.healthcare.gov

For faculty and staff eligible for Columbia University benefits, Open Enrollment for 2014 will be Monday, November 4 through Friday, November 22, 2013. We will mail Information about your medical and other benefit options to your home in advance of Open Enrollment.

If you have questions about your medical benefits, please contact the Columbia Benefits Service Center at 212-851-7000 or hrbenefits@columbia.edu.

If you have questions about the Health Insurance Marketplace, visit the websites listed above.

Sincerely,

Fiona McLennan
Assistant Vice President
Columbia University Benefits