

Health Care *reform*

NOTICE TO EMPLOYEES OF COVERAGE OPTIONS

Under health care reform, all employers are required to let their employees know about the exchanges. The U.S. Department of Labor (DOL) has been tasked with developing a Notice to Employees of Coverage Options (Notice) for employers to provide to employees. On May 8, the DOL issued temporary guidance to explain the Notice and provided a template for employers. There is a different Notice for employers who offer a health plan and who do not offer a health plan.

DOES YOUR MINISTRY OFFER A HEALTH PLAN?

Complete this Notice if your ministry offers a health plan to some or all employees. You must distribute this Notice to all employees whether covered by your health plan or not. You should include part-time and full-time employees and any pre-65 retirees on your health plan. Populate the fields in Part A and Part B so your employees can learn more information about their plan and know whom to contact. Your ministry is **not required** to fill out the third page starting with Question 13. If you choose to complete this portion, your employees will have more information about:

- Their eligibility for coverage
- The plan's minimum value standard
- Their contribution toward premiums
- Any changes to the plan next year

IS YOUR MINISTRY CURRENTLY *NOT* OFFERING A HEALTH PLAN?

Complete this Notice if your ministry does not currently offer a health plan to any employees. If you do not offer coverage to any employees, you must distribute this Notice to all employees. On page two, populate the fields in Part B with your ministry's basic information.

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GuideStone
Insurance Plans

Do well. Do right.

WHEN SHOULD YOUR MINISTRY DISTRIBUTE NOTICES?

After you complete your ministry's Notice, **distribute it to all current employees by October 1, 2013**. When your ministry hires new employees you must provide the appropriate Notice to them. If an employee is hired between October 1, 2013, and December 31, 2013, you must provide the Notice to the employee **on his or her date of hire**. If an employee is hired after December 31, 2013, you must provide the Notice **within 14 days of the employee's start date**. Employers may provide printed copies or distribute the Notice electronically.

All employers subject to the Fair Labor Standards Act (FLSA) must comply with this requirement. Generally, most ministries are subject to FLSA. However, if you are not sure if your ministry is subject to FLSA, use the DOL's compliance assistance tool to determine your ministry's status.

WHEN TO PROVIDE THE NOTICE?

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| October 1, 2013: | Provide the Notice to all current employees by October 1, 2013. |
| October 1 - December 31, 2013: | Provide the Notice to new employees who are hired between these dates on the date of hire. |
| After December 31, 2013: | Provide the Notice to all new employees who are hired after December 31, 2013, within 14 days of their start date. |

Employers are not required to distribute the Notice annually or provide the Notice to spouses or dependents.

GuideStone Financial Resources of the Southern Baptist Convention welcomes the opportunity to share this general information. However, this information is not intended to be relied upon as legal advice. This information may be subject to interpretation or clarification over time, so we cannot guarantee its long-term accuracy or how it might be determined to apply in certain situations. However, we hope it will provide you a useful frame of reference as you endeavor to carry out your responsibilities and serve your employees.

www.GuideStone.org/HealthReform