**Email or Letter Template**

**Employer Offering Insurance**

**[Date]**

**[Employee Name, Address, City/State, Zip]**

**[Greeting]**

As you may know, new health care reform regulations mandating insurance coverage go into effect starting Jan. 1, 2014. The changes are meant to help expand access to adequate and affordable health care coverage. Beginning next year, **most people will be required to have health insurance or pay a penalty. To help individuals shop for health insurance coverage and avoid any penalties, Health Insurance Marketplaces (online exchanges) are being established in each state or operated by the Federal government, with open enrollment beginning on Oct. 1, 2013**.

This [select one email or letter] is to inform you that [INSERT COMPANY NAME] will offer you major medical insurance. During enrollment from [INSERT ENROLLMENT DATES], you will be able to select coverage options and determine your cost. Attached is a document labeled “New Health Insurance Marketplace Coverage Options and Your Health Coverage” that the U.S. Department of Labor requires us to provide you. [FORM TO BE COMPLETED BY EMPLOYER IS AVAILABLE HERE: <http://www.dol.gov/ebsa/pdf/FLSAwithplans.pdf> ]

As part of the new health care reform regulations, if the employee cost of your health care coverage exceeds 9.5% of your household income, you may be eligible for subsidies through an insurance marketplace starting Oct. 1, 2013. To learn about the Marketplace where you can purchase health insurance, visit: <https://www.healthcare.gov/>.

More information on our benefits enrollment will be available [INSERT CHANNEL—from HR contact person, on the bulletin board, in the break room, etc.]. Additional health care reform information is available at [healthcare.gov](http://www.healthcare.gov).

**[Standard Close]**

**[Signature]**

**[Employer Note: Save a copy of each letter/email for your files.]**

This material is intended to provide general information about an evolving topic and does not constitute legal, tax or accounting advice regarding any specific situation. Aflac cannot anticipate all the facts that a particular employer or individual will have to consider in their benefits decision-making process. We strongly encourage readers to discuss their HCR situations with their advisorsto determine the actions they need to take or to visit [healthcare.gov](http://healthcare.gov) (which may also be contacted at 1-800-318-2596) for additional information.

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