



Peru Elementary School District 124

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September 30, 2013

Dear Peru Elementary District 124 Employees,

As an employer, we are required to inform you of key components of the health care reform law, referred to as the Affordable Care Act (ACA) or "Obamacare". Many components of this law are scheduled to take effect on January 1, 2014. With the controversies surrounding the law, I intentionally waited until the deadline to share this information, as things could change but to date they have not.

Although we obviously continue to offer employment based health coverage, we must also inform you that the Affordable Care Act has created a new option for individuals to buy health insurance through the Health Insurance Marketplace, commonly referred to as "exchanges." The intent of the Marketplace is to offer one place in which you can shop for better health insurance and/or at a lower cost by comparing private health insurance options. We are told that open enrollment for health insurance coverage through the online Health Insurance Marketplace will begin as early as October 1, 2013.

Attached are two other pieces of information for you. One is called "New Health Insurance Marketplace Coverage: Options and Your Health Coverage", which includes some information about our plan. The other is the "About the Health Insurance Marketplace" brochure, which is provided by the U.S. Department of Health and Human Services. These documents contain basic information about the new Marketplace and our district-provided health coverage should you decide to complete an application for coverage in the Marketplace. For more information and details, go to www.healthcare.gov.

If you have any other questions, please feel free to contact either myself or Jeanine Sonnenberg. We can be reached at the office at 815-223-0486 or via e-mail at mcross@perued.net or jsonnenberg@perued.net. Thank you.

Sincerely,

Mark R. Cross

Superintendent

enc: New Health Insurance Marketplace Coverage: Options and Your Health Coverage
About the Health Insurance Marketplace