

How does Healthcare Reform apply to you?

Beginning **January 1, 2014**, if you are a citizen or resident of the United States and/or you pay federal taxes, you are required to have healthcare coverage. *

*exemptions include: Native Americans, religious objections, undocumented immigrants, incarcerated individuals, and those who meet strict financial hardship requirements.

If you are employed part time, per diem, or an independent contractor and **you are not eligible for employer sponsored benefits**, you are qualified to shop for insurance through individual insurance carriers, or the California Exchange, otherwise known as "Covered California."

Visit their website at: www.coveredca.com.

Covered California has five tiers (or "levels") of coverage

Platinum

Richest level of coverage with no deductible and low copays

Gold

Second best level of coverage with no deductible and copays

Silver

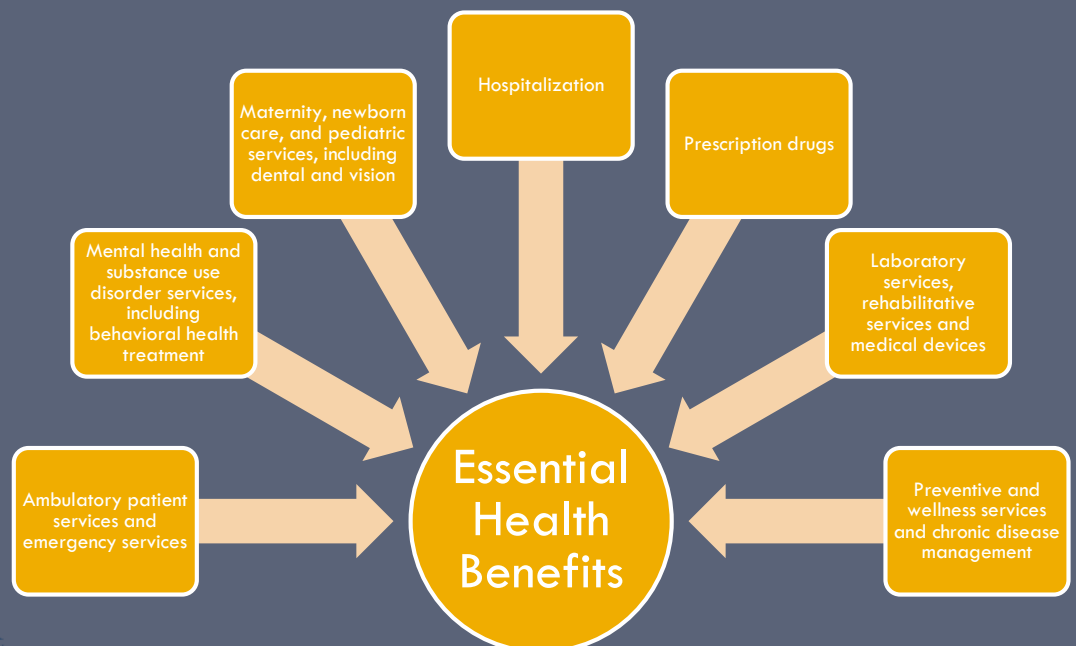
This plan provides cost sharing on a sliding scale for financially qualified individuals.

Bronze

Least expensive level of coverage, with all benefits meeting the minimum essential health benefits (see below).

Catastrophic

Only for individuals under the age of 30 who can show they are uninsured or experiencing financial hardship.



Need more information? Visit www.MMChr.com and log in, or call the MMC Benefits Department at (800) 899-6624.

