

# Mandatory Notice to all Employees

Attention Employees,

All employers are required to distribute this notification before 10/1/2013. Please review the attached Model Notice of Exchange Availability.

## Quick Summary

**The Purpose:** The following notification makes you aware of the new State Exchanges that will be available due to Healthcare Reform on 01/01/2014. In California, our State Exchange is called **Covered California**.

Every legal resident will have the opportunity to enroll in these new health plans for 01/01/2014. Some people may qualify for subsidies (lower premiums) due to their income and family size.

## Covered California's Open Enrollment starts 10/1/2013.

Note: Employees that are eligible for our company's group health plan may not be eligible for subsidies with Covered California since we provide group health insurance and pay over 49% of the employee only rate. The company does not determine your eligibility for subsidies.

**More Info:** For more information about Covered California, call Teague Financial at **619-668-5200**. You can reach Individual Agents directly as well.

- Anjel Jiron at 619-668-5208 or [ajiron@teaguefs.com](mailto:ajiron@teaguefs.com)
- Linda Seltzer at 619-668-5205 or [lseltzer@teaguefs.com](mailto:lseltzer@teaguefs.com)

We do not plan on making any major changes to our current group plan.

Thank you.

Management

CC: Health Insurance Broker  
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