



## 2024-2025 Insurance Option for Substitutes and Part Time

Birdville ISD offers medical insurance to all employees, including part-time and substitute employees, who expect to average 10 hours of work per week. For further information about eligibility and the plans, please see the Eligibility section of this notice or visit [Birdville ISD Home Page/For Staff/Benefits/Part-Time Employee Benefits](#).

### **TO DECLINE**

To decline the offer of medical insurance, please complete the below waiver.

**I acknowledge that I am declining the offer of medical coverage through the District as a part-time employee. I have been provided with information about the District’s benefits and the Marketplace Notice. I will not have another opportunity to enroll until the next annual enrollment period, or if I have a qualifying event as defined at [Birdville ISD Home Page/For Staff/Benefits/Making Changes and Qualifying Events](#).**

\_\_\_\_\_  
Sign Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Employee ID

### **TO ENROLL**

To accept the offer of medical insurance, please contact the Benefits Office at 817.547.5782 or by email at [susan.dippolito@birdvilleschools.net](mailto:susan.dippolito@birdvilleschools.net). You may also request assistance in Spanish by contacting the Benefits Care Line at 833-453-1680.

If electing the medical insurance, **you will be responsible for the full premium**. The district contribution does not apply to the health insurance for employees regularly scheduled less than 20 hours per week. The benefits office will confirm your election and payment arrangement with you. No other benefits are available to substitutes or part-time employees.

**I acknowledge that I have 30 days from my effective date in AESOP to accept the offer of medical insurance by contacting the benefits office. I have been provided with information about the District’s benefits and the Marketplace Notice. Failure to contact the benefits office within the 30 day timeframe will result in an automatic declination of medical insurance.**

\_\_\_\_\_  
Sign Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Employee ID

**Eligibility**

TRS requires all employees to **work 10 hours or more per week** to be eligible for medical coverage. **Employees working less than 10 hours per week may become ineligible for medical benefits during the year.** Please note the eligibility requirements on the next page.

To remain eligible for BISD health coverage, substitute employees must remain on the District substitute roster and work at least 10 hours or more per week. Substitute employees may be removed from the District’s substitute roster for poor performance or misconduct. In addition, removal from the substitute roster may occur if:

- You turn down assignments, are repeatedly unavailable for calls, or frequently cancel assigned positions.
- Are inactive over two (2) consecutive months during a regular school schedule.
- You do not timely return a letter of assurance.

Removal from the substitute roster will result in loss of eligibility for health coverage.

**2024-2025 Substitute and Part Time Employee  
Monthly Premiums**

<b><u>ActiveCare HD</u></b> Employee Only	<b><u>Monthly</u></b> \$519.00
<b><u>ActiveCare Primary (in-network)</u></b> Employee Only	<b><u>Monthly</u></b> \$505.00
<b><u>ActiveCare Primary+ (in-network)</u></b> Employee Only	<b><u>Monthly</u></b> \$592.00

Further information about the plans can be found at the Birdville benefits website at [Birdville ISD Home Page/For Staff/Benefits/THEbenefitsHUB Enrollment, Plan Details, Certificates.](#)

If a part-time or substitute employee becomes a full-time employee with Birdville ISD, the employee will have an additional enrollment opportunity in all employee benefits including the medical plan.



# Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved  
OMB No. 1210-0149  
(expires 12-31-2026)

## PART A: General Information

Even if you are offered health coverage through your employment, you may have other coverage options through the Health Insurance Marketplace ("Marketplace"). To assist you as you evaluate options for you and your family, this notice provides some basic information about the Health Insurance Marketplace.

### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options in your geographic area.

### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium and other out-of-pocket costs, but only if your employer does not offer coverage, or offers coverage that is not considered affordable for you and doesn't meet certain minimum value standards (discussed below). The savings on your premium that you're eligible for depends on your household income. You may also be eligible for a tax credit that lowers your costs.

### Does Employment-Based Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that is considered affordable for you and meets certain minimum value standards, you will not be eligible for a tax credit, or advance payment of the tax credit, for your Marketplace coverage and may wish to enroll in your employment-based health plan. However, you may be eligible for a tax credit, and advance payments of the credit, that lowers your monthly premium, or a reduction in certain cost-sharing, if your employer does not offer coverage to you at all or does not offer coverage that is considered affordable for you or meet minimum value standards. If your share of the premium cost of all plans offered to you through your employment is more than 9.12%<sup>1</sup> of your annual household income, or if the coverage through your employment does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit, and advance payment of the credit, if you do not enroll in the employment-based health coverage. For family members of the employee, coverage is considered affordable if the employee's cost of premiums for the lowest-cost plan that would cover all family members does not exceed 9.12% of the employee's household income.<sup>1,2</sup>

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered through your employment, then you may lose access to whatever the employer contributes to the employment-based coverage. Also, this employer contribution -as well as your employee contribution to employment-based coverage- is generally excluded from income for federal and state income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis. In addition, note that if the health coverage offered through your employment does not meet the affordability or minimum value standards, but you accept that coverage anyway, you will not be eligible for a tax credit. You should consider all of these factors in determining whether to purchase a health plan through the Marketplace.

<sup>1</sup> Indexed annually; see <https://www.irs.gov/pub/irs-drop/rp-22-34.pdf> for 2023.

<sup>2</sup> An employer-sponsored or other employment-based health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs. For purposes of eligibility for the premium tax credit, to meet the "minimum value standard," the health plan must also provide substantial coverage of both inpatient hospital services and physician services.

# When Can I Enroll in Health Insurance Coverage through the Marketplace?

You can enroll in a Marketplace health insurance plan during the annual Marketplace Open Enrollment Period. Open Enrollment varies by state but generally starts November 1 and continues through at least December 15.

Outside the annual Open Enrollment Period, you can sign up for health insurance if you qualify for a Special Enrollment Period. In general, you qualify for a Special Enrollment Period if you've had certain qualifying life events, such as getting married, having a baby, adopting a child, or losing eligibility for other health coverage. Depending on your Special Enrollment Period type, you may have 60 days before or 60 days following the qualifying life event to enroll in a Marketplace plan.

There is also a Marketplace Special Enrollment Period for individuals and their families who lose eligibility for Medicaid or Children's Health Insurance Program (CHIP) coverage on or after March 31, 2023, through July 31, 2024. Since the onset of the nationwide COVID-19 public health emergency, state Medicaid and CHIP agencies generally have not terminated the enrollment of any Medicaid or CHIP beneficiary who was enrolled on or after March 18, 2020, through March 31, 2023. As state Medicaid and CHIP agencies resume regular eligibility and enrollment practices, many individuals may no longer be eligible for Medicaid or CHIP coverage starting as early as March 31, 2023. The U.S. Department of Health and Human Services is **offering a temporary Marketplace Special Enrollment period to allow these individuals to enroll in Marketplace coverage.**

Marketplace-eligible individuals who live in states served by HealthCare.gov and either- submit a new application or update an existing application on HealthCare.gov between March 31, 2023 and July 31, 2024, and attest to a termination date of Medicaid or CHIP coverage within the same time period, are eligible for a 60-day Special Enrollment Period. **That means that if you lose Medicaid or CHIP coverage between March 31, 2023, and July 31, 2024, you may be able to enroll in Marketplace coverage within 60 days of when you lost Medicaid or CHIP coverage.** In addition, if you or your family members are enrolled in Medicaid or CHIP coverage, it is important to make sure that your contact information is up to date to make sure you get any information about changes to your eligibility. To learn more, visit HealthCare.gov or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

## What about Alternatives to Marketplace Health Insurance Coverage?

If you or your family are eligible for coverage in an employment-based health plan (such as an employer-sponsored health plan), you or your family may also be eligible for a Special Enrollment Period to enroll in that health plan in certain circumstances, including if you or your dependents were enrolled in Medicaid or CHIP coverage and lost that coverage. Generally, you have 60 days after the loss of Medicaid or CHIP coverage to enroll in an employment-based health plan, but if you and your family lost eligibility for Medicaid or CHIP coverage between March 31, 2023 and July 10, 2023, you can request this special enrollment in the employment-based health plan through September 8, 2023. Confirm the deadline with your employer or your employment-based health plan.

Alternatively, you can enroll in Medicaid or CHIP coverage at any time by filling out an application through the Marketplace or applying directly through your state Medicaid agency. Visit <https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/> for more details.

## How Can I Get More Information?

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](https://www.healthcare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

## PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name Birdville ISD	4. Employer Identification Number (EIN) 75-6000193	
5. Employer address 3124 Carson Street	6. Employer phone number 817-547-5700	
7. City Haltom City	8. State TX	9. ZIP code 76117
10. Who can we contact at this job? Susan Dippolito, Benefit Specialist		
11. Phone number (if different from above) 817-547-5782	12. Email address susan.dippolito@birdvilleschools.net	

You are not eligible for health insurance coverage through this employer. You and your family may be able to obtain health coverage through the Marketplace, with a new kind of tax credit that lowers your monthly premiums and with assistance for out-of-pocket costs.