

Marketplace Coverage Options and Your Health Coverage

To: Participants in the Landscape, Irrigation & Lawn Sprinkler Industry
Health & Welfare Benefits Trust

From: Board of Trustees

Re: Notice of New Health Insurance Marketplace Coverage Options

The Department of Labor requires that all employers provide employees with a notice regarding the new Health Insurance Marketplace available to the public starting October 1, 2013. The main purpose of this notice is to advise you of the options available under federal law to purchase insurance through the Health Insurance Marketplace. Your employer should have provided you with this notice. If you have not received it, please contact your employer.

The employer notice contains the following government-mandated statement that does NOT apply to you: “Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage”. Whether or not you purchase health coverage through the Marketplace, your employer will continue to have the contractual obligation to make contributions to the Landscape, Irrigation and Lawn Sprinklers Industry Health & Welfare Trust Fund on your behalf and thereby to provide you with coverage through the Western Growers Assurance Trust.

As long as you remain eligible for health insurance coverage through the Landscape, Irrigation and Lawn Sprinkler Industry Health & Welfare Fund, your Western Growers coverage will remain in effect even if you enroll in another health insurance plan offered through the Health Insurance Marketplace. Unlike your current coverage, if you purchase a health plan through the Marketplace, then YOU are responsible for making any payments required to obtain coverage. In most cases, any payments for coverage through the Marketplace must be made with after-tax income.

Note that if you do not want to make any changes to the source of your health insurance coverage as a result of the availability of coverage through the new Health Insurance Marketplace, you do not need to take any action.

If you have any questions about the notice, please contact the Trust Fund Office at (800) 595-7473.

Administered By

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