

Southern Ohio Painters Health and Welfare Fund

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VERY IMPORTANT NOTICE!

LIMITED-TIME OPPORTUNITY TO SIGN UP FOR AN INDIVIDUAL HEALTH INSURANCE POLICY IN THE MARKETPLACE (EXCHANGE)

Applicable to all individuals covered under our group health plan due to COBRA continuation.

The open enrollment period for the individual insurance Exchange ended on March 31, 2014. However, the Centers for Medicare & Medicaid Services (CMS) recently issued a Bulletin creating a special enrollment period for COBRA participants to choose an exchange plan even though open enrollment has officially ended.

If certain requirements are met, tax credits and subsidies are available for individuals who purchase health insurance through the Exchange. So it's possible that signing up for an individual health policy through the Exchange could significantly reduce the cost of your health insurance coverage while providing you with exceptionally good coverage. It is definitely worth your effort to investigate this opportunity!

In order to take advantage of this special enrollment period, you must contact the Marketplace (Exchange) call center at 1-800-318-2596 to activate the special enrollment period **by July 1, 2014**. Just tell the call center that you are calling about your COBRA benefits and the Marketplace (Exchange). Once it has been determined that you are eligible, you can review the cost and benefits of the plans that are available to you. Then, if you decide to do so, you can enroll over the phone or online by creating an account on healthcare.gov.

Remember, you must take advantage of this special enrollment period by July 1st, otherwise, unless you have a different qualifying event (such as birth, adoption, marriage, etc.) you will have to wait until the Exchange's open enrollment period beginning on November 15, 2014.

May 28, 2014