

KNOW YOUR INSURANCE OPTIONS

As of January 1, 2014, most U.S. citizens and legal residents will be subject to a fine if they do not have health insurance, as mandated by the Affordable Care Act, or more commonly referred to as Health Care Reform. Determining how to make a decision about your personal insurance needs is no easy task, unless you fully understand the impact of Health Care Reform on your health coverage options.

What's Best for You?

Option #1: Employer-Sponsored Health Insurance

If your company offers health benefits for you and your family members this may be your best option.

- Your employer probably contributes 50% or more toward your Health Insurance premiums
- Through your company, you may have access to a variety of additional benefits such as Dental, Vision and Life Insurance
- Your portion of your Health Insurance premiums may be paid with pre-tax dollars

For more information about your company benefits please contact your Human Resources or Benefits department

Option #2: Barney & Barney's Insurance Advocates



If you aren't eligible for health benefits through your company or need help finding coverage for a friend or family member, have no fear! Barney & Barney's Insurance Advocates know what it takes to Insure Your Success™ and help you obtain a health policy that's right for you and your wallet.

Key Features:

- Ability to access Public State Exchange health plans or Private Insurance options
- Help you determine if you may be eligible for a subsidy – If your employer offers an affordable plan, you and your family members may not be eligible for a subsidy through a Public Exchange
- Licensed and knowledgeable support staff
- Help you shop, compare, buy and enroll in the plan of your choice

Your advocate is just a call or click away!

- insuranceadvocates@barneyandbarney.com
 - 855.298.6588 English
 - 855.298.6589 Español
 - Monday through Friday, 8 a.m. – 5 p.m. Pacific
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Option #3: Pay a Penalty



Beginning in 2014, if you do not have health coverage you may be required to pay a penalty. The penalty would be equal to the greater of:

- \$95 per adult per year, plus 50% of the adult penalty per child (\$47.50), per household (up to \$285) OR
- 1% of Modified Adjusted Gross Income (MAGI)

After 2014, the penalty for failing to have health coverage will increase by a fixed percentage and fixed dollar amount every year thereafter, respectively.

You can avoid paying a penalty! Simply:

- Enroll in your company medical coverage
 - Join your spouse or domestic partner's plan
 - Obtain individual coverage with the help of Barney & Barney's Insurance Advocates, through a Public Exchange, or by means of a private option
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