

Health Insurance Marketplace Coverage Options and Your Health Coverage

For Employers that Offer a Health Plan to Some or All Employees

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 Marketplace and health coverage offered through your employment.

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. The savings that you're eligible for depends on your household income.

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 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.

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.

For more information, please visit www.healthcare.gov.

PART B: Information About Health Coverage Offered by Your Employer

3. Employer name MESO Inc.	4. Employer Identification Number (EIN) 88-0979358
5. Employer address P.O. Box 2626 / 16070 State Route 170	6. Employer phone number (330) 368-0421
7. City Calcutta	8. State / 9. ZIP Code OH 43920
10. Who can we contact about employee health coverage at this job? Kelli Britt, HR Manager	

11. Phone number (330) 368-0421	12. Email address kbritt@mesoinc.net
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Here is some basic information about health coverage offered by this employer:

As your employer, we offer a health plan to:

Some employees. Eligible employees are: Full-time employees only.

Must be an employee of the Group; entitled to participate in the benefit plan arranged by the Group; have satisfied any probationary or waiting period established by the Group; and perform the duties of principal occupation for the Group.

With respect to dependents:

We do offer coverage. Eligible dependents are:

Spouse; children including natural children, stepchildren, newborn, legally adopted, placed for adoption, legal guardians, and those covered under QMCSO. Coverage continues to the end of the month in which the child turns 26. May continue past age limit for dependents unable to work due to mental or physical impairment that began before aging out.

This coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

15a. Lowest-cost employee-only premium	\$180.32
15b. How often?	Monthly