



The Marcus Corporation

Health Care Reform and What it Means at The Marcus Corporation

As Health Care Reform (the Affordable Care Act) and Marketplace Exchanges are now in effect, you're likely hearing more and more about health insurance. The Affordable Care Act was put in place to give Americans access to health insurance they can afford. The law required most Americans to have health insurance – whether they get it from an employer, a private insurance company or from the government.

What Does Health Care Reform Mean for You?

The Marcus Corporation remains committed to your and your family's health and wellness, and we'll continue to offer competitive and comprehensive medical insurance for benefit-eligible associates. Health Care Reform requires employers to offer medical insurance to employees who work more than 30 hours per week.

You've probably heard a lot about the Health Insurance Marketplaces, or Exchanges, which have been set up to help people without coverage find health insurance. All Americans have the option to purchase health insurance through a Marketplace. **Please note that The Marcus Corporation Protection Plus Plan meets the government's standards for minimum value, and, for the majority of associates, meets the affordability standard. This means that most associates eligible to participate in the Protection Plus Plan will not qualify for a federal subsidy if they choose to purchase coverage through the Marketplace. Those associates with incomes below certain levels, and those not eligible to participate, may qualify for a subsidy depending on household income and the value and affordability of other available coverage.**

About the Notice on Health Insurance Marketplace Coverage

The government requires that all employers provide their employees with the notice (see next page) about the "Health Insurance Marketplace." People who do not have access to affordable, minimum value health care coverage through their employer may be eligible for a federal subsidy in order to make buying insurance through the Marketplace more affordable.

If you are not eligible for The Marcus Corporation's health plans you should consider other options available to you, such as coverage through your spouse's employer plan, your parent's employer plan, Medicaid, Medicare or your state's Health Insurance Marketplace.

If you have any questions, please contact The Marcus Corporation Human Resources department at (414) 905-1000.

Carol Tillman
Director of Total Rewards
The Marcus Corporation

Esta carta y este aviso contienen información importante acerca de su elegibilidad para la cobertura médica a través de un nuevo mercado (Exchange). Si desea tener una copia de esta carta y este aviso en español, comuníquese con su representante de Recursos Humanos.

New Health Insurance Marketplace Coverage Options and Your Health Coverage

General Information

When key parts of the health care law took effect, a new way to buy health insurance was created: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the Marketplace and employment-based health coverage offered by your employer.

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. There is generally an annual open enrollment period which typically begins in November for coverage that begins the following January. See www.healthcare.gov for dates of the next open enrollment period. However, you may also be eligible for a tax credit that lowers your monthly premium right away (see Special Enrollment).

Special Enrollment: Outside the Open Enrollment Period, you generally can enroll in a health insurance plan only if you qualify for a Special Enrollment. See www.healthcare.gov for more information.

Examples of Special Enrollment are:

- A life change like marriage, having a baby, or losing other coverage; or
- Through Medicaid and the Children's Health Insurance Program, which provide coverage to families and individuals with limited income or other reasons.

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

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax 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 meets certain standards.

At this time, your employer offers coverage which meets the "minimum value" standard.

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. Also, this employer contribution – as well as your employee contribution to employer-offered coverage – is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact:

The Marcus Corporation, Corporate Human Resources Department
Telephone: (414) 905-1000
Fax: (414) 905-2129
Address: 100 E. Wisconsin Avenue, Suite 1900, Milwaukee, WI 53202

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