

**IMPORTANT CONSIDERATIONS FOR EMPLOYEES
BEFORE DECIDING TO WAIVE COVERAGE**

The ACA Individual Shared Responsibility Payment (Penalty) has been reduced to \$0, effective 1/1/2019.

If you currently have coverage, or plan to apply for coverage, through Nevada Health Link and utilize a Premium Tax Credit (PTC) to help you pay for your coverage, take caution. If the coverage your employer offers meets the following criteria, you are not eligible for a PTC:

Your portion of the 2025 premium cost for self-only coverage on the lowest cost minimum value plan offered by your employer is 9.02% or less of your household income (Modified Adjusted Gross Income or MAGI).

You could be required to pay back a significant portion of the monies advanced for payment of your premium if you receive a PTC for which you are not eligible; unless you qualify for an exemption. We recommend checking with your trusted tax advisor and/or contacting Nevada Health Link to help you make an informed decision.

The health coverage we offer does meet the Affordable Care Act (ACA) criteria for minimum essential coverage that meets minimum value (at least a 60% bronze level plan). If you need a copy of the Summary of Benefits & Coverage (SBC), which includes a statement that the plan meets this criteria, or you need details on the portion you would pay for self-only coverage on the lowest cost minimum value plan we offer please request that information from the contact listed below. *

The coverage being offered to you by _____ meets the following ACA Affordability Safe Harbor:

- W-2 Box 1 Income for the corresponding tax year
- Rate of Pay x 130 Hours (at the beginning of plan effective date)
- Federal Poverty Level (at the beginning of the plan effective date)

*This paragraph does not apply for MEC Only plan offerings.