



San Diego Community College District  
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**AFFORDABLE CARE ACT AND WHAT IT MEANS FOR YOU**

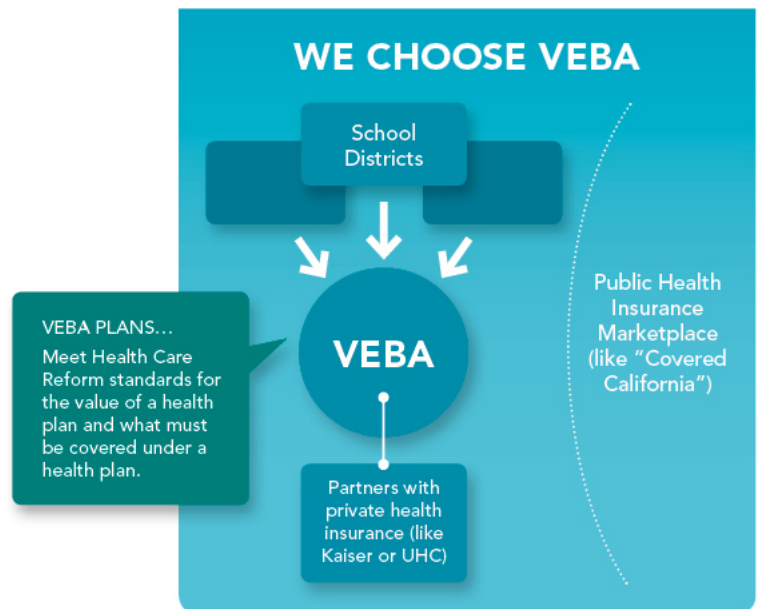
Dear Employee:

You’ve probably heard about the Affordable Care Act, also called the Health Care Reform law. Starting January 1, 2014, the law will require most Americans to be covered under a health plan — whether they get it from an employer, a private insurance company or from the government. If not, they may have to pay a tax penalty.

This letter describes what the Affordable Care Act means to you as a school district employee. In 2015, we will continue to offer health plan coverage to eligible employees.

You will probably hear a lot about “exchanges” or “marketplaces” in the months ahead. In California, the public, state-sponsored Health Insurance Marketplace is called Covered California™. This marketplace will be set up to help people without coverage find a health plan for 2015. But, if you’re benefits-eligible, you have coverage available through your school district.

There’s a lot we don’t know yet about Covered California. That’s why, for now, we believe the best choice is to continue offering employees comprehensive, health plan options at the most cost-effective price, directly through VEBA. And, we will monitor the changes related to the Affordable Care Act over the coming months and years and continue to use the collective bargaining process for represented employees, as the elements of the law become clearer.



**What You Need To Do**

The Affordable Care Act makes it clear: it’s up to you to make sure you have health insurance beginning in 2014. During the 2015 Benefits Open Enrollment, be sure to enroll in the district health plan that works best for you and your family —so that you’re covered on January 1, 2015. If you do not enroll in a district health plan (because you have other coverage), be sure to review your coverage with your tax planner to be sure your coverage meets the Affordable Care Act requirements.

More information about the Affordable Care Act and Open Enrollment will be provided soon.