



# University of Pittsburgh

*Office of Human Resources  
Benefits Department*

Craig Hall  
200 South Craig Street  
Pittsburgh, PA 15260  
412-624-8160  
Fax: 412-624-3485

Dear Members of the University of Pittsburgh Community,

On March 23, 2010 the Patient Protection and Affordable Care Act (ACA) was signed into law by President Obama. Effective October 1, 2013, the health care exchanges, known as the Health Insurance Marketplace became available to U.S. citizens.

The formation of the Health Insurance Marketplace establishes certain responsibilities and legal mandates for employers like the University (Employer Mandate) and Individuals (Individual Mandate). The University's medical/health insurance programs are in compliance with the legislation.

The Employer Mandate requires employers to offer affordable health care coverage to employees and their dependent children if employees consistently work an average of 30 hours per week/per year. Employers who do not comply will be subject to penalties. Since the University operates its medical plans on a fiscal year, the Employer Mandate for the University of Pittsburgh took effect July 1, 2015.

The Individual Mandate requires individuals and their dependent children to enroll in health care coverage through the Health Insurance Marketplace ***if they do not have employer-based coverage***. Besides employer-based coverage, individuals with Medicare, Medicaid, Tri-care, and CHIP have qualified coverage under the Mandate. Individuals who are not participating in one of the programs listed above may enroll in coverage through the Marketplace. ***Individuals are subject to the Individual Mandate penalty when they file their Federal Income Tax Return if they do not have employer-based coverage or any other qualified coverage and do not elect insurance through the Marketplace.***

The ACA provides a tax credit to eligible individuals ***who are not covered by one of the plans listed above*** to help them afford health coverage purchased through the Marketplace.

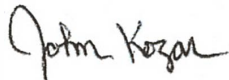
Remember, individuals who have University-provided health care coverage will not be eligible for any premium tax credit. Employees who are eligible for University coverage will lose the University contribution towards the cost of coverage if they purchase a qualified health plan through the Marketplace.

Details about the Marketplace (vendors, coverage, cost) may be found at [www.HealthCare.gov](http://www.HealthCare.gov). If you are not eligible for University coverage, you will find information about available coverage in your local area, premium costs, and related information. The following information will be needed if you complete an application for coverage through the Marketplace:

Employer Name: University of Pittsburgh/Medical Health Science Foundation  
Employer ID Number: 25-0965591/11-3708851  
Employer Address: Benefits Department, 200 South Craig Street, Pittsburgh, PA 15260  
Contact: Customer Service  
Telephone: (412) 624 – 8160  
Email Address: <http://www.hr.pitt.edu/benefits/benefits-contact>

The University will continue to provide updates through the Benefits Department website and through mailings as necessary. UPMC Health Plan, along with other insurance carriers, offer plan designs developed by the federal government. Again, this information may be obtained at [www.healthcare.gov](http://www.healthcare.gov).

Sincerely,



John Kozar  
Assistant Vice Chancellor  
Human Resources/Benefits