



NRI, INC.
11400 Rockville Pike
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Fax: (301) 560-8393
www.nri-staffing.com

Re: Attached Notice: "New Health Insurance Marketplace Coverage Options and Your Health Coverage"

To All NRI, Inc. Temporary Employees:

The Patient Protection and Affordable Care Act (ACA) created a new type of online marketplace for purchasing health insurance coverage. This marketplace is referred to as a Health Insurance Marketplace, or an Exchange. You are currently **not eligible** to participate in the NRI, Inc. group health plan. However, you may choose to obtain health coverage through the Marketplace. Depending on your household income, you may also be eligible for a tax credit and/or premium assistance to help reduce the cost of health coverage obtained through the Marketplace. You are not required to purchase insurance coverage through the Marketplace.

Receipt of this notice does not indicate that you are eligible for or covered by any health plan. Eligibility to participate in our group health plans and applicable enrollment continues to be based on an employee meeting the eligibility and participation requirements as set out in the terms of the plans.

This notice provides you with instructions on how to access information about the Health Insurance Marketplace, which are health plans offered to you by either your state or the U.S. Department of Health and Human Services.

NRI, Inc. is required to send the enclosed notice to every U.S. employee to comply with rules under the federal Patient Protection and Affordable Care Act (ACA).

Although the attached notice relates to coverage options available through a Health Insurance Marketplace (more commonly referred to as the "Exchange"), NRI, Inc. has no information or expertise on those options. NRI, Inc.'s representatives are not allowed to answer questions regarding those options. Therefore, you will need to consult with other resources regarding any questions you may have about Exchange coverage options, programs like Medicare, Medicaid and CHIP, or any coverage other than our group health plans.

- Go to www.HealthCare.gov to review the plans available in your state.
- Questions? Call 1-800-318-2596 (TTY:1-855-889-4325) or visit www.HealthCare.gov
- Keep the enclosed notice because it has information you'll need to enroll in Marketplace coverage.

You should maintain the attached notice with your health coverage information. It should be kept regardless of whether you have coverage through NRI, coverage under another group health plan (e.g., one offered by a spouse's employer), or individual coverage.

Sincerely,

A handwritten signature in black ink, appearing to read "Amy Kimmick", is written over a light blue horizontal line.

Amy Kimmick
Plan Administrator

New Health Insurance Marketplace Coverage Options and Your Health Coverage

PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. This notice is provided by your employer to comply with Section 18B of the Fair Labor Standards Act to provide some basic information about the Marketplace and the employment-based health coverage, if any, offered by your employer. To assist you as you evaluate health coverage options for you and your family, this notice provides some basic information about the new Marketplace and employment based health coverage offered by your employer. Keep in mind that this notice only provides summary information based on the information as known to the employer as of the date of this notice. It does not necessarily discuss all terms and information that you need to fully understand your options. If your employer offers employer-coverage, the terms and conditions of the plan as set forth in the official plan document as interpreted by the plan administrator or other applicable named fiduciary will determine your rights, if any, under the plan and the coverage and benefits it offers and provides. You must read the plan document to learn its complete terms. Also, the plan administrator or other applicable named plan fiduciary is the party that has the authority to interpret and make decisions about the plan. If you have questions, you must write to the plan administrator at the address shown in this notice.

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 to the health coverage, if any, offered by your employer. You also may be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

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, if any, that you are eligible for, depends on your household adjusted gross income for purposes of the Internal Revenue Code.

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 or your family household adjusted gross income exceeds 400% of the Federal poverty level, 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 household adjusted gross income is below 400% of the Federal poverty level and either (1) your employer does not offer coverage to you at all; (2) the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household adjusted gross income for the year; or (3) if the coverage your employer provides does not provide "minimum essential coverage" or "minimum value" within the meaning of the Affordable Care Act. ¹

Note: 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?

The Marketplace can help you evaluate your coverage options through the Marketplace, 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.

¹ An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer Name NRI, Inc.	4. Employer Identification Number (EIN) 52-0851615	
5. Employer Address 11400 Rockville Pike, Suite 820	6. Employer phone number 301 230 0400	
7. City Rockville	8. State Maryland	9. ZIP Code 20852
10. Who can we contact about employee health coverage at this job? Amy Kimmick, Plan Administrator		
11. Phone Number (if different from above) 301-998-4684	12. Email Address akimmick@nri-staffing.com	

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:
 All employees. Eligible employees are:

Full-time Staff Employees

Temporary Employees on an assignment of 4 or more months working 30 or more hours per week

Temporary Employees working 1,560 or more hours during the 12 month measurement period

- Some employees. Eligible employees are:

- With respect to dependents:

- We do offer coverage. Eligible dependents are:

Dependent coverage is offered to those eligible employees who enroll in the health insurance plan. Dependents are the Employee's:

- 1. Spouse**
- 2. Children until the age of 26**
- 3. Domestic Partner (Considered dependents for Full Time Staff only)**

- We do not offer coverage.

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

- ** Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process including available options, your eligibility for a tax credit or other premium reductions and other questions. The employer and plan administrator want you to make the best choice possible for your health care coverage given your family's options and situation, but cannot advise about these choices. Talk to the trusted advisor of your choice about these questions.



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Employee Acknowledgement of Notice of Marketplace Information

You have been provided with a completed Marketplace Notice and supporting information to further your understanding of the existence of the Marketplace to obtain health insurance coverage.

By providing your signature below, you hereby acknowledge receipt of the New Health Insurance Marketplace Coverage Options and Your Health Coverage notice and the supporting materials. In addition, you hereby acknowledge awareness of the existence of the Marketplace as an alternative option for health care coverage.

Employee (Print Name)

Employee Signature

Date