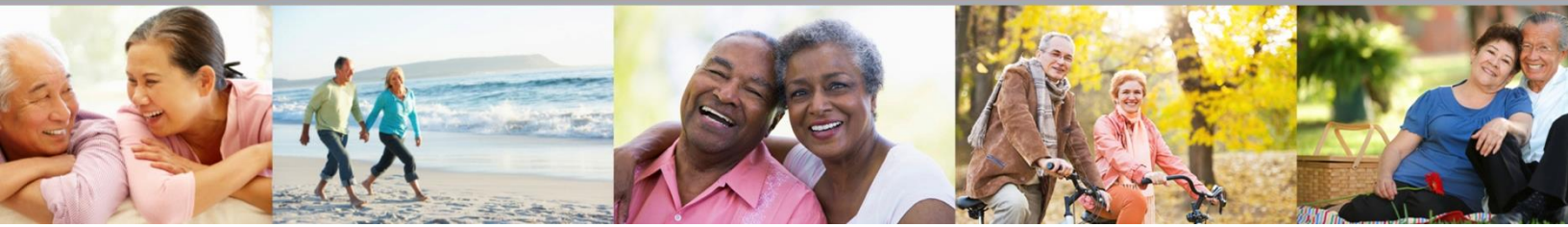


# Health Insurance Marketplace Coverage Options

**There is a new way to buy health insurance: the Public Health Insurance Marketplace.** Go to [www.healthcare.gov](http://www.healthcare.gov) and review the health care options offered through the Marketplace. They may serve your financial and health needs better than Windstream's retiree medical plan. *Please note: If you have Windstream retiree medical insurance, you can keep it. If you choose to elect coverage through the Marketplace, financial help is available for people who qualify.*



Here are some Frequently Asked Questions on Health Care Reform and what it means to you.

## 1. What is the Health Insurance Marketplace?

The main goal of the Affordable Care Act is to help uninsured and eligible Americans gain access to quality, affordable healthcare. Central to this goal is the creation of the Public Health Insurance Marketplace. Through the Marketplace, eligible Americans will be able to enroll in a health plan to get coverage.

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. You can apply and enroll in health coverage through the Health Insurance Marketplace at [www.healthcare.gov](http://www.healthcare.gov).

## 2. Will I be able to get financial help for health insurance through the Marketplace?

Although Windstream does not have this information, Windstream encourages all pre-65 retirees and family members currently in a Windstream retiree medical plan to visit [www.healthcare.gov](http://www.healthcare.gov) or call Marketplace Customer Service at 1-800-318-2596 to determine if you or your dependents are eligible for assistance. In general, the Marketplace offers financial help to individuals and families with incomes up to 400% of the Federal Poverty Level (\$94,200 for a family of four in 2013).

## 3. Will I have to pay a fee if I do not have health coverage?

Most people must maintain coverage in a health insurance plan under the new Health Care Law. If you don't have a certain level of health coverage (like employer-provided retiree coverage, Medicare, Medicaid, CHIP, TRICARE, certain VA coverage, an individual policy, or a plan from the Health Insurance Marketplace) you may have to pay a fee. The fee will be paid when you file your Federal income tax return. The fee increases each year,

and taxpayers will be responsible for their eligible dependents and spouses (if filing jointly). Some people may qualify for an exemption from the fee.

If you are a Windstream retiree or family member enrolled in a Windstream retiree medical plan, you should not have to pay a fee for the calendar months in which you are enrolled in Windstream medical coverage. Likewise, if you are enrolled in Medicare, you should not have to pay a fee for the calendar months in which you are enrolled.

**4. When is open enrollment for the Health Insurance Marketplace?**

You can enroll at the time of retirement. The Marketplace's annual open enrollment period typically begins in October and ends on March 31. If you apply by December 15, your coverage begins January.

**5. Windstream pays a portion of my Windstream retiree medical premiums now. Will that subsidy be available through the Health Insurance Marketplace?**

No. If you enroll in Marketplace coverage, your Windstream subsidy will not apply to your Marketplace plan.

**6. If I cancel my Windstream retiree medical coverage and enroll in the Health Insurance Marketplace instead, will I be able to re-enroll for Windstream medical in the future?**

No. Once you cancel your Windstream retiree coverage, you will not be able to re-enroll at any time in the future. When you cancel your Windstream retiree coverage, you will also lose any subsidy that Windstream is paying toward your coverage today.

**7. If I enroll in a Marketplace plan, will Windstream assist me with questions regarding my new coverage?**

Since Marketplace coverage is purchased on an individual basis, Windstream will not have information about your new plan.

**8. If I have Medicare do I need to do anything?**

Medicare isn't part of the Health Insurance Marketplace, so you don't need to do anything. The Marketplace won't affect your Medicare choices. Marketplace insurance is not for people who have Medicare, so don't drop your Medicare coverage.

**9. Where can I learn more about the Health Insurance Marketplace and if I qualify for lower premiums or out-of-pocket costs for health insurance?**

You can learn more about the Health Insurance Marketplace here:

- [www.healthcare.gov](http://www.healthcare.gov)
- Marketplace Call Center: 1-800-318-2596 (TTY 1-855-889-4325)