



UNIVERSITY OF DELAWARE  
**HUMAN RESOURCES**

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Enclosed is a Notice entitled “Health Insurance Marketplace Coverage Options and Your Health Coverage.” The Affordable Care Act (“ACA”) requires employers to send this one-time Notice to all new employees. The Notice provides information about the Health Insurance Marketplace (“Marketplace”).

Under the ACA, most people are required to have health insurance; if not, they will pay a tax penalty. This is known as the “individual mandate.” Your health insurance coverage can come from many different sources, including through your (or your spouse’s) employment, through a policy you buy on the Marketplace, or through a government-sponsored program like Medicare or Medicaid. In addition, you may be eligible for health insurance coverage from a plan provided to your parent (if you have not yet reached age 26); or, if you are a student, from certain student health insurance programs.

If you are in a position classified as Variable-Time Staff, Adjunct Faculty, or are a Student Employee, you are not eligible for coverage through the University’s health insurance coverage provided through the State of Delaware’s Group Health Insurance Program. Therefore, you may wish to explore coverage options through the Marketplace.

For information about the Marketplace, visit the federal government’s website at <https://www.healthcare.gov/marketplace/individual/> or the State of Delaware’s website at [www.choosehealthde.com](http://www.choosehealthde.com). If you have questions about the information in this letter or the enclosed Notice, you can contact the UD Office of Human Resources at 1-302-831-2171 or go to the Human Resource’s website at [www.udel.edu/hr](http://www.udel.edu/hr).