



**Human Resources**  
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[www.luc.edu](http://www.luc.edu)

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Faculty, Staff and Students:

Below you will find the required notification alerting you to the availability of the health insurance exchanges, which should be available to view for coverage effective January 1, 2017. These insurance exchanges provide a marketplace for individuals to purchase health insurance for themselves and their eligible dependents.

Loyola University continues to offer health insurance to all eligible faculty and staff. Eligible faculty and staff are defined as .50 full time equivalent (FTE) or higher at Health Science Division and .53 FTE or higher at Lakeside. In compliance with the health reform law, Loyola University's medical plans for full time faculty and staff are considered both qualifying and affordable, which means you will not qualify for a tax credit to help offset costs if you purchase health insurance through the marketplace. If you consider purchasing coverage through the marketplace, you will pay the full cost of the coverage and there is no employer subsidy.

If you are not eligible for coverage under Loyola University, you may choose to purchase coverage through the marketplace. Please visit [www.healthcare.gov](http://www.healthcare.gov) to explore your options and shop for plans.

Selecting the right health insurance is a complex decision, if you have questions about health reform law, please visit [www.healthcare.gov](http://www.healthcare.gov). You may also find additional information at <http://www.luc.edu/hr/health/> and then click on 'Health Care Reform'.

Sincerely,

Deborah Meister  
Loyola University Chicago  
Director Compensation, Benefits, and HRIS