

Highlights

The Trustees of the ICSVEBA understand the importance of keeping members informed of plan updates and changes and are excited to provide you with this month's Highlights newsletter. Please see the updates and "highlights" below and contact your Human Resources Department with any questions!

- **ICSVEBA compared to ACA:** Under the Affordable Care Act (ACA), individuals who have no medical insurance, or whose employer's medical benefits do not meet minimum benefit and affordable standards, may secure coverage through a government exchange.

We are pleased to report that medical benefits offered through the ICSVEBA exceed all government requirements. In addition, current contributions made by your employers are tax free to you. Premiums you would pay through an exchange program are paid after tax, with no employer contributions allowed. Government subsidies are only available to individuals who, through an employer sponsored plan, are required to contribute more than 9.5% of their income for the employee only premium.

- **DOMA Update:** The Defense of Marriage Act (DOMA) was overturned earlier this year to allow same-sex domestic partners to be legally recognized as spouses with the same rights and privileges of opposite-sex partners. Under the VEBA Plan, all same-sex domestic partners will continue to be covered through September 30, 2014. After this time, only legally married same-sex spouses will be eligible for coverage under the VEBA Plan.
- **Dedicated Benefits Help Line Update:** The release of the ICSVEBA Benefits Help Line is fast approaching. This help line will allow you, the VEBA member, to call in with your benefit questions and concerns, and have a dedicated personal resource to assist you from start to finish. Both English and Spanish assistance will be available. Stayed tuned with future issues of VEBA Highlights for more updates.

Website...

www.icsveba.org

www.deltahealthsystems.com

www.express-scripts.com

Access this site for...

An array of information about your Health & Welfare Plans

Up-to-date Medical claims information

Ordering and tracking your maintenance medications