

Effective Date: January 1, 2026

Frequently Asked Questions about Health Insurance Marketplace Coverage Options

Why Am I Receiving This Notice?

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

CommonSpirit Health 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").

What Do I Need to Do?

You don't need to do anything, unless you're interested in Marketplace coverage. As you know, you're currently eligible to participate in the CommonSpirit Health group health plan for CommonSpirit Health-affiliated employees.

How Does My Coverage Compare to the Marketplace?

The CommonSpirit Health group health plan for CommonSpirit Health-affiliated employees intends to provide more coverage at a lower cost to you than a Marketplace health plan.

If you buy insurance in the Marketplace, you will not receive a contribution from CommonSpirit Health. CommonSpirit Health already meets government standards for providing minimum, affordable coverage.

If you want to continue health coverage through CommonSpirit Health's group health plan for CommonSpirit Health-affiliated employees, you don't need to take further action.

What If I'm Interested in Marketplace Coverage?

- Go to www.HealthCare.gov to review the plans available in your state.
- Keep the enclosed notice because it has information, you'll need to enroll in Marketplace coverage.
- Compare CommonSpirit Health's coverage costs to those of the Marketplace during enrollment. Once your enrollment begins for CommonSpirit Health benefits, you will be able to confirm the cost of your coverage.

Questions?

Call: (800) 318-2596

TTY: (855) 889-4325 or visit www.healthcare.gov

Availability of Summary Health Information

As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury.

Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare across options.

The SBC is available online:

- www.chibenefitplans.net
- Select "Summary of Benefits and Coverage"
CommonSpirit Health
CommonSpirit Health Medical
Plan Summary of Benefits
Coverage – Standard Health
Plan (BCBSIL)

A paper copy is also available, free of charge, by calling St. Joseph Home (513) 764-0118.

Keep this notice if you wish to enroll in one of the marketplace options for 2026.

New Health Insurance Marketplace Coverage Options and Your Health Coverage

General Information

When key parts of the ACA took effect in 2014, there was a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by CommonSpirit Health for CommonSpirit Health affiliated employees.

Information About Health Coverage Offered by CommonSpirit Health

This section contains information about any health coverage offered by CommonSpirit Health for CommonSpirit Health-affiliated employees. 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.

CommonSpirit Health Information

3. Employer Name Sisters of Charity of Nazareth	4. Employer Identification Number (EIN) 75-3124022	
5. Employer Address 134 Main Drive	6. Employer Phone Number (502) 348-1500	
7. City Nazareth	8. State Kentucky	9. Zip Code 40004
10. Who can we contact about employee health coverage at this job? Rachel Lyvers		
11. Phone Number (502) 348-1594	12. Email Address rlyvers@scnky.org	

Here is some basic information about health coverage offered by CommonSpirit Health.
As your employer, CommonSpirit Health offers a medical plan to:

- CommonSpirit-affiliated employees who satisfy the applicable regularly scheduled hours requirement and waiting period. If you have any questions regarding your specific medical plan eligibility, please contact your local HR or access your medical plan's SPD here: www.chibenefitplans.net
- Dependents that meet the eligibility requirements of the CommonSpirit Health medical plan for CommonSpirit Health-affiliated employees, including your spouse or your child under age 26. If you have any questions regarding your dependent's medical plan eligibility, please contact your local HR or access your medical plan's SPD here: www.chibenefitplans.net
- The CommonSpirit Health Medical Plan for CommonSpirit Health-affiliated employees meets the minimum value standard and the cost of this coverage to you is intended to be affordable, based on employee wages.

Even if CommonSpirit Health 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 your share of the premium cost of the employment-based health coverage offered by CommonSpirit Health is more than 9.96% of your annual household income, you may be eligible for a tax credit, and advance payment of the credit, if you do not enroll in the CommonSpirit Health medical plan.

If you decide to shop for coverage in the Marketplace, www.healthcare.gov will guide you through the process.

For more information about:

- The Marketplace and Marketplace coverage options, visit www.healthcare.gov or call (800) 318-2596. TTY users should call (855) 889-4325.
- Coverage offered by CommonSpirit Health, including eligibility and pricing information can be found at www.chibenefitplans.net or call your local HR.