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| --- | --- |
|  | Company Name and/or Logo |

Memo

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| --- | --- |
| To: | All Employees |
| From: | [Your Name] |
| Date: | [Date] |
| Re: | **Notice to Employees of Coverage Options under Fair Labor Standards Act §18B** |
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The federal health reform law called the Patient Protection and Affordable Care Act (Affordable Care Act or ACA)provides for the creation of new state exchanges; which are (new insurance marketplacesstarting in 2014. . ACA added section 18B to the Fair Labor Standards Act (FLSA); which requires employers subject to FLSA to provide each employee at the time of hiring (or with respect to current employees, not later than October 1, 2013) a written notice of their coverage options that now include the new state exchange/marketplace. In CA, the state exchange is called Covered California.  
  
Attached is our company’s notice of coverage options including information regarding the health coverage we provide to our valued team members. [ I/We] encourage you to review its contents and go to the [www.coveredca.com](http://www.coveredca.com) website if you have specific questions regarding Covered California.   
  
Optional addition:   
Our company’s insurance agent would be glad to assist you with questions you have after reviewing this notice. Here is [his/her] contact information:

Agent/Agency Name\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
Phone Number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
Email Address \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

聯邦健保法(簡稱ACA法案)規定公司雇主應於2013年10月1日前通知各位雇員有關健保法的個人選擇。現加州已設立一個網站[www.coveredca.com](http://www.coveredca.com) ，雇員可自行上網選購適合於您的健康保險。  
由於健保法案的規定有其複雜性，若您有疑問亦可與公司推薦的代理人連繫。