



New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 1-31-2017)

PART A: General Information

When key parts of the health care law take effect in 2014, there will be 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 your employer.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.¹

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution –as well as your employee contribution to employer-offered coverage– is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact one of your local union officers.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

¹ An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. 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.

3. Employer name See "Attachment 1"		4. Employer Identification Number (EIN)	
5. Employer address		6. Employer phone number	
7. City	8. State	9. ZIP code	
10. Who can we contact about employee health coverage at this job?			
11. Phone number (if different from above)		12. Email address	

Here is some basic information about health coverage offered by this employer:

•As your employer, we offer a health plan to:

All employees. Eligible employees are:

those longshoremen who work a minimum of 700 work hours in the prior contract year. Credit may be given for some accident & sickness, worker compensation or training school hours.

Some employees. Eligible employees are:

•With respect to dependents:

We do offer coverage. Eligible dependents are:

your spouse and children up to the age of 25.

We do not offer coverage.

If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

** Even if your employer 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 you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.

Attachment 1

Port of Baltimore

Employer Contact Information for the Affordable Care Act ("ACA")

Employer Name	Employer (EIN) Identification	Employer Address	City	State	Zip Code	Employer Representative	Email Address	Employer Phone Number
Baltimore Stevedoring Co.	52-0454370	402 Fox Den Lane	Millersville	MD	21108	Ernest Levering	ernrsc0@aol.com	443-831-1146
Ceres Marine Terminals, Inc.	52-0903206	565 Marriott Drive, 4th Floor	Nashville	TN	37214	Deborah Crunk	dcrunk@ceresglobal.com	615-232-7827
Marine Repair Services of MD	13-2781352	3200 West End Ave - Suite 560	Nashville	TN	37203	Roxanne Couture	rcouture@mrs-cmc.com	615-783-2190
Marine Terminals Corporation - East	94-3387128	1 Greer Road, Suite 1	Garden City	GA	31408	Tina Zanti	tina.zanti@portsamerica.com	410-631-5973
Maryland Line Handling Co.	52-2256068	PO Box 473	Perry Hall	MD	21128	Mike Pirisino, Jr.	mdlinehandling@comcast.net	410-882-9472
Mid-Atlantic Terminals LLC	52-2289836	PO Box 1326	Savannah	GA	31402	Lisa Walker	lisa.walker@2wgloba.com	912-629-9641
Ports America Chesapeake, Inc.	27-1338331	2200 Broening Hwy - Suite 100	Baltimore	MD	21224	David Burstein	david.burstein@portsamerica.com	410-631-5969
Ports Maintenance, Inc.	20-3309965	2200 Broening Hwy - Suite 100	Baltimore	MD	21224	David Burstein	david.burstein@portsamerica.com	410-631-5969
Tartan Terminals, Inc.	52-1575212	2001 East McComas Street	Baltimore	MD	21230	Amy Ryan	arvan@balterm.com	410-752-9981
Baltimore Bulk Terminals LLC	90-0881805	3800 Newgate Avenue	Baltimore	MD	21224	Mary Ann Kobus	mak@cantonmaritime.com	410-633-1601
Domino Sugar Corporation	13-3366163	1 Federal Street	Yonkers	NY	10705	Sardia Watson	sardia.watson@asr-group.com	914-709-8337
Inter Marine Inspection Corp.	22-2971243	50 East Main Street - Suite 6	Little Falls	NJ	07424	Lisa Rattino	sugarimi@aol.com	973-837-9700
Maloney Commodity Services, Inc.	13-2808194	70 Seaview Avenue, 1st Floor	Stamford	CT	06902	Lisa Keuker	lkeuker@maloneyscriv.com	203-978-1190
Multimarine Refrigeration, Inc.	52-1218656	1111 Frankfurst Avenue	Baltimore	MD	21226	Karen Gasior	kgasior1@aol.com	410-355-7012
R. Markey & Sons, Inc.	20-2255808	5 Hanover Place, 12 Floor	New York	NY	10004	Sonny Surendran	rmsaccounting@rmarkey.com	212-482-8600