

## ACA MARKETPLACE NOTICE

# IMPORTANT INFORMATION ABOUT THE AFFORDABLE CARE ACT AND YOUR REI HEALTH COVERAGE CHOICES

### THE AFFORDABLE CARE ACT AND WHAT IT MEANS TO YOU

In 2010, the federal Affordable Care Act (“ACA”), sometimes referred to as federal health care reform, was signed into law. This notice helps you understand what the ACA means to and provides information on how to obtain the best and most affordable coverage for you and your family.

*If eligible, review and enroll in REI benefits from November 1–15 at [foryourbenefit-REI.com](http://foryourbenefit-REI.com)*

### UNDERSTANDING YOUR OPTIONS

To help Americans find health insurance coverage, the federal government established Health Insurance Marketplace (“Marketplace”) pursuant to the ACA that offer “one-stop shopping” that can help you find, compare and buy private individual and family health insurance online. You have access to individual health insurance policies through the Marketplace in the state in which you live. When purchasing insurance through the Marketplace, certain individuals may be eligible for a premium subsidy, also known as a premium tax credit, which is a tax credit that lowers their monthly premium. Eligibility for a premium subsidy depends on household size and income. It also depends on other factors, such as eligibility for employer-provided coverage that meets certain federal standards, like the health coverage available through REI, or certain government programs. There is a yearly open enrollment period for health insurance coverage through the Marketplace, as well as certain special enrollment periods. Please see <https://www.healthcare.gov/quick-guide/dates-and-deadlines/> for more information on the Marketplace enrollment periods.

Keep reading to learn more about how to obtain coverage and whether you may be eligible for a premium subsidy for coverage purchased in the Marketplace. Also visit our Health Coverage Decision Tool at [foryourbenefit-REI.com](http://foryourbenefit-REI.com) to direct you to the appropriate resources based on your personal information.

- **Coverage Provided by REI:** If you are eligible for medical coverage under the REI Full Benefit Plan, you will likely not receive (or be eligible for) a premium subsidy through the Marketplace because the medical coverage available through the REI Full Benefits Plan meets the federal minimum value<sup>1</sup> and affordability<sup>2</sup> standards. In most instances, you should plan to enroll in the health coverage available through the REI Full Benefit Plan since it provides better, more affordable coverage than what you can purchase through the Marketplace. You can enroll in the REI Full Benefit Plan coverage at [foryourbenefit-REI.com](http://foryourbenefit-REI.com). Although you will likely not be eligible for a premium subsidy through the Marketplace, it is possible that your spouse and other tax dependents may be eligible for the premium subsidy, depending on your total household income. When your spouse and/or other tax dependents apply for insurance at the Marketplace, it will be determined whether they qualify for the premium subsidy.

Not sure if you are eligible for benefits and group health coverage through the REI Full Benefit Plan? See the inside of this notice to learn more.

- If you are eligible for medical coverage through the REI Access Plan, you will likely not receive (or be eligible for) a premium subsidy through the Marketplace because the medical coverage available through the REI Access Plan meets the federal minimum value<sup>1</sup> and affordability<sup>2</sup> standards. In most instances, you should plan to enroll in the health coverage available through the REI Access Plan since it provides better, more affordable coverage than what you can purchase through the Marketplace. However, your spouse and your tax dependents may be able to receive a premium subsidy through the Marketplace because they are not eligible for medical coverage under the REI Access Plan. When your spouse and/or other tax dependents apply for insurance at the Marketplace, it will be determined whether they qualify for the premium subsidy.
- **Marketplace Options:** If you are eligible, for a premium subsidy, it will help you pay for coverage through the Marketplace. There may be other subsidies available when you purchase coverage through the Marketplace that reduce your out-of-pocket costs, such as your deductibles and copays.
- **Governmental Options:** If you are eligible for Medicaid, Medicare or certain other government programs, you are not eligible for subsidies to purchase coverage in the Marketplace, even if you are not enrolled in these programs. If you are enrolled in TRICARE, you are not eligible for the subsidies.
- **Enrollment in Other Employer Coverage:** If you are eligible for group health coverage through another employer, you should ask this employer if your eligibility for this coverage affects your eligibility for subsidies through the Marketplace.

**Note:** If you purchase health insurance through the Marketplace instead of accepting health coverage offered by REI (or another employer), then you will lose the contribution that REI or other employer makes towards the 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.

<sup>1</sup>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% of such costs

<sup>2</sup>An employer-sponsored health plan is considered to be “affordable” if the required employee contribution for the lowest cost plan option for employee-only coverage does not exceed 8.39% of the employee’s household income.

## HOW CAN I GET MORE INFORMATION?

For more information about your coverage offered by REI, please check your Summary Plan Description for the REI Full Benefit Plan or the REI Access Plan, both available at [foryourbenefit-REI.com](http://foryourbenefit-REI.com) or contact the HR Employee Service Center at [hrhr@rei.com](mailto:hrhr@rei.com) or 1-800-999-4734.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. To find out if you're eligible, visit our Health Coverage Decision Tool at [foryourbenefit-REI.com](http://foryourbenefit-REI.com), or visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Marketplace in your State.

## INFORMATION YOU NEED TO OBTAIN HEALTH COVERAGE THROUGH THE MARKETPLACE

This section contains information about health coverage offered by the REI Full Benefit Plan. If you decide to apply for coverage at the Marketplace, you will need to provide this information. This information is numbered to correspond to the Marketplace application found on [HealthCare.gov](http://HealthCare.gov).

3. Employer name		4. Employer Identification Number (EIN)	
Recreational Equipment, Inc.		91-0656890	
5. Employer address		6. Employer phone number	
1700 45 <sup>th</sup> St. E., Suite 101		1-800-999-4734	
7. City	8. State	9. Zip code	
Sumner	WA	98352	
10. Who can we contact about employee health care coverage at this job?			
REI Employee Service Center			
11. Phone number (if different from above)		12. Email address	
N/A		<a href="mailto:hrhr@rei.com">hrhr@rei.com</a>	

## INFORMATION ABOUT THE REI FULL BENEFITS PLAN

If you apply for coverage in the Marketplace, you may also be required to provide the following information regarding your eligibility for medical coverage under the REI Full Benefit Plan.

You are eligible for medical coverage under the REI Full Benefits Plan in 2024 if you are a regular:

- Full-time employee; or
- Part-time employee and averaged 20 or more hours per week during a defined 12-month evaluation period based on your date of hire. To estimate coverage, please use the Benefits Eligibility Estimator Tool on [foryourbenefit-REI.com](http://foryourbenefit-REI.com).

The following are considered eligible dependents under the REIs Benefit Plan in 2024:

- Spouses; or
- Life partners who have filed an affidavit of life partnership with REI; and

- Your children (includes biological; children of your spouse/life partner; adopted; placed for adoption with you or your spouse/life partner; children for whom you or your spouse/life partner acts “in loco parentis”) who are (1) under age 26; or (2) disabled children of any age.

### REI’s Health Plan Standards:

The medical coverage available through the REI Full Benefit Plan meets the minimum value standard and the cost of coverage to employees is intended to be affordable under the ACA’s affordability rules. \* The lowest cost plan (employee only) is the REI Saver Medical Plan. For additional details, please visit [foryourbenefit-REI.com](http://foryourbenefit-REI.com).

\*Even if your employer intends your coverage to be affordable, you may still be eligible for a premium subsidy through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium subsidy. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), or if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium subsidy

This section contains information about health coverage offered by the REI Access Plan. If you decide to apply for coverage at the Marketplace, you will need to provide this information. This information is numbered to correspond to the Marketplace application found on [HealthCare.gov](http://HealthCare.gov).

3. Employer name		4. Employer Identification Number (EIN)	
Recreational Equipment, Inc.		91-0656890	
5. Employer address		6. Employer phone number	
1700 45 <sup>th</sup> St. E., Suite 101		1-800-999-4734	
7. City	8. State	9. Zip code	
Sumner	WA	98352	
10. Who can we contact about employee health care coverage at this job?			
REI Employee Service Center			
11. Phone number (if different from above)		12. Email address	
N/A		<a href="mailto:hrhr@rei.com">hrhr@rei.com</a>	

### INFORMATION ABOUT THE REI ACCESS PLAN

If you apply for coverage in the Marketplace, you may also be required to provide the following information regarding your eligibility for medical coverage under the REI Full Benefit Plan.

You are eligible for medical coverage under the REI Access Plan in 2024 if you are an employee of REI for three or more months who is not full-time employee nor a part-time employee eligible for the REI Full Benefit Plan and you are not eligible for health coverage through another employer for which you work.

No dependents are eligible for the REI Access Plan.

## REI's Access Plan Standards:

The medical coverage available through the REI Access Plan meets the minimum value standard and the cost of coverage to employees is intended to be affordable under the ACA's affordability rules.\* For additional details, please visit [foryourbenefit-REI.com](https://foryourbenefit-REI.com).

\*Even if your employer intends your coverage to be affordable, you may still be eligible for a premium subsidy through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium subsidy. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), or if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium subsidy.

## ADDITIONAL INFORMATION YOU MAY NEED

Before researching your options through the Marketplace, you'll want to gather the following information:

- Number of people in your household
- Estimate 2024 household income
- Personal information about you and the dependents in your household, such as:
  - Age and date of birth
  - Social Security or Federal Identification Number

Then, to explore your options through the Marketplace, visit our Health Coverage Decision Tool at [foryourbenefit-REI.com](https://foryourbenefit-REI.com). You can also obtain more information at [HealthCare.gov](https://HealthCare.gov) or by calling 1-800-318-2596.

HOW DO I ENROLL?	PLAN	RESOURCE	OPEN ENROLLMENT DATES
	<b>REI FULL BENEFITS PLAN</b> <b>REI ACCESS PLAN</b>	<a href="https://foryourbenefit-REI.com">foryourbenefit-REI.com</a>	November 1-15
	<b>MARKETPLACES</b>	Use our Health Coverage Decision Tool at <a href="https://foryourbenefit-REI.com">foryourbenefit-REI.com</a> to find the Marketplace for your state. To enroll, use your state Marketplace website, or visit <a href="https://healthcare.gov">healthcare.gov</a> .	November 1, 2023 to January 15, 2024 If you enroll on or before December 15, coverage will be effective January 1, 2024

## OTHER RESOURCES

Whether you receive your coverage through REI or through a Marketplace, REI has created tools to help make decisions about your health care coverage easier. Check out Health Coverage Decision Tool on at [foryourbenefit-REI.com](https://foryourbenefit-REI.com) to explore your options. The tool quickly guides you through your options based on questions you answer regarding benefit eligibility, your expected household size, income and more. The tool features an easy-to-use interactive map that provides direct access to Marketplace subsidy, Medicaid information and the state/federal Marketplace websites.

There are also Marketplace resources available on [healthcare.gov](https://healthcare.gov) such as FAQs, links and phone numbers to all state Marketplaces. For general information on the Marketplace, call 1-800-318-2596.

The information provided is for informational purposes only. Employees should evaluate all health coverage options and are solely responsible for their own decisions. For the most recent information, please visit [foryourbenefit-REI.com](https://foryourbenefit-REI.com).