Sequoyah Public School

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Terry M. Saul, Superintendent

Date: October 1, 2025

To: All Employees

From: Central Office

Subject: **Important** Information About Health Insurance Marketplace Coverage Options and Summary of Benefit and Coverage (EGID)

Sequoyah Public Schools is required to send this notice to every employee to comply with rules under the federal Patient Protection and Affordable Care Act. The notice provides you with instructions on how to access information about the marketplace options that are available to individuals.

As originally shared in September 2013, the federal government required that each individual carry minimal health coverage* effective January 2014, or possibly face a tax penalty. **As of the 2019 plan year (taxes filed by July 15, 2020), the fee for not having health insurance no longer applies. You do not need an exemption to avoid the penalty.**

Employees who are not eligible for coverage through Sequoyah Public Schools or those who are eligible but choose to purchase through the marketplace, need to refer to the attached Marketplace Notice when applying for coverage through the Health Insurance Marketplace. **Note that you may lose some or all of the district's contributions to health insurance benefits if you purchase through the Marketplace**. Enrollment for 2026 begins November 1, 2025.

Availability of Summary Health Information

For eligible employees, 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.

Employees Group Insurance Division 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 for Employees Group Insurance Division is available on the web at

https://oklahoma.gov/egid/health-dental-vision/benefits-and-coverage.html

A paper copy is available, free of charge, upon request.

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