



An Independent Licensee  
of the Blue Cross and  
Blue Shield Association

## Employer Alert

9.24.2013

### **Department of Labor Requirement to Issue Notice to Employees of Coverage Options**

#### **Minimum Value Information**

Department of Labor regulations require many organizations to issue, by October 1, 2013, a Notice to Employees of Coverage Options. The notice must include a response to the following question: "Does the employer offer a health plan that meets the minimum value standard?" To assist employers in answering that question, we provide them with the following information:

1. All Blue Cross Blue Shield of Arizona benefit plans for groups of size 2-99 eligible employees meet the minimum value standard – except for the following:
  - BlueBasic \$10,000 deductible, \$40 copay, 80%/50% (grandfathered)
  - BlueEssential \$10,000 deductible, \$25/\$50 copay, 70%/50% (grandfathered)
  - BlueSolutions \$5,000 deductible, \$35 copay, 70%/50% (grandfathered)
  - BluePreferred \$10,000 deductible, \$25/\$40 copay, 70%/50% (non-grandfathered)
2. All Blue Cross Blue Shield of Arizona groups of size 100+ eligible employees offer at least one benefit plan that meets the minimum value standard.

To learn more about the regulation, please visit: <http://www.dol.gov/ebsa/newsroom/tr13-02.html>

To obtain a model notice document, please visit: <http://www.dol.gov/ebsa/pdf/FLSAwithplans.pdf>

Please note: minimum value calculations can be performed using various methodologies that can result in different outcomes. Regulatory guidance does not clearly specify the methodology to be used for purposes of this notice. BCBSAZ cannot, therefore, be held responsible by clients who choose to rely on these calculations.