



FERRIS STATE UNIVERSITY

HUMAN RESOURCES

To: All Student Employees

From: Human Resources

RE: Affordable Care Act (ACA) – Health Insurance Marketplace

Ferris State University does not offer student employees health insurance. However, if you are under age 26 you can stay on your parent's medical insurance until you turn 26.

If you are over age 26 or your parents do not have medical insurance, one of the ways individuals can purchase coverage is through the Health Insurance Marketplace, found on HealthCare.gov. Along with this letter is a required notice that provides additional information on the Marketplace and information on who is eligible for the Ferris State University health plan coverage.

You and your family members can use the Marketplace to research and enroll in individual coverage. You can enroll in coverage during the Open Enrollment period which typically runs from November 1st, through December 15th annually. Or If you have a qualifying event you can take advantage of a Special Enrollment period. Visit the HealthCare.gov website to see what the different qualifying events are.

On the Marketplace there are a variety of insurance companies offering various plans at different costs. When shopping on the Marketplace, it will be easy to compare plans and see which company is offering the best plan for you. There is even a tool that you can fill out to determine if you or your family members qualify for financial help in the form of: premium discounts, subsidies for out-of-pocket expenses or coverage under programs such as Medicare or Medicaid.

If you have any questions regarding this information you can contact Human Resources.

Sincerely,

A handwritten signature in cursive script that reads "Holly Williams".

Holly Williams
Manager of Benefits & Wellness
Ferris State University

420 Oak Street
Prakken 150
Big Rapids, MI 49307-2020

Phone: (231) 591-2150
Fax: (231) 591-2978
Web: www.ferris.edu