

MICHIGAN STATE PAINTERS INSURANCE FUND

September 2013

Re: Required Employer Notice to Employees of Health Insurance Marketplace

Dear Employer:

As you probably know, the Affordable Care Act (the health care reform law) requires that employers provide a notice of the Health Insurance Marketplace to all employees by October 1, 2013. The Department of Labor has published a Model Notice that employers can use to satisfy this requirement.

For your employees who participate in the Michigan State Painters Insurance Fund, the Board of Trustees of the Fund is providing the enclosed notice for your use. The enclosed notice is the model notice tailored to the Fund and the employers that contribute to it. Please note that the enclosed notice applies only to your employees participating in the Fund and should not be sent to other employees.

You are not required to use either the model notice or the enclosed notice – you are free to prepare your own version of the notice. The Board is providing the enclosed notice to you as a courtesy.

Although the Board believes that providing the enclosed notice to your employees on whose behalf you contribute to the Fund will meet the requirements of the law with respect to just those employees, the legal responsibility for providing the required notice remains **exclusively** yours as the employer. If you have any questions, we suggest you contact your legal counsel. However, Fund personnel are available to assist you with the questions about the coverage it provides.

Sincerely,

Board of Trustees
Michigan State Painters Insurance Fund