



FirstName MiddleName LastName  
Street Address  
City, AA 12345  
COUNTRY

Associate ID: 0029319  
Print Date: 10/05/2016

## Important Information About Your Benefit Options

### Why Am I Receiving This Notice?

This notice provides you with instructions on how to access information about the Health Insurance Marketplace, which are health plans offered to you by either your state or the U.S. Department of Health and Human Services.

Payless ShoeSource, Inc. is required to send the enclosed notice to every U.S. associate to comply with rules under the federal Patient Protection and Affordable Care Act (ACA).

### What Do I Need to Do?

• **You don't need to do anything**, unless you're interested in Marketplace coverage. As you know, you're currently eligible to participate in the Payless ShoeSource, Inc. group health plan. Visit <https://payless.benefitsnow.com> for more information regarding your benefit options, Summary Plan Descriptions and Summary of Benefits and Coverage.

### How Does My Payless ShoeSource, Inc. Coverage Compare to the Marketplace?

- The Payless ShoeSource, Inc. group health plan intends to provide **more coverage at a lower cost to you** than a Marketplace health plan.
- If you buy insurance in the Marketplace, you will **not** receive a contribution from Payless ShoeSource, Inc. The Payless ShoeSource, Inc. group health plan already meets government standards for providing minimum, affordable coverage. If you want to continue health coverage through Payless ShoeSource, Inc., **you don't need to take further action.**

### What If I'm Interested in Marketplace Coverage?

- Go to [www.HealthCare.gov](http://www.HealthCare.gov) to review the plans available in your state.
- Keep the enclosed notice because it has information you'll need to enroll in Marketplace coverage.
- Compare Payless ShoeSource, Inc. coverage costs to those of the Marketplace during enrollment. Once your enrollment begins for Payless ShoeSource, Inc., you will be able to confirm the cost of your coverage at <https://payless.benefitsnow.com>. Please do not contact the Payless Benefits Center for costs prior to the start of your benefit

enrollment period.

**Questions?** Call 1-800-318-2596 (TTY: 1-855-889-4325) or visit [www.HealthCare.gov](http://www.HealthCare.gov)

## General Information

When key parts of the health care law took effect in 2014, there is a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by Payless ShoeSource, Inc.

### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away.

### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

### Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan.

However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing, if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards.

If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides, does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.

If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution, as well as your associate 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.

Note: 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 percent of such costs (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986).

### How Can I Get More Information About the Marketplace?

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage and its cost. Please visit [www.HealthCare.gov](http://www.HealthCare.gov) for more information, including an online application for health insurance coverage and contact

information for a Health Insurance Marketplace in your area.

## Information About Health Coverage Offered by Payless ShoeSource, Inc.

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer Name	Payless ShoeSource, Inc.
4. Employer Identification Number (EIN)	48-0674097
5. Employer Address	3231 SE Sixth Avenue
6. Employer Phone Number	1-785-233-5171
7. City	Topeka
8. State	KS
9. Zip Code	66607-2207
10. Who can we contact about associate health coverage at this job?	Payless HR Benefits Department
11. Phone Number	1-785-233-5171
12. Email Address	<a href="mailto:www.mybenefits@payless.com">www.mybenefits@payless.com</a>

Here is some basic information about health coverage offered by this employer:

The coverage your employer offers to eligible associates meets the minimum value standard, and the cost of this coverage is intended to be affordable, based on associate wages.

Even if Payless ShoeSource, Inc. intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount.

If, for example, your wages vary from week to week (perhaps you are an hourly associate or you work on a commission basis), you are newly employed mid-year, or you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [www.HealthCare.gov](http://www.HealthCare.gov) will guide you through the process.

### For more information about:

- The Marketplace and Marketplace coverage options, visit [www.HealthCare.gov](http://www.HealthCare.gov) or contact the Payless Benefits Center at 1-800-318-2596. TTY users should call 1-855-889-4325.
- Coverage offered by Payless ShoeSource Inc. including eligibility and pricing information, visit <https://payless.benefitsnow.com> or call 1-855-564-6152, Monday - Friday 9 a.m. - 6 p.m. ET.