

New Connect for Health Colorado Coverage Options and Your Health Coverage

PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: Connect for Health Colorado. 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 your employer.

What is Connect for Health Colorado?

Connect for Health Colorado is an online marketplace 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. Open enrollment for health insurance coverage through Connect for Health Colorado begins in October 2013 for coverage starting as early as January 1, 2014.

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 Connect for Health Colorado?

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.¹

Note: If you purchase a health plan through Connect for Health Colorado 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 employee 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.

How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact:

Connect for Health Colorado can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit **ConnectforHealthCO.com** or call **855-PLANS-4-YOU** (855-752-6749) for more information, including an online application for health insurance coverage.

¹An 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.

PART B: Information about Health Coverage Offered by Your Employer

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.

Employer Name (see attached)	Employer Identification Number (EIN) (see attached)	
Employer Address c/o Big Red F, 944 Pearl St	Employer Phone Number 330-448-9182	
City Boulder	State CO	Zip Code 80302
Who can we contact at this job? Human Resources		
Phone Number (if different from above) 303-448-9182	Email Address hr@bigredf.com	

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

As your employer, we offer a health plan to:

- All employees
- Some employees. Eligible employees are: Full-time employees and Variable-hour employees after a six-month waiting period (average 30hrs/wk)

With respect to dependents:

- We do offer coverage. Eligible dependents are: Spouse, Common Law, Same Sex Domestic Partner. Child (dependent, adopted, disabled).
- We do not offer coverage.
- If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

** Even if your employer 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 employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, Connect for Health Colorado will guide you through the process. Here's the employer information you'll enter when you visit **ConnectforHealthCO.com** to find out if you can get a tax credit to lower your monthly premiums.

Employer Name	Employer ID Number (EIN)	Locations	Employer Address	Employer Phone Number	City	State	Zip Code	HR Email
Big Red F Management Company, LLC	26-2717908	HQ	944 Pearl St.	303-448-9182	Boulder	CO	80302	hr@bigredf.com
Red F C&P LLC	86-3187171	Commissary Catering	944 Pearl St.	303-448-9182	Boulder	CO	80302	hr@bigredf.com
Goodbird Holding Company, LLC	46-3130171	Post Lafayette Post Rosedale Post Boulder Post Longmont Post Estes Park Post FoCo Post LoHi	944 Pearl St.	303-448-9182	Boulder	CO	80302	hr@bigredf.com
Jax Holdings, LLC	80-0725544	Jax KC Jax FoCo Jax Glendale Jax Springs	944 Pearl St.	303-448-9182	Boulder	CO	80302	hr@bigredf.com
Empire Crabhouse, LLC	84-1281604	Jax Boulder	944 Pearl St.	303-448-9182	Boulder	CO	80302	hr@bigredf.com
Jax Fish House Denver, LLC	84-1351942	Jax LoDo	944 Pearl St.	303-448-9182	Boulder	CO	80302	hr@bigredf.com
Next Door, LLC	75-3138277	West End Tavern	944 Pearl St.	303-448-9182	Boulder	CO	80302	hr@bigredf.com
950 Pearl Street, LLC	84-1496035	Centro	944 Pearl St.	303-448-9182	Boulder	CO	80302	hr@bigredf.com