

## Exciting news on a healthcare opportunity for USA Swimming Coaches and Officials and LSC staff on January 2nd 2015!

Due to numerous requests from our membership, a private healthcare exchange is now available to all Coaches, Officials, and LSC staff of USA Swimming.

Qualifying members and staff and their families, like with the state and federal exchanges, may be eligible for a federal subsidy based on income.

The USA Swimming private healthcare exchange offers all of the same major medical plans with the same costs as the state and federal exchanges with these awesome benefits:

1. Protection from the Affordable Care Act law that requires all Americans to obtain health insurance or pay a penalty. The penalty will more than triple in 2015.
2. Red carpet concierge service from Licensed Benefits Advisors (LBA) who will provide the following:
  - Utilization of a subsidy calculator to assess if you or your family qualify for a government subsidy that will help pay for our health insurance
  - The LBA can hand walk each member through the confusing application process to explain and help them elect the best plan available for themselves and their families
3. The ability to enroll in additional benefits
4. Bilingual LBA's are available

The USA Swimming exchange site is here: (<https://www.usasmarketplace.com/>)

Below are important Key Dates to be aware of when visiting our exchange:

Jan. 11-15th – Heavy volume for 2/1 effective dates

Feb. 11-15th – Heavy volume for 3/1 effective dates and end of Open Enrollment

Feb. 15th - Open Enrollment ends

\*Heavy volume dates may have longer hold and answer times and outbound calls will be limited.

Here are some suggestions if you experience extended hold service times:

1. Go to the [USA Swimming exchange site \(https://www.usasmarketplace.com/\)](https://www.usasmarketplace.com/) and enter in your personal contact information. Include the best phone # to be able to reach you. You will receive a call back from a Licensed Benefits Advisor within 24 hours with concierge service
2. Enter your phone # to save your spot and receive a call back
3. Leave a voice mail with your contact information to receive a call back

We are excited to offer to all those associated with USA Swimming the opportunity to take full advantage of the federal programs & potential subsidies prior to the 2/15/15 end for open enrollment.