



New Health Insurance Marketplace Coverage Options and Your Health Coverage

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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: 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 your employer.

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. Open enrollment for health insurance coverage through the Marketplace 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 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.¹

Note: 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 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 _____.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

¹ 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.

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. This information is numbered to correspond to the Marketplace application.

3. Employer name		4. Employer Identification Number (EIN)	
5. Employer address		6. Employer phone number	
7. City	8. State	9. ZIP code	
10. Who can we contact about employee health coverage at this job?			
11. Phone number (if different from above)		12. Email address	

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:

- With respect to dependents:
We do offer coverage. Eligible dependents are:

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, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.

Texas Woman's University
University Policy Manual

Policy Name:	Ethics Policy for Employees
Policy Number:	3.02
Date Passed:	June 1995
Date Reviewed:	September 2012
Next Review:	September 2015
Signed By:	Chancellor and President

These principles and guidelines shall apply to all persons employed by any component institution, agency, or service of Texas Woman's University (TWU) regardless of rank or position. ^[1]

PRINCIPLES OF ETHICAL CONDUCT

- TWU employees shall put forth honest effort in the performance of their duties.
- TWU employees shall not use their public positions for private gain.
- TWU employees shall make no unauthorized commitments or promises of any kind purporting to bind TWU or any of its components.
- TWU employees shall not hold financial interests that are in conflict with the conscientious performance of their official duties and responsibilities.
- TWU employees shall not engage in any financial transaction in order to further any private interest using non-public information which they obtain in the course of their employment.
- TWU employees shall protect and conserve public property and shall not use it for other than authorized activities.
- TWU employees shall not engage in outside employment or activities, including seeking or negotiating for employment, that conflict with official duties and responsibilities.
- TWU employees shall promptly disclose waste, fraud, abuse, and corruption to appropriate authorities.
- TWU employees shall not make personal investments that could reasonably be expected to create a substantial conflict between the employee's private interests and the public interest.[17]
- TWU employees shall adhere to laws, regulations, and policies that provide equal opportunity for all persons regardless of race, color, religion, sex, sexual orientation, national or ethnic origin, age, veteran's status, or disability, except as provided by law.
- TWU Employees shall report suspected child abuse or neglect to the Texas Department of Family and Protective Services or the state or local law enforcement.

CONFLICTS OF INTEREST

- Ethics Commission Financial Disclosure Statements: The President/Chancellor of the University is required to file a financial statement with the Texas Ethics Commission annually. ^[2] Forms prescribed by the Commission shall be utilized. ^[3]
- Disclosure of Interest for Non-CEO's: TWU employees who execute contracts or cause contracts to be executed on behalf of TWU in which remuneration is involved or who exercise discretion with regard to investment of TWU funds shall immediately disclose to the President/Chancellor any interest in or compensation from any business or entity involved in these transactions.
- Disclosure of Interest in Property to be Acquired: As an officer of government, the President/Chancellor is required to disclose any legal or equitable interest in property that is to be acquired with public funds. ^[4] Such disclosure shall be made by filing an affidavit containing specific information as required by statute. ^[5] The affidavit must be filed with the county clerk of the county in which the individual resides and the county clerk of each county in which the property is located. ^[6] Such filing must be completed within 10 days before the date on which the property is to be acquired by purchase or condemnation. ^[7] "Public funds" include only funds collected by or through a government. ^[8]

TRAVEL

Copies of the TWU and State of Texas travel regulations may be obtained from the University Controller's Office.

- Transportation, Meals, and Lodging: All TWU employees will abide by the TWU and State of Texas travel regulations in regard to transportation, meals, and lodging requirements.
- "Official Business" for Purpose of Travel: To qualify for travel reimbursements and use of TWU vehicles, the purpose of a trip must be "state business" or "official business" of TWU. State or official business is the accomplishment of a government function directly entrusted to TWU or one of its components, including the reasonably necessary means and methods to accomplish that function.
- Per Diem for Employees Who Travel Under Contracts and Grants: Employees traveling under contracts and grants (federal, state, private) shall be reimbursed for travel expenses and allowances on the same basis as other TWU employees, except in those instances where the terms of the contract or grant specify travel guidelines and reimbursement rates which differ from State of Texas reimbursement rates. ^[9]
- Travel Bonus (Frequent Flyer) Awards: TWU employees who earn credit with airlines, hotels, car rental companies, etc., for official travel are not required to account for such credit or to use such for official travel only. ^[10]
- State Credit Cards: TWU employees may not use state credit cards for personal expenses. State credit cards may only be used for legitimate TWU business expenses. ^[11] Payment of charges on individual cards is the sole responsibility of the individual employee. TWU shall not be responsible for the charges, regardless of the type of charge. ^[12] Employees may use state credit cards to charge for items that, while they qualify as official business, are not fully reimbursable under state and/or TWU guidelines for reimbursement. ^[13]

- Foreign Travel: Requests for travel outside of the United States for which reimbursement is sought must be approved by the President/Chancellor or the President/Chancellor's designee, in writing and in advance, if the source is money other than gift funds or contracts and grants. ^[14]

BENEFITS, GIFTS, AND HONORARIA

A benefit" is anything reasonably regarded as pecuniary gain or pecuniary advantage, including benefit to any other person in whose welfare an employee has a direct and substantial interest. ^[15]

- Bribery: No TWU employee may solicit, offer, or accept any benefit in exchange for their decision, opinion, recommendation, vote, or other exercise of official power or discretion ^[16] or accept any benefit for performing the employee's official duties in favor of another. ^[17] A benefit that is otherwise allowed by University policy is nevertheless prohibited if it is offered in exchange for official action, as described above.
- Prohibited Benefits: TWU employees who exercise discretion in connection with contracts, purchases, payments, claims and other pecuniary transactions of government may not solicit, accept or agree to accept any benefit, gift, or service in the discharge of official duties from any person the employee knows or should know is interested in or is likely to become interested in any contract, purchase, payment, claim or transaction involving the employee's discretion*. ^[18] This prohibition does not apply to: 1) gifts or other benefits conferred on account of kinship or a personal, professional, or business relationship independent of the employee's status as a TWU employee; ^[19] 2) a fee prescribed by law to be received by the employee or any other benefit to which the employee is lawfully entitled to or for which he or she gives legitimate consideration in a capacity other than as a TWU employee; ^[20] 3) a gift, award, or memento that is received from a lobbyist who is required to make reports under Chapter 305 of the Government Code; and, 4) items having a value of less than \$50, not including cash or negotiable instruments. ^[21] An employee who receives an unsolicited benefit that he or she is prohibited from accepting by law may donate the benefit to a governmental entity that has the authority to accept the gift or may donate the benefit to a recognized tax-exempt charitable organization formed for education, religious, or scientific purposes. ^[22]
*or is being offered with the intent to influence the employee's official conduct ^[17 & 18]
- Gift Items: TWU employees shall disclose to the President/Chancellor any gift received in the course of official business having a value of more than \$250. The President/Chancellor shall make such disclosures to the Board of Regents.
- Benefits from Friends, Relatives, and Associates: TWU employees may accept benefits from personal friends, relatives, or business associates with whom they have a relationship independent of their official status, so long as the benefit is not offered in exchange for official action or decision. ^[23]
- Awards: TWU employees may accept plaques and similar recognition awards, including achievement and recognition awards from TWU. ^[24]
- Honoraria: TWU employees may not solicit, accept, or agree to accept an honorarium in consideration for services they would not have been asked to provide but for their

official position or duties. ^[25] This prohibition includes a request for or acceptance of a payment made to a third party if made in exchange for such services. ^[26] However, they may accept the direct provision of or reimbursement for expenses for transportation and lodging incurred in connection with a speaking engagement at a conference or similar event. ^[27] Meals provided as a part of the event or reimbursement for actual expenses for meals may also be accepted. ^[28] Participation by the employee must be more than merely perfunctory.

PUBLIC OFFICIALS AND POLITICAL ACTIVITIES

- Entertainment: If a TWU employee provides tickets to a public official to allow the official and/or his guests to attend an event, an officer of the University will serve as host to the official and must attend the event. ^[29]
- Perishable Food Items: TWU employees may provide public officials with small, infrequent gifts of perishable food items delivered to their offices. These are not considered to be "benefits" for purposes of the provisions of the Penal Code prohibiting such. ^[30]
- Expenses for Public Officials: The University may pay expenses in order to furnish information to state officials relevant to their official position, including presentations about the programs and services of TWU. ^[31]
- Use of Official Authority Prohibited: No TWU employee may use his or her official authority or influence or permit the use of a program administered by TWU to interfere with or affect the result of an election or nomination of a candidate or to achieve any other political purpose. ^[32] No TWU employee may do any act or attempt to interfere with anyone who seeks to pay, lend, or contribute private funds or private property to a person or political organization for political purposes. ^[33] Any TWU employee who violates either of these provisions is subject to immediate termination of employment in accordance with the Texas Government Code. ^[34]
- Use of TWU Funds or Property: No TWU employee shall expend or authorize the expenditure of any TWU funds for the purpose of influencing the outcome of any election or the passage or defeat of any legislative measure. ^[35] A state agency may not use any money under its control, including appropriated money, to finance or otherwise support the candidacy of a person for an office in the legislative, executive, or judicial branch of state government or of the government of the United States. ^[36]
- Voting and Political Participation: As employees of the State of Texas, TWU employees have the right of freedom of association and political participation guaranteed by the state and federal constitutions, except as limited by valid state laws. ^[37] TWU employees shall be allowed sufficient time off to vote in public elections without a deduction from pay or from accrued leave time. ^[38]
- Employees as Candidates and Officeholders: TWU employees may run for election and serve as members of the governing bodies of school districts, cities, towns, or local governmental districts. ^[39] Any employee elected to such a position may not receive any salary for serving as a member of such governing bodies.
- Political Contributions from Employees: TWU employees may make personal contributions to candidates for office and political organizations, with the exception that no state employee may contribute personal services, money, or goods of value to a candidate campaigning for speaker of the Texas House of Representatives. ^[40]

DUAL OFFICE HOLDING

Positions of Employment with Government Agencies: Dual employment with the State of Texas must be disclosed to both the University and the other state agency prior to the acceptance of the additional employment with the state and must be consistent with the prohibitions against dual office holding in the Texas Constitution. ^[41] Those engaged in dual employment with the state must abide by all laws and regulations of the Texas Woman's University, the State of Texas, and the federal government.

UNIVERSITY PROPERTY AND SERVICES

- Misuse of Authority: It is a violation of state law for TWU employees acting with the intent to obtain a benefit or with intent to harm another to intentionally or knowingly misapply anything of value belonging to the government that comes into their custody or possession by virtue of their office or employment. ^[42]
- Misuse of Official Information: It is a violation of state law if a TWU employee, in reliance on information to which he or she has access in his or her official capacity and which has not been made public, 1) acquires or aids another to acquire a pecuniary interest in any property, transaction, or enterprise that may be affected by the information; or 2) speculates or aids another to speculate on the basis of the information. ^[43]
- Telephones: TWU employees may need to make personal telephone calls from time-to-time during working hours. Normally, such use does not result in additional costs or damage to TWU and generally will not hinder the day-to-day operation of an office. Incidental use of TWU telephones during working hours by TWU employees for local calls is not considered to be a misapplication of state property and is permissible so long as it does not unduly interfere with the employee's assigned responsibilities or the normal functioning of an office. ^[44] Use of telephones is considered to be a misapplication of state equipment if it results in additional costs being incurred by TWU, including long distance charges or damage to the equipment.
- Other TWU Equipment: No TWU employee shall entrust state property to any state official or employee or to anyone else to be used for other than state purposes. TWU employees shall not use TWU equipment or property for their own benefit or pleasure unless 1) suitable arrangements have been made in advance for payment of the agreed upon value of the use of such property or 2) the property consists of books from the library, recreational facilities, and other such items of well-established usage that are authorized for such use by the University. ^[45]
- TWU Vehicles: No TWU employee shall use any vehicle owned by TWU for any purpose other than official business or activities of TWU. Employees may not use such vehicles in connection with any political campaign or for any personal or recreational activity.

EMPLOYMENT

- Outside Employment and Consulting: The primary responsibility of University employees is the full and complete performance of all assigned duties and professional obligations. If additional employment should become necessary, such employment

must not detract from the usefulness and performance of the employee. Outside employment may be allowed provided the following conditions are met:

- It does not interfere with the regular work of the employee.
 - It is reasonable in amount of time taken for outside employment and its related activities.
 - It does not require or induce the disclosure of confidential information acquired by reason of one's official position.
 - It or other compensation could not reasonably be expected to impair the employee's independence or judgment in the performance of the employee's official duties. ⁽¹⁷⁾
 - The official connection of the employee is not used in connection with the employment.
- Nepotism: Employment of Relatives - See TWU Policy 3.33
- Oath of Office and Employee Affidavit: All TWU employees are required to take the oath of office prescribed by law for employees of tax-supported institutions of higher education. ^[48]
- Sexual Harassment: Sexual harassment is prohibited – See TWU Policy 3.05
- Results of Violations: a TWU employee who violates this Ethics Policy is subject to termination of the employee's TWU employment or another employment-related sanction; in addition, such employee is subject to any applicable civil or criminal penalty if the violation also constitutes a violation of another statute or rule. ⁽¹⁷⁾

Reporting Fraud and Fraudulent Activities: Policy and procedures for reporting fraud and fraudulent activities can be found in TWU Policy 2.07, Fraud and Fraudulent Activities.

REVIEW

The Vice President for Finance and Administration will review this Policy with recommendations forwarded through normal administrative channels to the Chancellor and President.

FOOTNOTES

1 Abbreviations used in the footnotes are as follows:

- Govt. Code--Texas Government Code, as amended through the 80th Legislative Session (2007).
- Ed. Code--Texas Education Code, as amended through the 80th Legislative Session (2007).
- AA--Appropriations Act as passed by the 80th Legislature (2007).
- Op. Tex. Att'y. Gen.--Texas Attorney General Opinion.
- EAO--Ethics Advisory Opinion (issued by the Texas Ethics Commission).
- PC--Texas Penal Code, as amended through the 80th Legislative
- Tx. Const.--Texas Constitution, as amended 80th Legislative Session

2 Govt. Code 572.021; EAO 28

3 Govt. Code 572.030(a) (b) (c)

4 Govt. Code 553.002

- 5 The information includes the following: name, title, full description of the property, the nature, type and amount of interest held, and the date on which the interest was acquired.
- 6 Govt. Code 553.002(c)
- 7 Govt. Code 553.002
- 8 Govt. Code 553.001(1)
- 9 Govt. Code 660.004
- 10 PC 39.02 (effective September 1, 1994). Present law is unclear, but an earlier Ethics Advisory Board opinion found that it would not be a violation of the Penal Code. The option of whether or not to require employees to use these bonus awards for official business rests with the state agency.
- 11 EAO 95; EAO 147; PC 39.01
- 12 Ibid.
- 13 EAO 147
- 14 Govt. Code 660.024
- 15 PC 36.01(3)
- 16 PC 36.02; EAO 130
- 17 Gov't Code 572.051
- 18 PC 36.08(d)
- 19 PC 36.10(a)(2)
- 20 PC 36.10(a)(1)
- 21 PC 36.10
- 22 PC 36.08(i)
- 23 PC 36.10(a)(2); EAO 130
- 24 EAO 36
- 25 PC 36.07; EAO 17; EAO 19
- 26 PC 36.07; EAO 19
- 27 EAO 17
- 28 EAO 17
- 29 EAO 69
- 30 EAO 62; EAO 118
- 31 EAO 88
- 32 Govt. Code 556.004(c)
- 33 Govt. Code 556.004(d)
- 34 Govt. Code 556.007
- 35 EAO 45

- 36 Govt. Code 556.004
- 37 Govt. Code 556.003
- 38 Govt. Code 661.914
- 39 Tx. Const. Art. 16, Sec. 40
- 40 Govt. Code 302.018; EAO 24
- 41 Tx. Const. Art. 16, Sec. 40
- 42 PC 39.02(a)(2); EAO 134
- 43 PC 39.06(a)
- 44 EAO 134
- 45 EAO 172
- 46 Govt. Code 573.041(1)
- 47 Tx. Const. Art. 16, Sec. 1