

Important Information Regarding the Affordable Care Act

On January 1, 2014, a key component of the health reform law will take effect: Everyone in the U.S. (with a few exceptions) will be required to have health insurance.

Jones Lang LaSalle will continue to offer health insurance for eligible employees. This coverage meets all of the health reform law requirements to satisfy your individual mandate under the reform law. We are pleased to continue offering this benefit as a valuable part of your total rewards at JLL.

In 2014, you will also have other options to purchase health insurance, but because we offer you coverage that satisfies all the health reform requirements, you will not qualify for any federal assistance to purchase an individual or family policy on the open market. These other options include:

Public health insurance marketplaces/exchanges

You can shop for coverage in an online public health insurance marketplace/exchange and compare available policies based on price, benefits and quality. Each state is required to have an online public marketplace available for health insurance coverage in 2014 (if a state does not establish one, the federal government will operate an exchange for the state's residents). Because JLL offers you coverage that satisfies all requirements under the health reform law, you—and your dependents—will not qualify for federal financial assistance (premium tax credits) for any coverage you purchase on the public exchange.

Private marketplaces/exchanges

A variety of private exchanges will serve as marketplaces where you can compare health plans and buy coverage. For example, an insurance company might create a private exchange that serves some of the same functions as a public exchange, but cannot offer federal financial assistance to individuals purchasing coverage. In addition, some health insurance companies are opening retail stores where you can shop for a policy, check on claims and get one-on-one health education coaching

Health insurers and brokers

Health insurance companies will sell plans directly to you through their own websites and call centers. You can shop for yourself through the exchanges, or you can enlist the assistance of an insurance agent or broker.

Note: If you decide to purchase health care insurance through the marketplace/exchange, you will not be allowed to take advantage of the Benefits Solutions Group or the Personal Advocate Program to help resolve your claims issues.

Visit HealthCare.gov to learn more.