

Endless Options
22 Brian Daniel Ct
Reisterstown, MD 21136

September 2, 2013

Dear

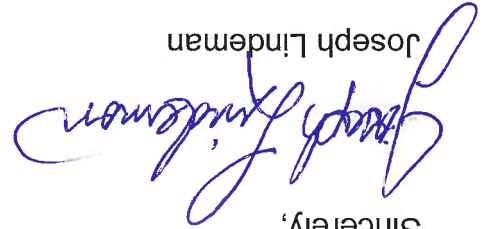
As you may know, new health care reform regulations mandating insurance coverage go into effect starting Jan. 1, 2014. The changes are meant to help expand access to adequate and affordable health care coverage. Health insurance Marketplaces (an online exchange) where individuals can shop for health insurance coverage will be operated by each state or, if the state does not have its own marketplace, by the Federal government.

This letter is to provide information to you about the Health Insurance Marketplace since *Endless Options* will not offer major medical insurance to you. Attached is a document labeled "New Health Insurance Marketplace Coverage Options and Your Health Coverage" that the U.S. Department of Labor requires us to provide to you.

As a part of the Affordable Care Act, workers with household incomes between 100% and 400% of the federal poverty level may be eligible for subsidies to help offset health insurance costs when purchased through their state Health Insurance Marketplace. The Kaiser Family Foundation has a calculator that may help you determine whether you qualify for a subsidy; it is available at <http://kff.org/interactive/subsidy-calculator/>. This calculator is not approved or sponsored by the Federal government or by *Endless Options* and is intended for illustrative purposes only.

Effective Oct. 1, 2013, you can learn about coverage options and costs available to you through the Health Insurance Marketplace by visiting: <https://www.healthcare.gov/>. If you are a Maryland resident, you may also go directly to the Maryland Health Insurance Marketplace <http://www.marylandhealthconnection.gov/> starting Oct. 1, 2013.

Sincerely,



Joseph Lindeman

Enclosure
cc. Human Resource File