

**Bi-Weekly Information**

Date Completed: \_\_\_\_\_

Name: \_\_\_\_\_  
Last First Middle Initial

Chadron Address: \_\_\_\_\_

Permanent Address: \_\_\_\_\_  
(home mailing) PO Box or Street

City State Zip Code

Cell Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Emergency Contact Name: \_\_\_\_\_

Emergency Cell Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Other Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

**Personal Demographics:**

Gender:  Male  Female

Citizenship:  US Citizen  Non-Citizen  Non-Resident Alien  
Country: \_\_\_\_

Ethnic Group:  White  Black/African American  Hispanic/Latino  
 Asian/Pacific Islander  Native American/Alaskan  No Response

Military Status:  Vietnam Vet  Vietnam Vet, Disabled  Active National Guard  
 Other Vet  Other Vet, Disabled  Not Applicable

Instructions for the I-9 Form are available at <https://www.uscis.gov/i-9>

For Payroll Use: Personnel # \_\_\_\_\_ Position # \_\_\_\_\_ Hiring Sheet: \_\_\_\_\_ E-Verify \_\_\_\_\_ Bkgrd \_\_\_\_\_

# Chadron State College

## **DRUG-FREE WORKPLACE, DRUG ABUSE AWARENESS AND REASONABLE CAUSE DRUG & ALCOHOL TESTING ACKNOWLEDGEMENT FORM**

The Board of Trustees of the Nebraska State College System recognizes and affirms the responsibility and vital interest in maintaining a drug-free, safe, healthy and efficient work environment as expressed in Board Policies 5006 and 5009. Policy 5006 prohibits the illegal manufacture, possession, distribution or use of controlled substances or alcohol in the workplace unless alcohol is allowed at an event authorized and hosted by the President as outlined in Board Policy 8035. Policy 5009 provides notice of the intent to test for alcohol and illegal drug use when cause exists in the workplace so as to maintain a safe, healthy, and efficient workplace for all employees, and to protect the College's property, information, equipment, and reputation.

The purpose of the testing program is to help in the treatment and elimination of alcohol and illegal drug use and abuse in the workplace while protecting employee rights.

Copies of Board Policies 5006 and 5009 are available in Human Resources (Sparks Hall 122) or online at [www.nscs.edu](http://www.nscs.edu) or [www.csc.edu/hr/student](http://www.csc.edu/hr/student).

### **I hereby affirm and certify that:**

- I have been provided information and access to the Nebraska State College Board of Trustees Policies 5006 & 5009; Drug-Free Workplace and Guidelines for Reasonable Cause Drug and Alcohol Testing.
- I understand and will abide by the Drug-Free Workplace and the Reasonable Cause Drug and Alcohol Testing policies.
- I have knowledge of the disciplinary actions which may be imposed for violations of the Drug-Free Workplace and/or Reasonable Cause Drug and Alcohol Testing policies.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

## Student Worker Agreement

Please sign and return this form to Human Resources with your hiring documents. By accepting the student worker position, I understand the following:

Student worker positions are only available to students who are enrolled, regularly attending classes at, and working for Chadron State College as a form of merit based student financial assistance provided through Chadron State College. Student worker employees are not eligible to receive Nebraska Unemployment compensation benefits.

\_\_\_\_\_  
Signature of Student Worker

\_\_\_\_\_  
Printed name of Student Worker

\_\_\_\_\_  
Date

Return completed form to Human Resources Sparks 122.  
*This form will be maintained in your personnel file.*

07.27.17



**APPLICANT DISCLOSURE AND AUTHORIZATION FORM**  
[IMPORTANT -- PLEASE READ CAREFULLY BEFORE SIGNING AUTHORIZATION]

**DISCLOSURE REGARDING BACKGROUND INVESTIGATION**

Chadron State College (Board of Trustees of the Nebraska State Colleges) may obtain information about you from a consumer reporting agency for employment purposes. Thus, you may be the subject of a "consumer report" and/or an "investigative consumer report" which may include information about your character, general reputation, personal characteristics, and/or mode of living, which can involve personal interviews with sources such as your neighbors, friends, or associates. These reports may contain information regarding your credit history, criminal history, social security verification, motor vehicle records ("driving records"), verification of your education or employment history including current position, worker's compensation injuries, or other background checks. You have the right, upon written request made within a reasonable time after receipt of this notice, to request disclosure of the nature and scope of any investigative consumer report conducted by [One Source The Background Check Company, PO Box 24148, Omaha, NE 68124, 1.800.608.3645, www.onesourcebackground.com]. The scope of this notice and authorization is allowing the Company to obtain from any outside organization all manners of consumer reports and investigative consumer reports now and throughout the course of your employment to the extent permitted by law.

**ACKNOWLEDGMENT AND AUTHORIZATION**

I acknowledge receipt of the DISCLOSURE REGARDING BACKGROUND INVESTIGATION and A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT and certify that I have read and understand both of those documents. I hereby authorize the obtaining of "consumer reports" and/or "investigative consumer reports" by the Company at any time after receipt of this authorization and throughout my employment, if applicable. I agree that a facsimile ("fax"), electronic or photographic copy of this Authorization shall be as valid as the original.

**PLEASE PRINT LEGIBLY**

*This information will be used for background screening purposes only and will not be used for any other purpose*

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_ Middle: \_\_\_\_\_  
Other Names/Alias: \_\_\_\_\_  
Social Security #: \_\_\_\_\_ Date of Birth (MM/DD/YYYY): \_\_\_\_\_  
Driver's License #: \_\_\_\_\_ State of Driver's License: \_\_\_\_\_  
Present Address: \_\_\_\_\_ Phone: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Email Address: \_\_\_\_\_

All Previous Addresses in the Last Seven (7) Years

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



## STATE LAW NOTICES AND DISCLOSURES – BACKGROUND INVESTIGATION

Pursuant to state law, the following disclosures are provided to state residents.

CALIFORNIA applicants or employees only: By signing below, you also acknowledge receipt of the NOTICE REGARDING BACKGROUND INVESTIGATION PURSUANT TO CALIFORNIA LAW. Please check the box if you would like to receive a copy of the investigative consumer report or consumer credit report at no charge if one is obtained by the Company.

Check box to receive report.

NEW YORK applicants or employees only: You have the right to inspect and receive a copy of any investigative consumer report requested by the Company by contacting One Source The Background Check Company, PO Box 24148, Omaha, NE 68124, 1.800.608.3645, [www.onesourcebackground.com](http://www.onesourcebackground.com).

NEW YORK applicants or employees only: By signing below, you also acknowledge receipt of a copy of Article 23-A of the New York Correction Law.

WASHINGTON applicants or employees only: You have the right to request from One Source The Background Check Company, PO Box 24148, Omaha, NE 68124, 1.800.608.3645, [www.onesourcebackground.com](http://www.onesourcebackground.com) a written summary of your rights and remedies under the Washington Fair Credit Reporting Act.

MASSACHUSETTS, MINNESOTA and OKLAHOMA applicants or employees only: Please check the box if you would like to receive a copy of your consumer report, free of charge, if one is obtained by the Company.

Check box to receive report.

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Date: \_\_\_\_\_

Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

## A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

**CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE**

**You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.** The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent.

However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:**

TYPE OF BUSINESS:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement &amp; Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>

## Drug and Alcohol Counseling Resources

Student Health Services located in Crites Hall (432-6232) offers resources for a variety of alcohol and other drug abuse prevention and education services for students. The Alternative Student Choice (TASC) group also can provide information to students regarding the use and effects of drugs, tobacco and alcohol. Contact Residence Life at (432-6403).

Alcoholics Anonymous (AA) – 432-2626

Al-Anon Meetings – 432-8446; Hotline – 1-800-344-2666

Alcohol & Drug Referral Hotline – 1-800-252-6465 (24 hr) Drug

Abuse Information and Referral Hotline – 1-800-662-4357

Panhandle Mental Health Center – 308-635-3171 or 1-877-492-7001

		<h1>Commonly Abused Drugs</h1> <p>Visit NIDA at <a href="http://www.drugabuse.gov">www.drugabuse.gov</a></p>		National Institutes of Health U.S. Department of Health and Human Services
Substances: Category and Name	Examples of Commercial and Street Names	DEA Schedule*/ How Administered**	Acute Effects/Health Risks	
<b>Tobacco</b>				
Nicotine	Found in cigarettes, cigars, bidis, and smokeless tobacco (snuff, spit tobacco, chew)	Not scheduled/smoked, snorted, chewed	<i>Increased blood pressure and heart rate;</i> chronic lung disease; cardiovascular disease; stroke; cancers of the mouth, pharynx, larynx, esophagus, stomach, pancreas, cervix, kidney, bladder, and acute myeloid leukemia; adverse pregnancy outcomes; addiction	
<b>Alcohol</b>				
Alcohol (ethyl alcohol)	Found in liquor, beer, and wine	Not scheduled/swallowed	<i>In low doses, euphoria, mild stimulation, relaxation, lowered inhibitions; in higher doses, drowsiness, slurred speech, nausea, emotional volatility, loss of coordination, visual distortions, impaired memory, sexual dysfunction, loss of consciousness/</i> increased risk of injuries, violence, fetal damage (in pregnant women); depression; neurologic deficits; hypertension; liver and heart disease; addiction; fetal overdose	
<b>Cannabinoids</b>				
Marijuana	Blunt, dope, ganja, grass, herb, joint, bud, Mary Jane, pot, reefer, green, trees, smoke, sinsemilla, skunk, weed	V/smoked, swallowed	<i>Euphoria, relaxation, slowed reaction time, distorted sensory perception; impaired balance and coordination; increased heart rate and appetite; impaired learning, memory; anxiety; panic attacks; psychosis/cough; frequent respiratory infections; possible mental health decline; addiction</i>	
Hashish	Boom, gangster, hash, hash oil, hemp	V/smoked, swallowed		
<b>Opioids</b>				
Heroin	<i>Diacetylmorphine:</i> smack, horse, brown sugar, dope, H, junk, skag, skunk, white horse, China white; cheese (with OTC cold medicine and antihistamine)	V/injected, smoked, snorted	<i>Euphoria, drowsiness; impaired coordination; dizziness; confusion; nausea; sedation; feeling of heaviness in the body; slowed or arrested breathing/constipation; endocarditis; hepatitis; HIV; addiction; fatal overdose</i>	
Opium	<i>Laudanum, paragon:</i> big O, black stuff, block, gum, hop	II, III, V/swallowed, smoked		
<b>Stimulants</b>				
Cocaine	<i>Cocaine hydrochloride:</i> blow, bump, C, candy, Charlie, coke, crack, flake, rock, snow, too	IV/snorted, smoked, injected	<i>Increased heart rate, blood pressure, body temperature, metabolism; feelings of exhilaration; increased energy, mental alertness; tremors; reduced appetite; irritability; anxiety; panic; paranoia; violent behavior; psychosis/weight loss; insomnia; cardiac or cardiovascular complications; stroke; seizures; addiction</i> <b>Also, for cocaine—</b> nasal damage from snorting <b>Also, for methamphetamine—</b> severe dental problems	
Amphetamine	<i>Biphetamine, Dexedrine:</i> bennies, black beauties, crosses, hearts, LA turnaround, speed, truck drivers, uppers	IV/swallowed, snorted, smoked, injected		
Methamphetamine	<i>Desoxy:</i> meth, ice, crank, chalk, crystal, fire, glass, go fast, speed	IV/swallowed, snorted, smoked, injected		
<b>Club Drugs</b>				
MDMA (methylenedioxymethamphetamine)	Ecstasy, Adam, clarity, Eve, lover's speed, peace, uppers	V/swallowed, snorted, injected	<b>MDMA—</b> mild hallucinogenic effects; increased tactile sensitivity, empathic feelings; lowered inhibition; anxiety; chills; sweating; teeth clenching; muscle cramping/sleep disturbances; depression; impaired memory; hyperthermia; addiction <b>Flunitrazepam—</b> sedation, muscle relaxation; confusion; memory loss; dizziness; impaired coordination/addiction	
Flunitrazepam***	<i>Rohypnol:</i> forget-me pill, Mexican Valium, R2, roach, Roche, roofies, roofinol, rope, rophies	IV/swallowed, snorted		
GHB***	<i>Gamma-hydroxybutyrate:</i> G, Georgia home boy, grievous bodily harm, liquid ecstasy, soap, scoop, goop, liquid X	V/swallowed	<b>GHB—</b> drowsiness; nausea; headache; disorientation; loss of coordination; memory loss/unconsciousness; seizures; coma	
<b>Dissociative Drugs</b>				
Ketamine	<i>Ketalar SV:</i> cat Valium, K, Special K, vitamin K	III/injected, snorted, smoked	<i>Feelings of being separate from one's body and environment; impaired motor function/anxiety; tremors; numbness; memory loss; nausea</i>	
PCP and analogs	<i>Phencyclidine:</i> angel dust, boat, hog, low boat, peace pill	I, II/swallowed, smoked, injected	<b>Also, for ketamine—</b> analgesia; impaired memory; delirium; respiratory depression and arrest; death	
Salvia divinorum	Salvia, Shepherdess's Herb, Maria Pastora, magic mint, Sally-D	Not scheduled/chewed, swallowed, smoked	<b>Also, for PCP and analogs—</b> analgesia; psychosis; aggression; violence; slurred speech; loss of coordination; hallucinations	
Dextromethorphan (DXM)	Found in some cough and cold medications: Robotripping, Robo, Triple C	Not scheduled/swallowed	<b>Also, for DXM—</b> euphoria; slurred speech; confusion; dizziness; distorted visual perceptions	
<b>Hallucinogens</b>				
LSD	<i>Lysergic acid diethylamide:</i> acid, blotter, cubes, microdot, yellow sunshine, blue heaven	V/swallowed, absorbed through mouth tissues	<i>Altered states of perception and feeling; hallucinations; nausea</i> <b>Also, for LSD and mescaline—</b> increased body temperature, heart rate, blood pressure; loss of appetite; sweating; sleeplessness; numbness; dizziness; weakness; tremors; impulsive behavior; rapid shifts in emotion	
Mescaline	Buttons, cactus, mesc, peyote	V/swallowed, smoked		
Psilocybin	Magic mushrooms, purple passion, shrooms, little smoke	V/swallowed	<b>Also, for LSD—</b> Flashbacks, Hallucinogen Persisting Perception Disorder <b>Also, for psilocybin—</b> nervousness; paranoia; panic	
<b>Other Compounds</b>				
Anabolic steroids	<i>Anadrol, Oxandrin, Durabolin, Depo-Testosterone, Equipoise:</i> roids, juice, gym candy, pumpers	III/injected, swallowed, applied to skin	<b>Steroids—</b> no intoxication effects/hypertension; blood clotting and cholesterol changes; liver cysts; hostility and aggression; acne; in adolescents—premature stoppage of growth; in males—prostate cancer, reduced sperm production, shrunken testicles, breast enlargement; in females—menstrual irregularities, development of beard and other masculine characteristics	
Inhalants	<i>Solvents (paint thinners, gasoline, glues); gases (butane, propane, aerosol propellants, nitrous oxide); nitrites (isoamyl, isobutyl, cyclohexyl):</i> laughing gas, poppers, snappers, whippets	Not scheduled/inhaled through nose or mouth	<b>Inhalants (varies by chemical)—</b> stimulation; loss of inhibition; headache; nausea or vomiting; slurred speech; loss of motor coordination; wheezing/cramps; muscle weakness; depression; memory impairment; damage to cardiovascular and nervous systems; unconsciousness; sudden death	



# New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved  
OMB No. 1210-0149  
(expires 5-31-2020)

## 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.<sup>1</sup>

**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](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

<sup>1</sup> 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 <b>Board of Trustee of the Nebraska State Colleges</b>		4. Employer Identification Number (EIN) <b>61-1573095</b>	
5. Employer address <b>PO Box 94605</b>		6. Employer phone number <b>402-471-2505</b>	
7. City <b>Lincoln</b>	8. State <b>NE</b>	9. ZIP code <b>68509</b>	
10. Who can we contact about employee health coverage at this job? <b>CSC Human Resources</b>			
11. Phone number (if different from above) <b>308-432-6224</b>		12. Email address <b>HR@csc.edu</b>	

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

As your employer, we offer a health plan to:

All employees. Eligible employees are:

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.