

Important information regarding this Marketplace notice

The Affordable Care Act (ACA) requires employers to provide employees with a notice of their coverage options available through the Marketplace (“Exchange” or “Marketplace” Notice).

Please be sure to read **Part A: General Information** on the following page carefully. This section explains what Marketplace coverage is, how it works and how your eligibility for benefits with your employer may affect your eligibility for Marketplace coverage.

Please note the following on the Marketplace notice:

- **Question 13:** Eligibility rules are available at PublicisConnections.com
- **Question 15:** Health coverage premiums can be obtained from your Human Resources Department
- **Question 16:** There will be no material plan changes for the new plan year

Note: The Publicis medical plan options meet the minimum standard value, and the cost of the coverage to you is intended to be affordable, based upon employee wages. To be considered "affordable," a plan must meet the following requirements:

- Single coverage must cost no more than 9.5% of an employee's household income
- Plan must pay at least 60% of the total cost for allowed benefits

For more information regarding ACA and the health insurance Marketplace visit HealthCare.gov.

If you have any questions regarding this notice, please contact us at 1-800-933-3622 (weekdays, 9am - 5pm ET).

New health insurance Marketplace coverage options and your health coverage

PART A: GENERAL INFORMATION

When key parts of the healthcare law took effect in 2014, there became 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 November of every year for coverage starting as early as the following January.

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 please contact the Publicis Benefits Service Center at 1-800-933-3622 (weekdays, 9am - 5pm ET).

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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% of such costs.

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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: Publicis Groupe		4. Employer Identification Number (EIN): 36-2677628	
5. Employer address: 375 Hudson Street		6. Employer phone number: 1-800-933-3622	
7. City: New York City	8. State: NY	9. ZIP code: 10014	
10. Who can we contact about employee health coverage at this job? Publicis Connection Service Center			
11. Phone number: 1-800-933-3622		12. Email: Benefits.SharedServices@lionresources.com	

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:
All U.S. full-time and part-time employees working a minimum regular schedule of 21 hours per week are eligible, unless previously excluded from a predecessor plan.

With respect to dependents:

- We do offer coverage. Eligible dependents are:
Spouse (unless legally divorced from the employee), a domestic civil union partner, biological, domestic partner child, step-children or adopted children up to age 26 regardless of marital or student status.
- 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 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.