



# Laborers' COMBINED FUNDS OF WESTERN PENNSYLVANIA

*Serving the Laborers' District Council of Western Pennsylvania  
Pension Fund, Welfare Fund and other affiliated Funds*

FORBES-PRIDE BUILDING • 1425 FORBES AVENUE • PITTSBURGH, PENNSYLVANIA 15219-5140

PHONE: 1-412-263-0900

## MEMORANDUM

To: Contributing Employers

From: The Laborers' District Council of Western Pennsylvania Welfare Fund

### **Re: Affordable Care Act's Requirements Applicable to Large Contributing Employers**

The Affordable Care Act (ACA) provides that a contributing employer to a multiemployer plan such as the Laborers' District Council of Western Pennsylvania Welfare Fund, will be treated as having met its obligations to offer health coverage under IRC Section 4980H with respect to a full-time employee if the employer is required by a collective bargaining agreement (or participation agreement) to contribute on behalf of that employee to a multiemployer plan that provided coverage to individuals who satisfy the plan's eligibility condition, meeting the affordability and minimum value requirements and that offers coverage to those individuals' dependents.

This memorandum provides information that will assist contributing employers to understand the Fund's rules under ACA and IRC Section 4980H.

1. **MINIMUM ESSENTIAL COVERAGE**

The Fund provided minimum essential coverage, as defined in the ACA.

2. **MINIMUM VALUE**

The health benefits offered by the Fund exceeds the 60 percent minimum value standard.

3. **DEPENDENT COVERAGE**

The Fund offers coverage to eligible Employees and to the following dependents:

- Employee's current legal spouse
- Employee's child under age 26. Child includes a biological or adopted child, stepchild, an alternative recipient under a Qualified Medical Child Support Order or a Nation Medical Support Notice, child placed for adoption for whom the Employee has assumed and retains a legal obligation for total or partial support in anticipation of adoption of such child, and an unmarried child over age 26 who is permanently and totally disabled.

4. **PREMIUMS/AFFORDABILITY**

Employees do not pay premiums to the Fund

The coverage is deemed affordable under the ACA.

Please contact the Fund Office at 412-263-0900 or toll free at 1-800-242-2538 if you have questions.

**For Calls Made in Pennsylvania but Outside Metropolitan Pittsburgh, Use Toll Free Number: 1-800-242-2538**

**FAX NUMBERS: Benefits Dept. – 1-412-263-2813 • Reports Dept. – 1-412-263-2825 • Administrative Dept. – 1-412-263-2084**

**Website: [www.lcfowpa.com](http://www.lcfowpa.com)**