



September 30, 2013

Health Insurance Marketplace Notice

Dear Colleague:

As mandated by federal law, all employers are required to provide their employees with the enclosed notice about the Health Insurance Marketplace. Established under the Affordable Care Act, also known as the Health Care Reform law, the Health Insurance Marketplace is designed to ensure all US citizens and legal residents have access to medical insurance. Some individuals who do not have access to affordable, minimum-value healthcare coverage through their employer, such as that provided by Quest Diagnostics to benefits-eligible employees, may be eligible for a federal subsidy to offset the cost of purchasing medical insurance through the Marketplace.

The following information is designed to help you better understand the enclosed notice.

If you are eligible for Quest Diagnostics medical plan coverage

Compared to plans offered through the Health Insurance Marketplace, you will likely find more affordable coverage through Quest's health plans, or if available, through your spouse's employer plan or your parent's employer plan (if you are under the age of 26). It is important to note that you **will not qualify** for a federal subsidy through the Health Insurance Marketplace, even if you waive coverage, because Quest's health plan offerings meet the government's standards for minimum value and affordability.

You are strongly encouraged to review the Quest Annual Enrollment materials, which you will receive before the enrollment period begins on October 28.

If you are not eligible for Quest Diagnostics medical plan coverage

You should consider other options available to you, such as coverage through your spouse's or parent's employer plan, Medicaid, Medicare or your state's Health Insurance Marketplace. Depending on your household income you may qualify for a federal subsidy through the Marketplace.

The Health Insurance Marketplace open enrollment will begin on October 1, 2013 and end on March 31, 2014. Coverage starts as early as January 1, 2014.

If you decide to enroll through the Marketplace, you will need to provide information about Quest Diagnostics, which is included in Part B of the enclosed notice.

Payments for policies purchased through the Health Insurance Marketplace are made directly by you with after-tax dollars. There is no Quest Diagnostics contribution for this coverage, and there is no option to make payments via payroll deductions.

To learn more about the information discussed here:

- Please visit our dedicated website, www.questhcr.com.
- Email ACA@questdiagnostics.com with questions about the Affordable Care Act.

For general benefits and Annual Enrollment questions, call the HR Service Center at (855) 411-8511.

Sincerely,

A handwritten signature in black ink, appearing to read 'Joseph Checkley'.

Joseph Checkley
Executive Director, Employee Benefits