



September 4, 2013

RE: New Health Insurance Marketplace Coverage Options

Dear IIF Employee,

In 2014, the health care reform law creates a new type of online marketplace for purchasing health insurance coverage. This marketplace is referred to as a Health Insurance Marketplace, or an Exchange. You are not required to purchase insurance coverage through the Marketplace. IIF Data Solutions is continuing to offer health coverage as explained below.

IIF Data Solutions is providing the enclosed notice to help you understand your health insurance coverage options that will be available to you starting in 2014. Beginning in October 2013, you will be able to find and compare health insurance plans through the Marketplace and your coverage may start as early as January 1, 2014.

If you purchase coverage through a Marketplace, you may be eligible for a federal subsidy that lowers your monthly premiums or reduces your cost sharing. However, to receive these federal savings, you cannot be eligible for health plan coverage through IIF Data Solutions that is affordable and provides "minimum value." This determination is made beginning January 1, 2014.

The availability of coverage through the Marketplace does not affect your eligibility for coverage through IIF Data Solutions' health plan. The enclosed notice provides information about the IIF Data Solutions' health plan as it exists today. Information on IIF Data Solutions' health plan coverage for 2014 will be provided in connection with the plan's open enrollment period. For additional information on the plan's coverage, please contact Meghan Sullivan at (703) 485-2724 or Meghan.sullivan@iifdata.com.

More information on the health care reform law and the Marketplaces is available at www.healthcare.gov.

Sincerely,

Human Resources