



BAYADA Benefits



Compassion. Excellence. Reliability.

Health Insurance Marketplace Open Enrollment is Here *November 1, 2015 - January 31, 2016*

The Health Insurance Marketplace is sponsoring its annual open enrollment campaign now through January 31, 2016. During this time, BAYADA employees will have the chance to purchase health insurance coverage through the Marketplace by visiting www.healthcare.gov or calling 800-318-2596.

In other words, anyone currently enrolled in a BAYADA health insurance plan can terminate their coverage with us if they find a plan on the Marketplace that better meets their needs. Making this move would require the employee to notify the Benefits office and complete a Life Status Change form.

Choosing health insurance can be overwhelming and confusing. There are a number of great tools and resources available to you on the BAYADA website (www.bayada.com/benefits or home.bayada.com/benefits) as well as through the www.healthcare.gov Marketplace site that offers 24-hour online support and a hotline telephone number (800-318-2596).

Important dates for 2016 enrollment:

November 1, 2015: Open enrollment started — first day an employee can enroll in a 2016 insurance plan through the Health Insurance Marketplace. Coverage will start as early as 1/1/16.

December 15, 2015: Last day to enroll in or change plans for new coverage to start 1/1/16.

January 1, 2016: 2016 coverage starts for those employees who enroll or change plans by 12/15/15.

January 15, 2016: Last day to enroll in or change plans for new coverage to start 2/1/16.

January 31, 2016: 2016 open enrollment ends. Enrollments or changes between 1/16/16 and 1/31/16 will take effect on 3/1/16.

As always, please feel free to contact the BAYADA Benefits office at benefits@bayada.com or 877-291-3000 with any questions or concerns.