HealthCare Compliance CORNER July 2013

Presented by BENEFITS PLUS INC. sm * 1157 Division Street, Napa CA 94559 * 800-325-1333

IN THE NEWS Full brief on the Employer Mandate upon request: info@BenefitsPlus.info

July 2, 2013 – The Obama Administration has postponed the ACA large employer mandate. The delay does not affect any other provision of the ACA. The mandate is the tax a large employer will pay if they do not offer employer sponsored medical insurance to their full-time employees. The one-year delay will give employers the time to understand the rules, calculate their "play or pay" penalty, and ultimately make a decision about health care for their employees. The delay will also give the IRS and DOL the time they need to address the complexity of the rules and the need for more time to implement them effectively. Employers should use this time to plan their strategy for 2015. This would include a multi-step process: classifying employees, calculating part-time to full-time equivalents and play or pay penalties, analyzing the cost of health insurance, and educating your employees. Benefits Plus has the systems in place to prepare this analysis. Call or email for more information.

FREE WEBINAR...... Inquire about the Obamacare Compliance Manual



TOOLS YOU CAN USE...... Brochures available upon request: info@BenefitsPlus.info

Legislative Brief: Employer Mandate Penalties Delayed until 2015 Legislative Brief: DOL Mandatory Exchange Notification to Employees due October 1, 2013 Health Care Reform: What does the Individual Mandate Mean to Me? (for employee use)

Benefits Plus Inc.sm - 1157 Division Street, Napa CA 94559 800-325-1333 info@BenefitsPlus.info

*Securities & Advisory Services offered through LPL Financial, a Registered Investment Advisor, Member FINRA / SIPC *Financial Planning Services offered through Benefits Plus LLC, a Registered Investment Advisor and a separate entity *Insurance Services offered through Benefits Plus, Inc 5M (dba JLM Insurance Services), a separate entity- CA Insurance License #0E67757

Copyright © 2013, Benefits Plus Inc.