

EMPLOYERS ESSENTIAL 3-2-1 PPACA SOLUTIONS

A simple, cost effective strategy to avoid the ACA penalties



THREE PENALTIES

“Pay or Play”

Any employer with 50 or more FTE's must offer plans that meet with Minimum Essential Coverage or pay a \$2,000 penalty per FT employee.

“Qualified Plan”

Employers must offer a Qualified Plan that meets minimum value and costs an employee no more than 9.5% of their income. The penalty for an employer who doesn't comply could be up to \$3,000 per employee who receives a subsidy.

“Individual Mandate”

Any individual who does not enroll in at least Minimum Essential Coverage will have to pay a penalty of the greater of 2.5% of their income or \$695.

TWO PLANS

Minimum Essential Coverage (MEC)

- Provides 100% benefit for all preventative services (such as physicals, flu shots, etc.)
- All employees without a valid waiver are required to enroll in the MEC plan

Minimum Value Plan (MVP)

- A “Qualified Plan” that meets all the criteria to avoid the \$3,000 penalty
- Can be offered completely voluntary to employees with NO PARTICIPATION required (merely offering the plan avoids the penalty!)

ONE SOLUTION

Employer Pays 100% for
MEC Coverage
(\$52.65 / month)



Employer Offers
MVP Coverage at an
affordable level (9.5%
of employee income)



Employer and
Employees Avoid
All ACA Penalties

IDEAL FOR:

- Agriculture
- Construction
- Home Healthcare
- Janitorial
- Restaurants
- Retail
- Security Guards
- Staffing Companies