



KBA is Your One-Stop-Shop for High Quality Benefit Administration

About KBA

Key Benefit Administrators (KBA) was founded in 1979 as a full-service group benefits administration firm specializing in self-funded medical plans. Since that time, KBA has grown to become one of the country's largest independently-owned third party administrators, supporting a wide variety of group benefit plans. KBA is a member of the Key Family of Companies which has two major locations: Indianapolis, IN. and Ft. Mill, SC.

The Key Family of Companies is a commonly-held group of benefits-related organizations with:

- More than 650 employees
- Over 2,800 corporate customers
- 2.2 million+ members under management
- 4.2 million claims processed each year

KeySolution 5M Program

Our Market Leading, Low Cost, Compliant ACA Employer Solution

The 5M Program effectively balances the excise tax exposure for employers and employees, robust benefits, and the cost of those benefits.

Your clients don't have to spend substantial amounts of additional money due to ACA. Our 5M Program offers a compliant MVP plan which is the most cost effective in the market.

5M Program Highlights

- Shelters employers from the 2016 excise tax penalties of \$2,160 and \$3,240
- Shelters employees from the greater of 2.5% of household income or \$695 per adult or \$347.50 per child excise tax penalty
- Provides "substantial" inpatient and physician benefits, therefore complying with the new regulations
- Features no participation requirements for the MVP
- Quoted price for the MVP is firm up front regardless of enrollment results
- The MVP is a "standard" plan, therefore not challengeable by the IRS
- All at a surprisingly affordable cost to employers

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