



Affordable Care Act Checkup

Do you know the information required to make the best decisions for your company's group benefits?

How many full-time employees and/or equivalents do you currently employ?

One part of the employer mandate is based off these numbers and could result in fines.

Do you know the formula to accurately calculate your company's full-time equivalents?

Your part-time employee hours add up to full-time employees and are very important when determining your total count.

What is the maximum waiting period allowed, per the ACA, for newly hired employees?

There is a 90-day waiting period which affects groups of all sizes and plan designs. Significant fines can occur if not met.

When should employees receive a summary of benefits and coverage (SBC)?

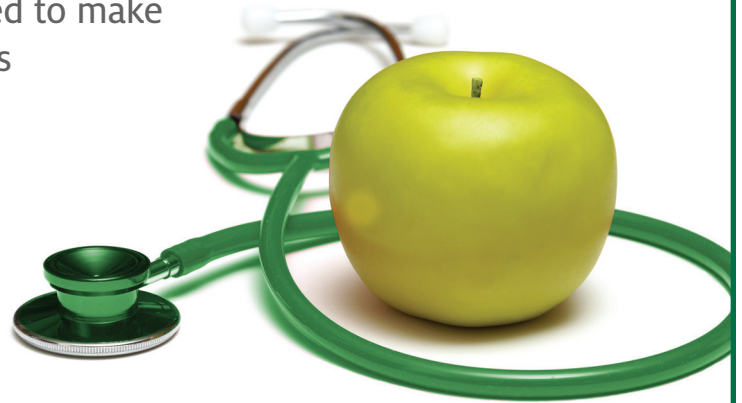
Employees should receive an SBC:

- When they enroll in coverage for the first time
- At the beginning of each new plan year
- Within seven business days, if they request a copy

This time frame is important and the employer can be fined for non-compliance.¹

What is the employer mandate and how will it affect your business?

The employer mandate dictates that you, as an employer, must offer affordable health insurance to all full-time employees and their children (up to age 26).² Under the mandate different rules apply and fines could occur based on various reasons.



How do you determine if your coverage is considered affordable?

If an employee's share of the premium cost exceeds a certain percent of income this can result in a fine.

What is the SHOP marketplace and the benefits?

The Small Business Health Options Program (SHOP) can help you provide health and dental benefits to your employees. Not knowing this question could cost you a tax credit that you may be eligible for.

I can help you understand your options, so you can make informed decisions you feel good about. You've worked hard for your business, let me work hard to help you protect it. Call today!

¹ Summary Benefits Coverage Fact Sheet, cigna.com

² Employer Mandate Fact Sheet, cigna.com

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