



The Legacy Group - We Take You Beyond The Headlines...



The Legacy Group
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www.legacyhb.com

We are Here to Guide You and Make It Easy for You

We would like to take you beyond the headlines. Beyond the same 20 second spot on the news...beyond the failures of the Federal Exchange Marketplace website.

As the Affordable Care Act (ACA) has rolled out we have watched the health insurance industry change. We have spent the past year preparing for these changes and as the roll-out continues, we are eager to share how these changes can benefit you, your family and your business.

At this time, there are three available coverage options:

1. "On Exchange Marketplace" - Plans insurance carriers offer [through the government Exchange Marketplace](#)
2. "Off Exchange Marketplace" - New Plans available [through the insurance carriers](#)
3. "Early Renewal" - Keeping your [existing Plan](#) for one more year

Call us for rates on ALL three options

Why look at all three options?

- For those who qualify for a tax subsidy or tax credit the ["On Exchange Marketplace"](#) rates may be lower.
- For those GROUPS with few claims [renewing your existing Plan](#) may be the best option.
- Or maybe you will be a better fit for one of the ["Off Exchange Marketplace"](#) Plans available.



**Please call with
any questions...we
are here for YOU!**
440.543.0534

We can help answer all these questions, calculate rates & credits, and provide the best coverage

Small Business Tax Credit

The Affordable Care Act makes tax credit available to small businesses to help offset the cost of providing health insurance to employees.

If your business employs less than 25 employees per year, pays an average wage less than \$50,000 (excluding owners and certain family members) and pays at least half of the employee medical premium, you may qualify for up to a 50% tax credit.

The best way to calculate your tax credit is to use this easy calculator, <https://summacare.insxcloud.com/my-quote/tax-credit-calculator>.

We can help you calculate your tax credit and provide rates for all three Plan options

Your Resource For Help

We are your health insurance experts. Please leverage our experience to work through the current health insurance options. **The Legacy Group** is your **one-stop resource for the Affordable Care Act**.

1. Please call us to discuss how we can review all your options and decide which plan is best for you.
2. We are communicating through Email the latest information we have on the ACA.
3. We will also post this information on our website, www.legacyhb.com.

We look forward to working with you on healthcare reform!
Jim, Ronda & The Legacy Group Team

**The Legacy Group Referral Program
Giving Back To Our Community**

We Love Referrals!

If you know someone who may benefit from our Great Service and Fantastic Rates, simply ***Print out this coupon, write your name and phone number below,*** and when this coupon is presented to us at time of a new quote, we will either:

1. Donate **\$25** to help the animals at ***Rescue Village*** in your name - Or -
2. Donate **\$25** to help a soldier through ***Wounded Warrior*** in your name - Or -
3. You can have **\$25** to donate as your wish!

Giving Back To Our Community.

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Email: legacyhealthbenefits@legacyhb.com

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