



The Legacy Group - What Employers Need To Know About the Affordable Care Act TODAY



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

Here at The Legacy Group, we have been following the roll-out of the Affordable Care Act very closely over the past three years-keeping each of **you in our forethought**.

We also want to make it **easy for your employees**. We are sending you a flier to share with them. You can also access the flier on our website at <http://www.legacyhb.com/affordable-care-act>.

What You Need to Know As A Business Owner

The Affordable Care Act will impact each of you differently based on the size of your business, number of employees and desired coverage. I look forward to **meeting with each of you individually** to discuss your specific options.

Most of you will fit into one of the three options:

1. **Keep your current coverage.** You will keep your current plan through your renewal in 2014 in anticipation that Marketplace rates will be higher.
2. **Select a plan through The Marketplace.** We will help you access the Marketplace, once it is available in October, and select a coverage option that might be more cost effective.
3. **Move your Group Plan to Individual Plans.** We can provide pricing and enrollment for you and each employee on separate individual/family plans.

I will continue to reach out to ensure all your questions are answered and you have the best plan available for **YOU!**

What ELSE You Need to Know



The Legacy Group
9800 Whisper Wood Circle
Chagrin Falls, Oh 44023
440.543.0534
www.legacyhb.com



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

Please Note:
Early Renewal through Medical Mutual due by October 1

As A Business Owner

Important to know right now: Employers are required to provide a Notice to Employees of Coverage Options under the Health Insurance Marketplace **no later than Oct. 1, 2013**. We have provided model notices on our website at www.legacyhb.com/affordable-care-act. There are two versions; one for employers who **do offer** coverage (5 pages) and one for employers who **do not offer** coverage (3 pages).

The Notice requirement applies to all employers who are subject to the requirements of the Fair Labor Standards Act (generally those employers who employ one or more employees and have at least \$500,000 in annual dollar volume of business).

The Notice must contain the following information:

1. It must **inform employees of the existence of the Marketplace**, including services provided by the Marketplace and the manner in which an employee may contact the Marketplace to request assistance.
2. If an employer maintains its own health plan, and its share of the total actuarially-projected costs of benefits provided under the plan is less than 60% of such costs, the Notice must inform employees that they **may be eligible for a premium tax credit if they purchase coverage through the Marketplace**.
3. The Notice must state that if an employee purchases a qualified health plan through the Marketplace, the **employee may lose the employer contribution (if any) to any health plan offered by the employer** and that all or a portion of such contribution may be excludable from income for federal income tax purposes.

Your Resource For Help

The Legacy Group is your **one-stop resource for the Affordable Care Act**. We will send information to you once it becomes available and also post this information on our website.

Please visit our website to get the latest information, www.legacyhb.com.

Thank you and we look forward to working with you!
Ronda & The Legacy Group Team

<p>The Legacy Group Referral Program Giving Back To Our Community</p>
<p>We Love Referrals!</p> <p>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:</p> <p>1. Donate \$25 to help the animals at Rescue Villaae in your name - Or -</p>

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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