

About Benefit Comply
Benefit Comply, LLC is committed to helping its clients navigate through the complex maze of employee benefit related rules and regulations. Our focus is on a practical approach designed to minimize the impact on business operations while still taking seriously an organization's compliance obligations.

Benefit Comply

Employee Benefit Compliance Support

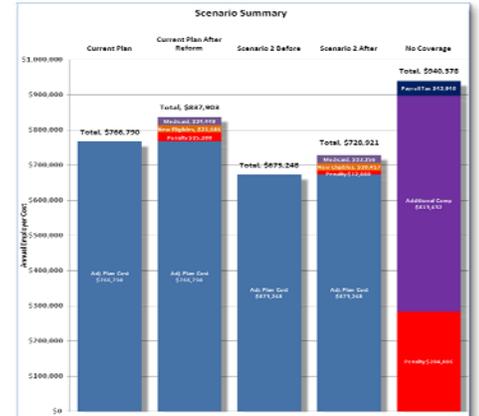
Health Reform Employer Impact Analysis Tool

Beginning in 2014, rules go into effect that may have a significant effect on employer sponsored health plans. Employers are confused by how these changes will impact them. Compounding the uncertainty is the fact that the rules will have dramatically different effects on different employers based on factors such as the employer size, employee demographics, and current plan designs.

Now there is a tool to help employers analyze how various health reform changes will affect their unique situation.

The Benefit Comply Health Reform Impact Analysis Tool uses the employer's unique information to estimate the financial impact of various health reform rules including:

- The employer "shared responsibility rules" and possible employer penalties
- The potential cost of expanded eligibility requirements.
- The effect expanded Medicaid eligibility rules will have on employer plans.
- The cost of not offering a health plan to all full time employees and pay applicable penalties including factors such as replacement income and tax impacts on the employer.



How it Works

The Benefit Comply Impact Analysis Tool analyzes data from an employee census, current plan, and employer contribution information. Then data from the U.S. Census related to household size and income are applied to calculate the range of costs an employer can expect to experience related to each health reform provision.

Employer Penalty	Number	Current Employer Cost	Cost of Penalty	Net Annual Cost
Employees likely to qualify for subsidy on current employer plan	2	\$12,000	\$6,000	(\$6,000)
Employees likely to qualify for subsidy not currently on employer's plan	36	50	\$108,000	\$108,000
Total Annual Cost to Employer				\$102,000

What-if Scenarios

Once employers understand how the rules affect their current plans, their next question will be "so what happens if I change _____?" The tool takes the analysis one step further, and allows the employer to consider the impact of various changes to plan design, employer contributions and eligibility rules.

Set Yourself Apart from Other Benefit Consultants

Few firms are able to provide this level of detail to employers related to health reform's impact on their plans...specific to the particular employer, and presented in a way that they can understand and act on. The tool that is available for a flat fee, not based on the number of employers or number of reports you generate, allowing you to affordably run the analysis on all of your clients and prospects!

For more information on the Benefit Comply Health Reform Impact Analysis Tool call 612-293-6622, or email lmorse@benefitcomply.com

Benefit Comply, LLC
1312 East 141st Street
Suite 200
Burnsville, MN 55337
612-293-6622
info@benefitcomply.com
www.benefitcomply.com

Health Reform Employer Impact Analysis Tool Assurex Global Partner Special Pricing

Effective January 2013
Assurex Global Member Firms Only

Health Reform Impact Analysis Tool (Per Office)					
	Per Office Cost is Based on Firms Total Annual Benefits Revenue*				
	Monthly Cost < \$10 Million	Monthly Cost \$10 Million +	Per office Initial Training & Implementation	Additional Staff Training	Compliance Consulting
Retail	\$9,000/yr	\$12,000/yr	\$2,500	\$200/hr	\$300/hr
Assurex Member Firms	\$550/mo	\$750/mo	\$1,500	\$150/hr	\$225/hr
Benefit Comply Full Service Compliance Retainer Clients	\$400/mo	\$600/mo	\$500	**	**

Health Reform Impact Analysis Tool Pricing Notes:

Office License Fee

- License fees are charged on a per office basis and the monthly fee is based on the agencies total annual benefits revenue. There are no additional per user or per report fees.
- First year pricing is based on a 6 month minimum contract.
- Initial 6 month license fee and implementation costs are payable in full at the start of the contract except for Benefit Comply full service compliance retainer clients.
 - For Benefit Comply full service compliance retainer clients, the monthly license fee will be added to the existing monthly retainer billing.

Additional Training and Consulting

- ** Additional staff training and consulting costs for current full service clients are subject to the terms of the existing compliance retainer arrangements with Benefit Comply.

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