

Dear Valued Client:

This month's newsletter discusses the importance of employer compliance with the Health Care Reform Act effective January 1, 2014. Most of you have already received a call from Brenda McBride, the Benefits Manager at Infinite Workforce Solutions, informing you that the US Department of Labor is requiring all employers to provide written notice to their employees about the new Health Care Exchange Marketplace prior to October 1, 2013. Brenda has provided each client with a packet of information that includes a sign in sheet for employees **that must be signed by the employee with a copy returned to Brenda's attention at Infinite Workforce Solutions to keep on file should any client be audited**. These notices are purely informational to the employee about the options available at the marketplace. Employees can check their options through:

<https://www.healthcare.gov/marketplace/individual/> or call 1-800-318-2596.

By going to the marketplace, employees can see if they are eligible for a "subsidy" or a "premium tax credit" based on their household income that may reduce their insurance premiums. There are four types of plans offered on the exchange.

Plan	Employee Pays	Plan Pays
Bronze	40%	60%
Silver	30%	70%
Gold	20%	80%
Platinum	10%	90%

The following are Q & A's that provide a brief summary regarding insurance exchanges.

Q. If my company does not currently have a group insurance plan, can I get one through Infinite Workforce Solutions?

A. Yes. IWS can shop the market for you to help you to get a plan in place that meets your needs.

Q. If my employees do not want to participate in the exchange, can they get an individual insurance plan through IWS?

A. Yes. Brenda McBride can assist individuals with obtaining insurance coverage for employees and their families.

Q. How long can my company receive the tax credit?

A. Under the terms of the Affordable Care Act, effective January 1, 2014, tax credits may be continued **only through participation in the exchange program**.

Q. Who can I contact if I have questions or need more information about the exchange marketplace?

A. Contact Brenda McBride at bmcbride@infinite-ws.com or call 512-271-9700, ext. 211.

For Human Resources information, please contact Sharon Ely at sely@infinite-ws.com or call 512-271-9700, ext. 209.