



Healthcare Reform:

It's about the

Benefits

■ **Clearing Up the Confusion About Employers Paying for Employee Individual Health Plans**

The IRS has made it clear that employers may not foot the bill of their employees' individual health care insurance. A penalty will be assessed for doing so, which is spelled out in IRS Notice 2013-54.

The notice states that if an employer does not have a health insurance plan for its employees, and still pays or reimburses the premiums of its employees, the employer may face a \$100/day fee for each employee. Even if just one employee is having their premium paid for by their employer, the cost for a year's worth of payments would total up to \$36,500!

To read the full notice click: <http://www.irs.gov/pub/irs-drop/n-13-54.pdf>

Our agents are certified to offer insurance coverage through the marketplace without additional cost for our services. We will be able to advise you on the plan design that best fits your needs, and the potential subsidies available, assist you in obtaining your exemption certificate, and guiding you through the website enrollment.

Please call us if you would like additional information or have questions.

*Source Kiplinger Newsletter.

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Pioneers in Financial and Healthcare Strategies

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