


<div> <div>*This information for the sole use of the Intended Recipient ONLY</div> <div>  </div> </div>							
<div> <div>*This information is as of October, 2015 and subject to change</div> </div>							
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ACA COMPLIANCE GUIDE							
	Applies to	Applicable Form	Due Date	Who Completes the Form	Information Needed	Purpose	Forms Go To
Required data for Reporting/Reporting/Compliance Mandates							
Monitor average of full and part time employees monthly/Provide report	All Employers with 50+ FT EE's	1094-C & 1095-C	Feb 28 or March 31 if Electronically 250+ must file Electronically	Employer or Whoever Prepares W-2's	Hours of Full/Part Time and Seasonal Employees	Determine FTE's (Full Time Eligible)	Employees and IRS
Provide codes to ensure ACA compliant	All Employers with 50+ FT EE's	All Forms	Various	Possibly Payroll Vendor	IRS Proper Codes for all Forms	Meet IRS Compliance Mandates	IRS
ACA required aggregate cost of health coverage on W-2's	250+ EE's	W2	Starting 1/31/13	Payroll Vendor	Benefits excluded from gross income	Reflect Benefits Costs	Employees and IRS
Notices/Communication distribution							
Provide Employees Exchange Notice Upon Hire	All Employers	Exchange Notice	Since Oct 2013 Upon Hire	Government	Exchange Notice	To explain the Exchange Option to Employees	Employees
Distribution of Summary Plan Documents	Employers that offer coverage	Summary of Benefits	Upon Implementation	Insurance Carrier	Details of Coverage	Provide details of coverage to Employees	Employees
Starting 2016 on or before January 31st, the 1095 may be delivered with W-2 to Employees	Employers 50+ that offer coverage	1095 and W-2	On or before 1/31/16	Employer	Evidence of Insurance	Evidence of Insurance	Employees
Reporting and Recording for 2015							
Section 6055 Required of all issuers of MEC coverage	Employers that offer coverage 50+ EE and All Self Funded Groups	1094B & 1095B	EE 1/31/2016 IRS 2/28/2016	Fully insured/Insurer or Employer/CPA/ Payroll Vendor	Employer info/Plan info/# of EE's/EE info	Prove coverage and furnish insured with statement for proof of coverage	Employees and IRS
Section 6056 ALE'e (Applicable Large Employers)	All ALE's	1094C & 1095C	EE 1/31/2016 IRS 2/28/2016	Fully insured/Insurer or Employer/CPA/ Payroll Vendor	Employer info/Plan info/# of EE's/EE info	Requirement for ALE's to prove MVC and Affordable/provide statement to EE for proof of coverage	Employees and IRS
Self Insured Plans	All Employers that offer self insured plans	Small Employers 1094B&1095B ALE's 1094C&1095C	EE 1/31/2016 IRS 2/28/2016	Employer/CPA/ Payroll Vendor	Employer info/Plan info/# of EE's/EE info	Requirement for ALE's to prove MVC and Affordable/provide statement to EE for proof of coverage	Employees and IRS
Employee Classification for Seasonal, Part-time/Full- time, Contract etc.	All Employers 50+ on Wage & Tax	Payroll Report	EE 1/31/2016 IRS 2/28/2016	Employer or Payroll Vendor	Employees Hours	Determine FTE's Full Time Equivalents	IRS
Variable hour employee tracking and management	All Employers 50+ on Wage & Tax	Payroll Report	EE 1/31/2016 IRS 2/28/2016	Employer or Payroll Vendor	Part time/Temp/Seasonal EE hours monthly	Determine FTE's Full Time Equivalents	IRS
5500	All Employers over 100 lives	5500	July 31st following plan year	Employer	Vendor Info/Plan Info/Enrolled Info/Compensation Info	Report Employee Count and Plan Information for all coverages	IRS
PCORI (Patient Centered Outcomes Research Institute)	All Insured Plans	720 Form for any Self Funded plan & HRA's w/Fully Insured	July 31st 2016 for Plan Year 2015	Fully Insured is Carrier, Self Funded (includes HRA's) is Employer/CPA	Average Number of Employees Enrolled For the Plan Year	Pay the \$2.08 per employee Fee for 2015 Enrolled	IRS
Transitional Reinsurance	All Insured Plans	Snap shot or 5500 Information	January 15th following plan year	Employer/Payroll Vendor/TPA	Total number of subscribers covered on medical plan	Pay the \$44 per subscriber per year	IRS
Insurer Fee (Pay for the Exchange)	All Fully Insured Plans	Paid by Carriers cost to Employers thru Premium is 2 to 3% of Total Premium	No later than September 30th of calendar year	Fully Insured Carriers	Total premium amount paid by Employer for medical coverage	To pay for subsidies given on the Exchange	IRS
Are you providing Affordable and Valuable coverage to avoid penalties	Employers 50+ on Wage & Tax	SBC/Section 6055 & 6056 Requirement/ 1094B & 1095B	EE 1/31/2016 IRS 2/28/2016	Employer/Payroll Vendor/TPA	Details of Coverage	To determine MVC and Affordability Required	IRS
Reporting to manage employee eligibility for benefits by alerting you to employees not covered and approaching the threshold requiring coverage	All Employers 50+ on Wage & Tax who offer coverage	SBC/Section 6055 & 6056 Requirement/ 1094B & 1095B	EE 1/31/2016 IRS 2/28/2016	Employer/Payroll Vendor/TPA	Details of Coverage	Manage Eligibility and Mandates of Offerings	IRS
Enrollment activities							
Manage Eligibility							
Broker/Vendor Enrollment support services							
Are you aware of the compliance requirements for your company?							
Deliver Electronic Wrap Documents to Administrator for future Hires							

Understanding Your Fiduciary Responsibilities Under A Group Health Plan?

Have you completed the section 125 form for Compliance? Do you have a plan document and complete the annually testing?

Are you aware of the Exchange Notice requirements?

Do you have a designated fiduciary with a file in place that documents all your requirements?

Have all fiduciaries signed a fiduciary agreement?

Are all fiduciaries aware of their duties, responsibilities and the extent of their potential liability?

Are you providing Summary Plan Descriptions for all benefits to your employees?