

SIMPLIFY THE COMPLEX →

New health care reform calculators now available

New Health Care Reform Tools

Wine Sergi & Company LLC is pleased to announce the addition of two new health care reform compliance tools to its library of resources.

As you may know, beginning in 2014, employers with 50 or more full-time equivalent employees may be subject to a penalty tax if they do not offer health care coverage to all full-time employees (and their dependents). These employers may also be subject to a penalty if they offer coverage that is unaffordable or does not provide minimum value.

The employer penalty rules are complex and can be difficult to navigate. Wine Sergi & Company LLC can help you handle some of the more confusing questions.

Are You a Large Employer?

The first question you will have to answer when evaluating your exposure to health care reform's employer penalties is whether you qualify as a large employer. Large employer status is based on employee count during the prior calendar year and includes special rules for part-time and seasonal employees, as well as a transitional rule for 2014.

Our **Large Employer Calculator** provides you with a way to calculate your large employer status to help you determine if your company could be subject to penalties if you don't offer appropriate coverage to your full-time employees and their dependents.

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Figuring Out Full-Time Employees

Once you confirm that your company will be considered a large employer, you will need to decide whether to "pay or play." That is, pay the penalties or offer sufficient coverage to your full-time employees to avoid them.

It can be easy to determine whether some employees are full time. In other cases, it can be difficult to predict whether someone will work the 30 hours of service per week to be full time under the new rules.

The IRS has offered a way for employers to measure employee hours of service (and then treat them as full time or not) that will allow employers to avoid penalties for variable hour employees.

This method is complicated and brand new, so employers can find it confusing. Our **Full-Time Employee Tracker** gives you a way to simplify this process and document the method you are using to determine whether your employees are full time employees eligible for health coverage.

Contact Us!

Wine Sergi & Company LLC is committed to being your trusted resource for all things related to health care reform.

For more information please contact :
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