

## PPACA Exchange Notice Assistance Available

As you may be aware, an important notice requirement of Health Care Reform (PPACA) is due to be sent out by October 1, 2013, and then to new employees after that.

While certain provisions of PPACA have been postponed for select groups until 2015, the requirement that employers notify **ALL** employees about the Health Care Exchanges (now called Health Insurance Marketplace) has NOT been postponed. In fact, the Internal Revenue Service recently confirmed (see IRS Notice 2013-45) that this requirement has NOT been postponed.

**The law states that practically every employer, regardless of the number of employees, must provide each employee (both full-time and part-time) with a notice regarding the new Health Insurance Marketplace by October 1, 2013.**

Kushner & Company has worked with our partner Lake Michigan Mailers to provide our clients with an easy and secure method of satisfying this PPACA requirement. Lake Michigan Mailers has created a secure, easy to use website designed to help employers of every size satisfy this requirement. Simply visit [ACANotice.com](http://ACANotice.com) and complete the

requested information, upload your employee addresses and they will take it from there.

Through [ACANotice.com](http://ACANotice.com) Lake Michigan Mailers will create the appropriate notice, as provided by the Department of Labor, merge, print, fold, insert, and mail via First-Class mail prior to the October 1, 2013 deadline. Once your notices have been mailed, you will be provided with a confirmation report indicating the date of mailing and the name and address of all recipients on your employee list.

[ACANotice.com](http://ACANotice.com) was developed, constructed, and tested by Lake Michigan Mailers (with guidance from Kushner & Company) from the very first line of code. The ACANotice.com website utilizes the latest https encryption and is "green bar" certified by Comodo. Moreover, every document and envelope will be prepared exclusively by Lake Michigan Mailers at our secure facilities in Kalamazoo, Michigan and South Bend, Indiana. Lake Michigan Mailers is SOC 2 Assured so you know your data and documents are safe.

The cost for this web-based solution is a one-time \$30.00 processing and handling fee and \$0.60 per employee address. This pricing includes all fees for paper, envelopes, printing, assembly and First-Class postage to each

employee address that you provide. The fee can be paid to Lake Michigan Mailers with any major credit card through their website.

Be certain to enter **KUSH** in the “Association Code” box at checkout. Kushner & Company will make a donation to the charitable organizations supported by Kushner & Company’s employees for each letter mailed with this code.

We hope that this communication and our partnership with Lake Michigan Mailers will help ease some of the administrative burden of this notice. Should have any questions, please contact Kushner & Company.

---

*Kushner & Company’s mission is to “transform the workplace”—beginning with the recognition of the business leader’s vision. Our consulting and administration teams approach every opportunity with that vision in mind by learning as much as possible about the organization and industry. Our specific areas of expertise include, but are not limited to, the following:*

***Healthcare Reform (PPACA).*** Gary Kushner’s leadership in the area of HR strategy and employee benefits has made Kushner & Company the nation’s leader in Healthcare Reform compliance and strategic planning. Kushner & Company’s strategic approach to Healthcare Reform provides clients with the strategic, quantitative and qualitative analyses necessary to determine each client’s appropriate course of action on the law’s key components.

***Organizational Development.*** Our experts in Organization Development work with each client to define their uniqueness, set business and strategic plans, define core and non-core competencies, provide executive and leadership coaching, determine and develop functional area strategy and desired outcomes, and align the strategy of the organization with the systems and daily operations.

***HR Strategy Development.*** Alignment of HR Strategy to the overall Organizational Strategy is integral in defining, communicating, and implementing that strategy throughout the organization. Kushner & Company’s national reputation in HR Strategy allows us to provide assistance to clients in areas that include Talent Acquisition, Performance Management, Total Rewards, Training and Development, and Employee Engagement.

**Functional HR.** In alignment with the organization's HR strategies, Kushner & Company's HR experts can help with the development of core HR functions, such as HR Compliance Audits, Policy and Procedure development, Handbook development, and Performance Management. Maintaining compliance with the wide number of federal and state requirements is of paramount importance to the longevity and effectiveness of HR policies and employee benefit plans. In addition to assisting in the necessary plan documentation, testing, and regulatory filings, Kushner & Company also has the ability to assist with process development such as objective 401(k) fiduciary training, Investment Policy Statement and employee benefit plan design.

**Flexible Spending Account (FSA) and HRA Processing.** Kushner & Company can provide claims processing for Health FSA, Dependent Care, Transportation/Parking, and HRA plans. Our dedicated, client-specific processing teams provide daily claims processing, no cost direct deposit of reimbursements, online claim entry with receipt attachment, participant debit cards, and highly trained customer service. We offer seamless processing of new hire, employment and personal changes, and termination when integrated with Kushner & Company's other services.

**COBRA Administration.** Kushner & Company's COBRA administration provides the processes and tools necessary to maintain compliance with COBRA, particularly with Initial Notices and Qualifying Event Notices. When integrated with Kushner & Company's other services, we offer seamless processing of COBRA events.

**Retirement Plan Administration.** Working with the financial advisor of your choosing, Kushner & Company offers plan design and administration to ensure your retirement plan is a vital part of your total benefits program. We offer TPA services that will assist you whether your plan is a basic safe harbor plan or a new comparability profit sharing plan or a cash balance/401(k) combination plan. Kushner & Company prepares year-end discretionary illustrations and allocations, performs non-discrimination testing and prepares signature-ready IRS government forms. Kushner & Company's integrated payroll service also reduces the burden of payroll uploads, eligibility determination and regulatory participant notice distribution.

For Your Benefit articles are provided as a service by Kushner & Company for the exclusive use of our clients and subscribers and should not be construed as legal or tax advice. If you would like to speak to someone about any of our services for your organization, please contact us at [info@kushnerco.com](mailto:info@kushnerco.com) or 800-KUSHNER, ext. 412 or visit [www.kushnerco.com](http://www.kushnerco.com).