

Academy of Continuing Education, Inc.

P.O. Box 117 Altavista, VA 24517-0117

434-237-0991 www.academyofce.net

“How Businesses Can Handle Implementation of Health Care Reform” Seminar

Altavista Train Station

Washington Street, Altavista, VA 24517

The Health Care Reform (HCR) laws mandate that every individual purchases health insurance or could be subject to a tax [penalty] unless exempted under the law. Employers that employ above a specified number of equivalent full time employees could also be subject to a tax [penalty]. Beside numerous other taxes the HCR law also provides for tax credits and/or premium subsidies to individuals that have health insurance premiums that exceed a percentage of their household income.

We are going to be offering the following **FREE** seminar at the **Altavista Train Station**:

Learn How to determine if your business is a “Large Employer” subject to providing “minimum essential benefits” health coverage to your employees or be subject to a “tax penalty”

- How to avoid the “coverage penalty” of \$2000 / full time employee above 30 employees.
- How to avoid the “affordability penalty” of \$3,000 per employee getting premium tax credit.
Learn the three Safe Harbor rules that can be used to prevent “affordability penalty.”
- How to avoid being a Large Employer

Learn How the individual mandate will effect your employees

- Learn the tax penalty for every legal resident not having “proper insurance coverage”
- Learn who is exempt from the tax penalty

Learn the effects of the Premium Tax Credits and Subsidies when enrolling in the Exchange

- Learn who is eligible for Premium Tax Credits
- Learn who is eligible for Subsidies
- Learn the maximum cost of the coverage if eligible for Premium Tax Credit Subsidies

Learn How to decide the best choice for your business in 2014 and why you must act in 2013

- Learn why many employers with under 50 equivalent full time employee may be better off not paying towards their employees group health insurance
- Learn why many employers with **under** 100 employees are considering SIMPLE cafeteria plans
- Learn why many employers with **over** 100 are considering Defined Contribution Health Plans
- Learn how group plans on a fiscal plan year are effected by the January 2014 Exchange rules

Seminar Date: Tuesday March 19, 2013

Seminar times: Morning 9:00 a.m.; Afternoon 1:30 p.m. ; and Evening 6:30 p.m.

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Seminar Reservation Form

Seminar Date: Tuesday March 19, 2013

**Seminar Location: Altavista Train Station
Washington Street, Altavista, VA 24517**

Check which Seminar you will attend: () Morning 9:00; () Afternoon 1:30; () Evening 6:30

Complete Seminar Information:

Please print the requested information, leave blank what does not apply. This form must be returned to reserve a space in the seminar.

FULL NAME: _____ e-mail address: _____

RES. ADDRESS: _____ PHONE # _____

CITY/TOWN _____ STATE _____ ZIP CODE _____ - _____

Please complete your business information:

Business Name: _____ Bus Phone #: _____

Bus Address: _____

City/Town: _____ State: _____ ZIP Code: _____ - _____

Optional Information:

Nature of Business: _____ please check if () Non- profit; () Trust; () Other
Type of Business Entity: () Corporation; () Limited Liability Co / Partnership; () Sole Proprietor () PC

Entity taxation election: () Sub-chapter S; () Default [most common]; () Association; () Individual

Mail or e-mail this form to:

Academy of Continuing Education, Inc. P.O. Box 117, Altavista, VA 24517-0117

e-mail: academyofce@aol.com

Office phone:434-237-0991

The space for this seminar is limited and your reservation will be confirmed by e-mail if you have included your e-mail address above.