

## Who We Are and What We Do

AccuPay Benefits & Flex is a Greenwood, Indiana consulting firm created by **Larry Shaub, CPA**, of AccuPay Payroll. Our team of professionals works with “preferred” benefits providers to ensure we are providing clients with the best value and plan design.

The Affordable Care Act is changing how employers design their employee insurance/benefit programs, as well as how individuals can obtain health insurance in the most cost-effective manner.

The ACA law also requires employers to maintain payroll records and health insurance information which enables them to report information to various government agencies - DOL, IRS, and more.

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# AccuPay Benefits & Flex

## Making Wise Decisions About the Affordable Care Act

### Educating Employers

AccuPay Benefits and Flex will help employers answer the following questions:

- Am I required to offer health insurance to my employees? Does it have to meet certain standards?
- How much are the penalties, as compared to the cost of required health insurance?
- I have two small restaurants but am considered “large” due to my part-timers. What options do I have?
- We are a smaller employer who has provided health insurance to our employees for years. Should we terminate our plan so our lower-income employees can get better deals on the government exchanges?
- Should we consider HSA’s, FSA’s, high-deductible plans (HDHP) or partial “self-funded” insurance plans? What are the pros/cons?

- What types of payroll and health insurance reports do we need to submit to HHS, DOL, IRS?
- Can you help us monitor our employee hours on a “real time” basis so we can manage our part-time employees’ hours each month?
- **We need education and a “sounding board” so we can make the best decisions about the Affordable Care Act. Can you help us?**

### Educating Your Employees

Our consulting firm can also assist your employees make the best decisions about their healthcare benefits/insurance options. If they plan on accessing the government healthcare exchanges to obtain insurance for them and their families, we are trained and legally authorized to help them obtain insurance on the exchanges which fits their unique family profile and their household budget.