

Eliminate Health Care Reform Uncertainty with a Pay or Play Analysis from BHS

Let us run the numbers for you: we can provide critical information you need to make informed decisions today about Health Care Reform in 2014.

Enrollment to determine exchange subsidies for employees begins Oct. 1, 2013.

Our Employee Benefits Analysts will model your Health Care Reform response options, costs and tradeoffs with a Pay or Play Analysis.

The *Pay or Play Analysis* answers your key questions:

- Will you be considered a “large employer”?
- Is your plan affordable? Should you adjust Employee Contributions?
- Is your plan adequate to avoid penalties and provide essential benefits?
- What is the cost of complying vs. not complying?
- What are your options, how will they affect your costs and what are the trade-offs?
- What are the adverse business effects of not offering coverage?

Eliminate the uncertainty. Request your Pay or Play Analysis and let our experts do the work for you. Ask us how you can get a complimentary analysis.

**Minimum 45 employees in a single entity required for Pay or Play Analysis. Other restrictions may apply.*



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