



IN THE BUSINESS OF YOUR SUCCESS®

# TotalSource Delivers a Simplified, Holistic Experience When it Comes to ACA Compliance



Our clients have cost-effective access to high-end robust coverage offerings through the ADP TotalSource Health and Welfare Plan that helps attract top talent, reduce employee turnover and manage your costs effectively. As the plan sponsor of the ADP TotalSource Health & Welfare Plan, ADP TotalSource maintains fiduciary responsibility for the Plan and provides full plan administration.

**Additionally, ADP TotalSource – at no additional cost – supports you in complying with ACA by providing you with the following services and resources:**

- HR Business Partner consultation on ACA compliance, backed by the TotalSource ACA Center of Excellence team which includes our broker partners, legal counsel and subject matter experts
- Access to the TotalSolutions Consultation Tool leveraged by your HRBP to align your health care plan offering and contribution strategy to your business and human capital objectives
  - Embedded “smart contribution” analytics which enables management of premium contribution strategies based on industry benchmarks coupled with ACA affordability safe harbor thresholds
- Core ACA responsibility (all clients, regardless of size)
  - Health plan offerings that comply with all applicable state and federal coverage requirements, and satisfy the ACA Minimum Value offering requirement
  - Employee support and education on Health Care Reform
  - Administration of Medical Loss Ratio Rebates
  - W-2 reporting of Value of Employer-Provided Coverage\*
  - Issuance of Summary of Benefits and Coverage (SBC)
  - Issuance of Notification to Employees of Health Insurance Marketplace
- Employer Shared Responsibility Provision (Applicable Large Employer, 50 or more full-time employees, including full-time equivalents)
  - Proprietary ACA Employer Shared Responsibility Dashboard provides:
    - Control Group/ Applicable Large Employer (ALE) tracking
    - Determination of ALE status via full-time employee equivalency calculator
    - Benefit Offering Eligibility and Affordability Safe Harbor Analysis
    - Potential Penalty Estimates
    - Monthly Employee Evaluation, Hours Worked and Reporting
  - Proprietary ACA Safe Harbor Eligibility Reporting Tool
    - Management of Employer Elected Measurement and Stability Periods
    - Hours Worked Evaluation to Assist Employer with Workforce Management
  - Employee Wage and Benefits profile messaging alerts potential risk of non-compliance due to certain job actions
  - Annual Employer Health Plan Reporting
    - Payroll and Healthcare data integration simplifies IRS required filing
    - Complete and File Forms 1094-C and 1095-C with IRS
    - Issue Employee Statement Form 1095-C to your full-time employees
  - Historical data stored for easy access in responding to inquiries from government agencies
- Assist with Insurance Marketplace Notice to Employer in Evaluating Employee Eligibility for Subsidized Marketplace Coverage
- Nondiscrimination Consultation, Guidance and Testing on Fully Insured Health Plans\*\*
- Administration and Evaluation of Excise Tax on High-Cost Coverage\*\*
- Auto Enrollment Administration for Employers with 200 or more full-time employees\*\*

\* W-2 reporting currently applies to employers that issued 250 or more Forms W-2 in the prior tax year. As the employer of record for W-2 purposes, ADP TotalSource reports the value of applicable employer-provided coverage to worksite employees under the ADP TotalSource Health and Welfare Plan.

\*\* Regulations pending