

ALERT!



About Bushnell & Company

We are NOT insurance agents or brokers! Since we are a professional fee based consulting firm, our income is transparent and is not tied to high or undisclosed commissions, incentives, trips, etc. from the sale of insurance products.

As the architects of employee benefit plans, we specialize in consulting with leaders and managers of organizations regarding the design, administration, funding and communication of high quality, cost effective and administratively efficient employee benefit plans.

These include, but are not limited to, the following:

- * Medical
- * Dental
- * Disability - Short & Long
- * Life Insurance
- * Long Term Care
- * Retirement Plans including Defined Benefit Pension, Money Purchase, Profit Sharing, ESOP, 401(k), 403(b), & 457
- * Flexible Benefits or Sec. 125 Cafeteria Plans
- * Transit & Parking
- * Executive Deferred Compensation
- * Retiree Benefits - Medical, Dental, Rx, Medicare coordination of

We are the company that insurance agents do not want you, or your colleagues, to know about!

6/25/15

Earlier today, at 10 am, the United States Supreme Court announced its decision to uphold the tax subsidies for individuals who obtain health coverage in a state that has a Federal Exchange and not no State Exchange. The Court's 6-3 opinion in King v. Burwell, for both the majority and the dissenters, can be read [here](#).

With this decision, the implementation of the Affordable Care Act aka ObamaCare is essentially complete. Employers must continue to make plans to implement the employer "shared responsibility" mandate in 2015 and in 2016 for smaller employers. Planning must continue in order to implement the new IRS reporting requirements, that some consider extremely burdensome, which will be due in January 2016 for 2015 activities, with associated penalties, audits, etc. for

noncompliance. In addition, the Cadillac still tax looms on the horizon for 2018.

Without question, the political rhetoric on the Affordable Care Act aka ObamaCare will continue and escalate, especially as we enter a Presidential campaign season, but for now, the debate in the Supreme Court is over.

As a service to our clients and friends of the firm, we will have a teleconference call at 10 - 10:45 am Central Time, tomorrow morning Friday June 26. The call in telephone number to join the conference is 712-775-7031, and the access code is 822934#.

We are looking forward to having you join us and are anticipating a lively discussion!

Benefits

We pride ourselves in providing professional services with a value in excess of our fees . . . often by a very wide margin. Those services include, but are not limited to, the following:

- \$ Independent 2nd opinion review and advisory services
- \$ Review and analysis of insurance company contracts and proposals.
- \$ Prepare RFI / RFP / RFP specifications and do analysis for vendor selection.
- \$ Manage annual insurance / vendor renewal process.
- \$ Financing vehicle analysis, including appropriateness of managed care, HMO, HRA, FSA, HSA in insured plan, self-funding and self - insurance.
- \$ Actuarial and administrative consulting services for retirement as well as health and welfare benefit plans.
- \$ Online enrollment and administration.
- \$ Communication of employee benefit plans.
- \$ Comprehensive / total reward benefit statements.
- \$ Focus group studies
- \$ ERISA / COBRA / HIPAA compliance audits
- \$ Expert witness consultation



Our clients have discovered the right answers pay for themselves!©

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