



GIOA ACA Mid-Year Review Tax Year 2022

Agenda

- 1 UnifyHR and what they do for GIOA
- 2 What it means to be an ALE, why it's important, and how to determine if you are an ALE
- 3 Affordability under ACA
- 4 Best Practices
- 5 UnifyHR ACA Support
- 6 UnifyHR Web App Overview
- 7 Q&A

A series of parallel, light blue diagonal lines forming a triangular shape in the top right corner of the dark teal background.

Who we are

Who we are

- UnifyHR is the chosen ACA administrator for operators that are part of GIOA.
- We joined the Ascensus Health & Benefits family of companies in July 2021. Ascensus is the largest independent recordkeeping services provider, retirement plan third-party administrator, and government savings facilitator in the United States.

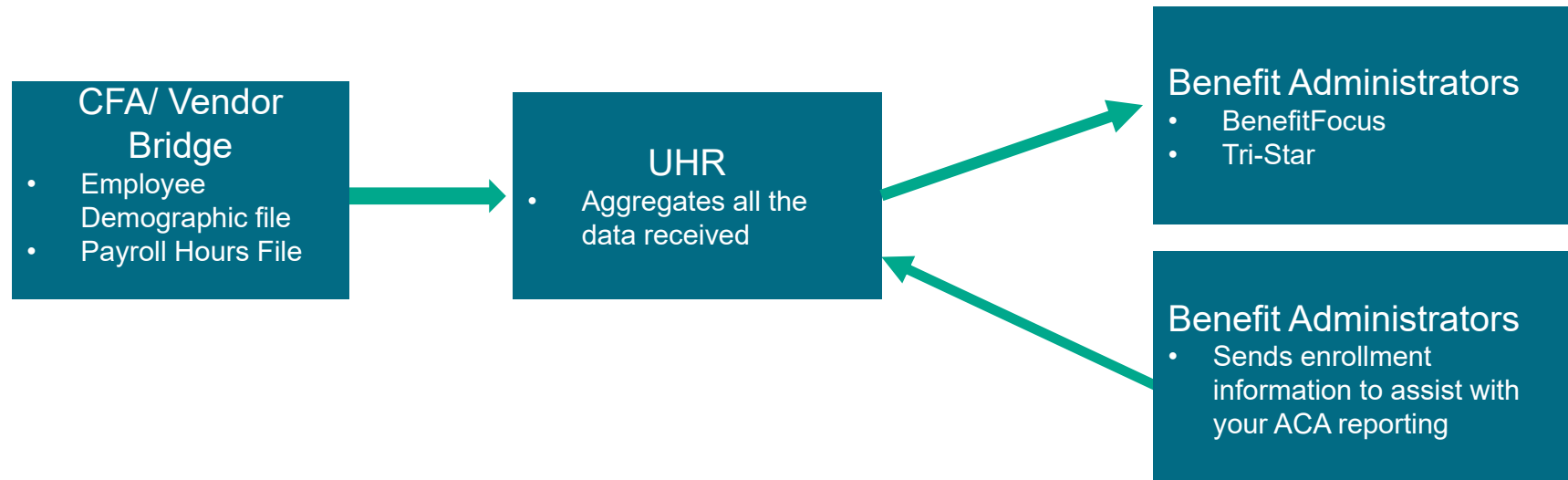
Ascensus Health & Benefits Companies





What we do for GIOA

Our Services- Data



OUR SERVICES

ACA Calculations

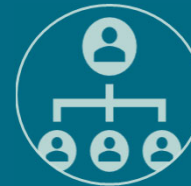
Employee Calculations

- Initial Measurement (New Hires)
- Standard (On-going) measurement and stability periods
- Full-Time or Part-Time status determination based on the Look-back method



Employer Calculations:

- Monthly Calculation of ALE* status per operator
- Calculation of 1095-C outcomes by month



Compliance Calculations:

- Determination of offer of coverage percentage (4980H(a))
- Determination of affordable offers of coverage for each FT employee (4980H(b))
- Review 1095-C outcomes and identification of any ACA risk



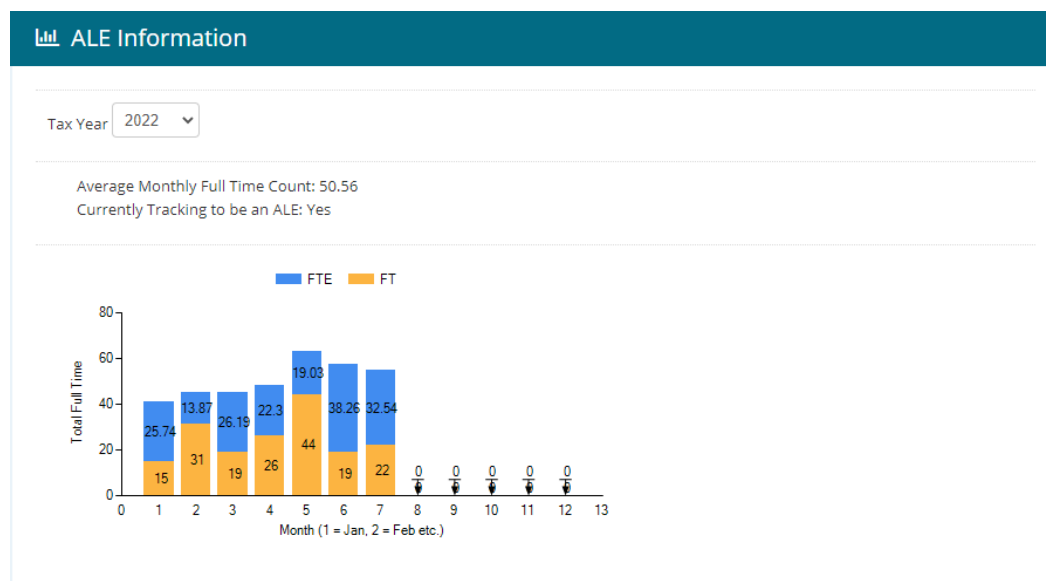
(*)Applicable Large Employers (ALEs) are employers with an average of about 50 employees.

The background is a solid dark teal color. In the top right corner, there is a decorative element consisting of several parallel diagonal lines in a lighter teal shade, extending from the top edge towards the center.

ALE Determination

ALE Determination

- An applicable large employer (ALE) is an employer with an average of at least 50 full-time employees including full-time equivalents during the preceding calendar year.
- ALE's are subject to the employer shared responsibility provision under section 4980H and are required to report under section 6056.
- ALE's are subject to distributing 1095 forms as well as submitting the 1094 & 1095 information to the IRS (We do this for you)
- You can view your ALE status on your ACA Dashboard
- The monthly counts are usually updated each month once all the payroll hours have been processed and calculated.



How we measure to determine FT/PT Status

Who is a Full-Time Employee?

IRS Definition:

- A full-time employee is, for a calendar month, an employee employed on average at least 30 hours of service per week, or 130 hours of service per month

How do you average hours?

Initial Measurement:

Measurement (11 months)	4/15/2020*-3/14/2021
Administrative (up to 60 days)	3/15/2021- 4/30/2021
Stability (12 months)	5/1/2021- 4/30/2022

* In this example 4/15/2021 represents the first date to begin measuring- generally date of hire

Standard:

Measurement (12 months)	10/4/2020-10/3/2021
Administrative (up to 90 days)	10/4/2021-12/31/2021
Stability (12 months)	1/1/2022-12/31/2022

Could a PT employee be considered FT?

- If a Part-Time Employee completes a measurement period and has an average of 30 hours or more per week or 130 hours per month for the entire period, the employee will have a Full-Time outcome and will need to be offered medical coverage.
- If this scenario occurs, the employee will be locked into a Full-Time ACA Status for 12 months, regardless of if the employee's weekly average is less than 30 hours during that 12-month period.



ALE FAQ's

- What do I need to do if I am not an ALE?
- Will I be notified when my ALE Status changes?
- Do I have to contribute to medical if I am not an ALE?
- Can I change my ALE status on the dashboard?

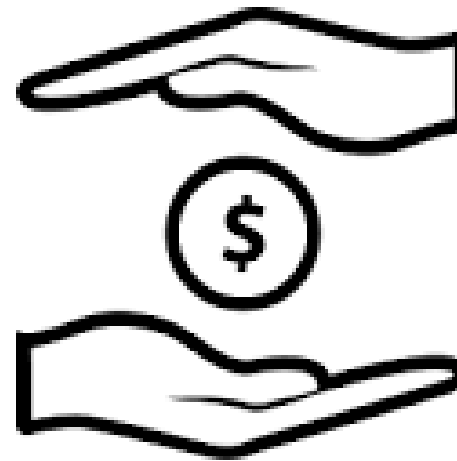




Affordability under ACA

What is Affordability?

- Affordability is an employer-based health plan covering only the employee for the lowest priced plan that meets minimum value, that cost 9.61% or less of the employee's household income.
- What is "Minimum Value" (MV)? An employer-sponsored plan provides minimum value if it covers at least 60 percent of the total allowed cost of benefits that are expected to be incurred under the plan.
- The lowest priced plan that meets minimum value is the Freedom HSA plan.



Determination of Affordability

UHR will determine affordability based on the Rate of Pay using the hourly or salary wages that are received from CFA Corp. through the payroll files.

Benefit Focus and Tri-Star will provide medical elections and premium amounts for employees in order to calculate affordability. The premium amounts are sent regardless if the employee enrolled in coverage.

(Default) Method A: Rate of Pay Safe Harbor

Affordable if the monthly employee contribution does not exceed 9.61% of an amount equal to 130 hours multiplied by the lower of:

- The employee's hourly pay rate as the first day of the plan year, or
- The employee's lowest hourly pay rate during the month
- Example:
 - \$16 per hour x 130 hours x 9.61% =
Monthly premium may not exceed \$199.88

Method B: Federal Poverty Line ("FPL") Safe Harbor

Affordable if an employee's contribution for self-only coverage does not exceed 9.83% of the FPL for a single individual for the calendar year, divided by 12.

- Example:
 - \$12,880 (FPL) x 9.61% / 12 =
monthly premium may not exceed \$103.15

Affordability Dashboard

1. Affordability Widget

a. Why am I showing unaffordable?

i. Possible Reasons

1. Missing compensation
2. Missing terms
3. Premiums are not affordable

How will I know which employees are considered unaffordable?

How will I know how much they are unaffordable by?



Affordability FAQ's

- Do I have to make contribution to part-time employees?
- If I have an employee who is a student, and they are covered under their parents plan and they are showing as “unaffordable” will I be penalized?
- What if the employee declined coverage, and are showing unaffordable will I be penalized?
- Why do I show some employees as unaffordable when I am making generous contribution?
- What is an “unknown” affordable employee?
- How will I know how much I need to contribute to make the offer of coverage affordable?
- How will I know if the employee went to the Marketplace and obtained a premium tax credit?

What is the Affordability Penalty?

- It is the 4980H(b) or Employer Shared Responsibility Penalty (ESRP)
- The risk for a penalty would apply if an employer that is considered an ALE (Applicable Large Employer) fails to offer coverage that meets affordability and Minimum Value (MV)
- **AND** the employee received a Premium Tax Credit through the Marketplace Exchange.
- How will I know if an employee went to the Marketplace and received a Premium Tax Credit?

The screenshot shows a document header for 'access health CT' with a logo. Below the header, there are fields for 'Person ID:', 'Client ID:', and 'Application ID:', each followed by a horizontal line. To the right of these fields is a hamburger menu icon. Below the header area, the date 'Mailed: 11/04/2021' is displayed. A dark grey banner with white text reads 'IMPORTANT - Employee Eligibility for Financial Assistance'. The main body of the notice contains several paragraphs of text explaining the Employer Shared Responsibility requirement, the employee's eligibility for financial assistance, and the standards for affordability and minimum value. The text is formatted with bold headings for each section.

access health CT

Person ID:
Client ID:
Application ID:

Mailed: 11/04/2021

IMPORTANT - Employee Eligibility for Financial Assistance

Please read this entire notice as it contains important information about the Employer Shared Responsibility requirement under the Affordable Care Act (also known as the "Employer Mandate").

You are receiving this notice because one of your employees, [redacted], applied for health coverage through Access Health CT and was determined eligible to receive financial assistance in the form of Advance Premium Tax Credits (APTCs) to help pay for their health insurance coverage. The employee was determined eligible for APTCs based on his or her attestation that you, as their employer, do not provide health insurance coverage that is affordable and meets minimum value.

If you are considered a small employer, you are not subject to the Employer Mandate with respect to any employer-sponsored health insurance coverage you may offer to your employees and their dependents.

What is the standard for Affordability for an employer-sponsored plan?

A plan is deemed to have met the standard for affordability if the monthly premium cost for only the employee, not including the cost for any dependents, is less than 9.83% of the employee's household Modified Adjusted Gross Income (MAGI) for the year.

What is the standard for Minimum Value for an employer-sponsored plan?

A plan is deemed to have met the standard for minimum value if the plan offered to employees and their dependents covers at least 60% of the total allowed cost of medical services and includes coverage of both inpatient and outpatient services.

What if I offer my employee a Health Reimbursement Arrangement (HRA)?

If your coverage offer is an HRA, it may have been determined unaffordable to your employee. If HRA coverage is determined unaffordable for the employee, the employee may be eligible to claim the premium tax credit instead of HRA coverage.

UHR Requesting data

- Why are you requesting compensation for my employees?
- If the employee declined coverage, why do you need the premium amount?

Form **1095-C**
Department of the Treasury
Internal Revenue Service

Employer-Provided Health Insurance Offer and Coverage
Do not attach to your tax return. Keep for your records.
Go to www.irs.gov/Form1095C for instructions and the latest information.

☐ VOID
☐ CORRECTED

OMB No. 1545-2251
2021

Part I Employee		Applicable Large Employer Member (Employer)	
1 Name of employee (first name, middle initial, last name)	2 Social security number (SSN)	7 Name of employer	8 Employer identification number (EIN)
3 Street address (including apartment no.)		9 Street address (including room or suite no.)	10 Contact telephone number
4 City or town	5 State or province	6 Country and ZIP or foreign postal code	11 City or town
			12 State or province
			13 Country and ZIP or foreign postal code

Part II Employee Offer of Coverage	Employee's Age on January 1												Plan Start Month (enter 2-digit number):	
	All 12 Months	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	
14 Offer of Coverage (enter required code)														
15 Employee Required Contribution (see instructions)	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
16 Section 4980H Safe Harbor and Other Relief (enter code, if applicable)														
17 ZIP Code														

For Privacy Act and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 60705M Form **1095-C** (2021)



Best Practices

Best Practices for New hires & Terminations

- The UHR system is driven by the data that is received.
- Tips for clean data:
 - Please enter a rehire date under existing team member record
 - Please term employees in less than 30 days





ACA FAQ's

- Will I be notified when I need to make an offer of coverage to an employee?
- If I hired an employee as Full-Time, when will the offer of coverage be made?
- What if I forget my credentials to access the ACA Dashboard?

The background is a solid dark teal color. In the top right corner, there is a decorative element consisting of several parallel, light teal diagonal lines that extend from the top edge towards the center of the slide.

UnifyHR ACA Support

UNIFYHR ACA SUPPORT PAGE

GIOA ACA Support Page by
providing the following resources
through our page:

Requesting a meeting with an
UnifyHR Team member

Submitting a question via email

Access to training documents and
FAQ's

[ACA Support Page Link](#)

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Welcome to your ACA Support Page!

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Quick Links:

To monitor the status of your ACA Program visually, please access your ACA Dashboard.

- [Access your ACA Dashboard here!](#)

ACA Guides & Trainings

In this section you will find helpful guides.

ACA Specific Guides:

- [ACA Dashboard Guide](#)
- [UnifyHR-Guide to Searching An Employee](#)
- [GIOA ACA Measurements for Full Time Status](#)
- [ACA Affordability Tool](#)

Other Guides:

- [HR Payroll Operator Benefits Administrator Reports User Guide](#)
- [LiveWell Operator Contact Reference Guide](#)

FAQ's

Check out our [UnifyHR FAQ's](#).



Meet with your UnifyHR Team

< June >

SUN	MON	TUE	WED	THU	FRI	SAT
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	1	2

WANT TO SEND US AN EMAIL INSTEAD? [CLICK HERE](#)

ACA Support- Requesting a Meeting

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- Through our ACA support page, the operators have the option to request a meeting with a UnifyHR team member by selecting a date that works for them.
- The calendar is in real time therefore, the operators will be viewing the most recent available times.

Welcome to your ACA Support Page!

UnifyHR helps employers manage certain employee benefits programs and related compliance requirements. We are not attorneys or tax advisors. The information provided on this website does not, and is not intended to, constitute legal or tax advice. All information, content, and materials available on this site are for general information purposes only. Information on this website may not constitute the most up-to-date legal, tax or other information. Please contact your attorney or other appropriate advisors for advice regarding any particular legal or tax matter.

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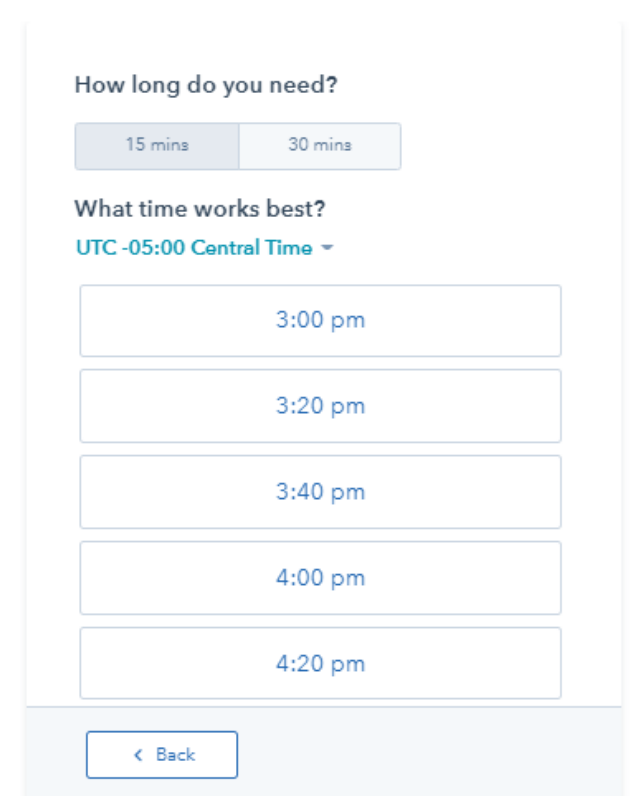
Check out our [UnifyHR FAQ's](#).



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ACA Support- Requesting a Meeting Cont...

- The meetings are available in increments of 15 minutes and 30 minutes.



How long do you need?

15 mins 30 mins

What time works best?

UTC -05:00 Central Time ▾

3:00 pm

3:20 pm

3:40 pm

4:00 pm

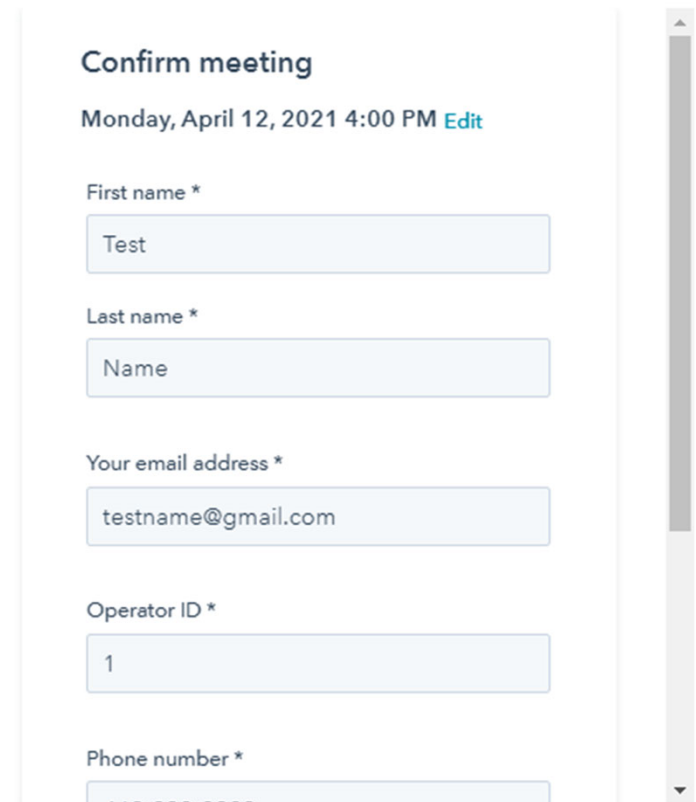
4:20 pm

< Back

ACA Support- Requesting a Meeting Cont...

Operators/admins will need to complete a questionnaire

- Operator First name
- Operator Last name
- Operator's email address
- Operator ID
- Phone number
- Brief description on the inquiry



Confirm meeting

Monday, April 12, 2021 4:00 PM [Edit](#)

First name *

Last name *

Your email address *

Operator ID *

Phone number *

ACA Support- Requesting a Meeting Cont...

- Lastly, once an operator has completed the questionnaire, they will be provided with a booking confirmation with the date and time. They will receive an email with a zoom link for the meeting.
- A reminder email will also be sent an hour prior to the meeting.



Booking confirmed

You're booked with a UnifyHR ACA Expert.
An invitation has been emailed to you.

April 12, 2021
4:00 PM

ACA Support- Sending Emails

- Don't have time for a meeting?
- The operators can send UHR an email with any questions they may have.
- Emails are typically answered within 24-48 hours.

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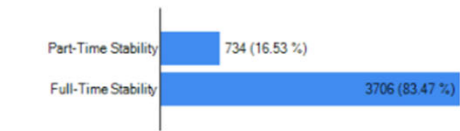
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UnifyHR Web App Overview

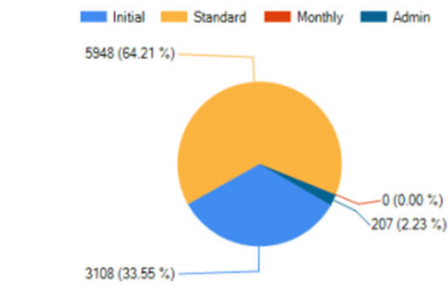
Employee Overview

Total Employee Count 7818 
Variable: 0 Full-Time: 6680 Part-Time: 1138 Seasonal: 0

Number of Employees in Full-Time & Part-Time Stability Periods 

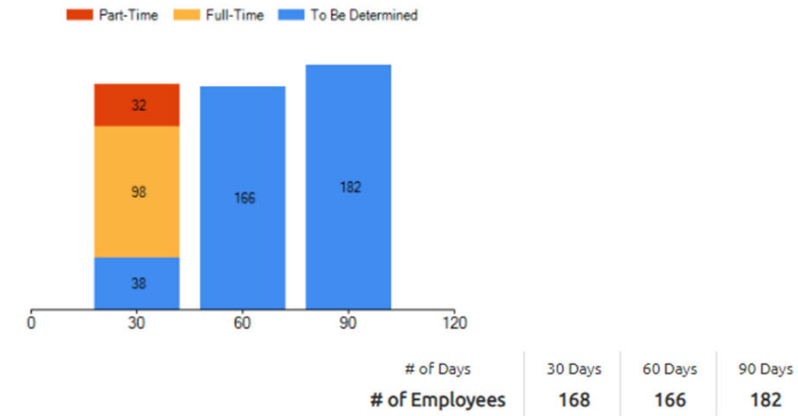


Number of Employees in Measurement Periods 

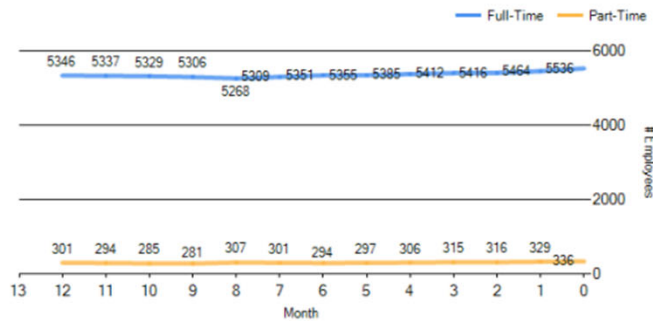


Employee Forecast

Employees with Administrative Period Ending 



12-Month Trend



Accrual Schedules

Schedule Name	Schedule Type	Accrual Detail End Date
Semi-Monthly	Semi-monthly	12/31/2021

Affordability

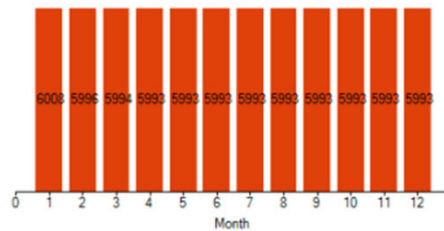
*This is applicable to Rate of Pay Clients Only

Tax Year: 2022

Unaffordable Count: 0

Affordability Chart

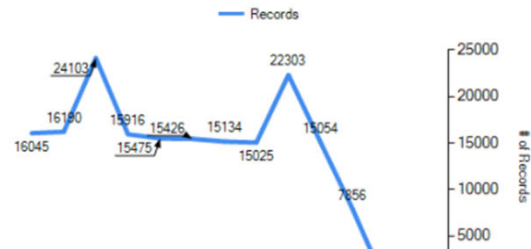
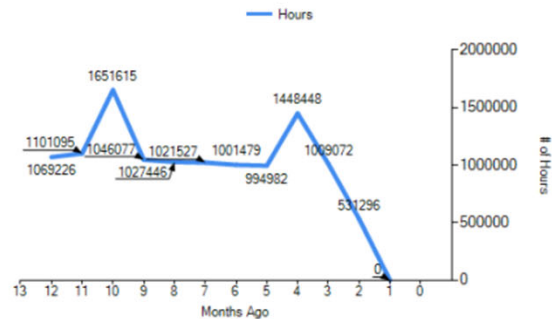
Legend: Unaffordable Enrolled (Dark Blue), Unknown (Red), Unaffordable (Orange), Affordable (Light Blue)



2022 Potential Total Penalty: \$19,422,450.00

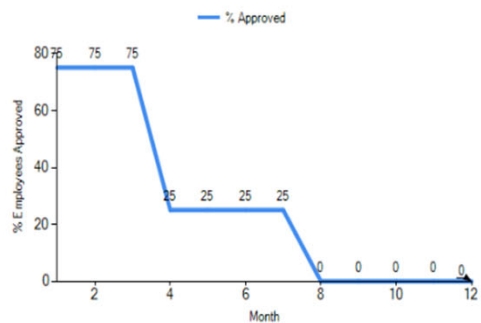
Monthly Potential Penalty Chart

Accruals



📊 OOC Approval

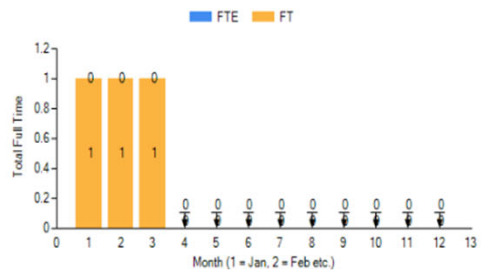
Tax Year 2022



📊 ALE Information

Tax Year 2022

Average Monthly Full Time Count: 1.00
Currently Tracking to be an ALE: No



📊 1095 Information

Tax Year 2021

📊 Last Matched

Employee

< 90 Days 90-179 Days 180-269 Days 270-364 Days >= 365 Days

Dependent

< 90 Days 90-179 Days 180-269 Days 270-364 Days >= 365 Days



Q&A