



AFFORDABLE CARE ACT (ACA) SERVICES OVERVIEW

MUST offers ACA reporting services for groups of all sizes. ***MUST does not advise nor provide consulting services related to the reporting required under ACA.***

ACA reporting is based on a calendar year rather than your benefit year. For small groups who are not with MUST for the entire calendar year, MUST reporting will cover only the portion of the year that the group was with MUST. MUST does not provide IRS filing services for partial-year Applicable Large Groups (ALG); those groups can arrange to receive a data file from MUST and will be responsible for IRS filing on their own.

MUST groups who utilize our reporting services will fall into one of two categories:

- **Small Groups** – those with fewer than 50 Full-Time Equivalents (FTEs), or
- **Applicable Large Groups (ALG)** – those with 50 or more FTEs. ALGs will receive both Affordability and Eligibility calculations.

ACA SERVICE FEES

SMALL GROUP REPORTING. For the 2021 calendar year, there are no fees associated with small group reporting for all MUST-enrolled employees.

APPLICABLE LARGE GROUP (ALG) REPORTING. ALGs will incur costs for employees recorded in the system, regardless of whether they are enrolled in the medical plan (this would include waived employees and those not eligible for benefits (Variable Hour Employees)). Tracking Variable Hour Employees is a requirement for the system to properly record and calculate Affordability and/or Eligibility as required by IRS section 6056 rules. It is important to notify MUST of employee terminations as they occur in order to avoid being charged for these termed employees.

<p>NOTE: MUST utilizes the Federal Poverty Level Safe Harbor method for the ALG Affordability calculations.</p>
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ACA NOTIFICATION: ACTION REQUIRED

The attached ACA Reporting Election form must be completed and returned with all renewal documents. Submit the completed form to:

If you have questions concerning MUST ACA services, please call us at 1-800-845-7283. Thank you for your prompt attention to this matter.



ACA REPORTING ELECTION

Please indicate the ACA reporting service you would like MUST to provide, then sign below and return with renewal documents.

- NO REPORTING:** District uses a different service.
- PARTIAL-YEAR SMALL GROUP:** MUST will provide 1094b and 1095b forms and filing for the portion of the year the group is with MUST. There is no fee for this small group ACA service.
- PARTIAL-YEAR APPLICABLE LARGE GROUPS (ALG):** Contact MUST to discuss group options.
- SMALL GROUP:** MUST will provide 1094b and 1095b forms and filing. There is no fee for this small group ACA service.
- APPLICABLE LARGE GROUPS (ALG):** MUST provides Affordability calculations using the Federal Poverty Level method, Eligibility calculations (Service Hours), 1094c and 1095c forms, and form filing.

You will need to either update payroll service hours or provide MUST a payroll service hour reports ***for every pay cycle in the calendar year***. Directions on how to update service hours and/or a template spreadsheet will be provided by MUST.

- **FEE: \$1.50 PEPM** for employees enrolled in MUST medical plans, waived employees, and those not eligible for benefits (Variable Hour Employees)

Group Name _____

Legal Name _____

Group FEIN: _____

Authorized Group Signature: _____

Printed Name/Title: _____

Date: _____