

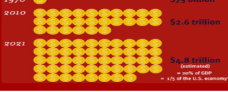
# The Obamacare Opportunity



The ACA is one of the most difficult laws employers in the US have ever had to face. It means IRS audits, confusing reporting requirements and expensive penalties & taxes.

MEC is a 100% Obamacare compliant solution that allows employers to control their benefits program for about \$100/employee per month. With MEC employers are turning the Obamacare nightmare into the Obamacare opportunity.

## The Rising Cost of Healthcare



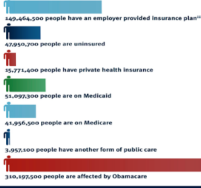
# 160%

Employer health insurance contributions have increased by 160% since 1999. <sup>1</sup>

The amount the average employer contributes towards single coverage.



## How Many People Does Obamacare Affect?



Everyone must have health insurance, or pay a tax.

## Employer Tax Penalties Under the Affordable Care Act



\$52 billion in new taxes will be imposed on businesses by mandating that employers provide health insurance.<sup>2</sup>

### The "A tax"

\$2,000 per employee per year penalty, companies pay if they fail to offer healthcare to 95% their full-time employees\*.

### The "B tax"

\$3,000 per employee per year penalty, companies pay if they fail to offer an affordable and minimum value plan.

\* 70% of full-time employees in 2015

## What are your options?

OPTION	OUTCOME
Pay the fine	Subject to IRS audits
Cut employee hours	Violation of labor codes
Offer the Skinny plan	Still subject to the B tax
Try a Walkaway plan	Currently doesn't exist
Fire employees to get below the 50 person minimum	Working fewer employees harder = unhappy employees
Hide assets	Illegal
Form smaller companies	Subject to IRS audits
Make everyone 1099	Subject to IRS audits
Close your business	Future profits lost
Offer a traditional insurance plan	Prices for insurance are rising, this is not cost effective
Do nothing	Penalties, IRS Audits, Disgruntled employees, Employees obtain Whistleblower status and much more...

## MEC Plans



### MEC Basic

- ✓ Preventative and wellness plan
- ✓ Meets the essential coverage benefit
- ✓ Satisfies the employer's individual coverage requirements
- ✓ All employees are automatically enrolled at no cost sharing to them
- ✓ Low Risk
- ✓ Low Cos



### MEC Plus

- ✓ Solution to the requirement of an affordable and minimum value plan
- ✓ Offered to every employee, but they are not required to purchase coverage.

MEC Basic  
MEC +

100% ACA Compliance



**Equals NO excise taxes or penalties!**

## What is a Self Directed Insurance Trust?

FreedomCare Benefits offers the only Self Directed Insurance Trust in the world.



Self-Insurance  
+  
Employer Owned  
Insurance Company  
+  
Business Trust  
=  
Self Directed Insurance Trust



Learn more about how MEC can turn your Obamacare nightmare into an Obamacare opportunity at [www.medicalsolutionscorp.com](http://www.medicalsolutionscorp.com)



Contact us  
(855) 667-4621

or visit us at  
[www.medicalsolutionscorp.com](http://www.medicalsolutionscorp.com)