

Minimum Essential Coverage (MEC)

100% compliant with the Patient Protection and Affordable Care Act

HRX Open Access MEC + a Penalty B plan fulfills the two basic requirements of the Patient Protection and Affordable Care Act.

A

HRX Open Access Minimum Essential Coverage

All companies with more than 50 full-time employees must provide coverage for certain types of wellness and preventative care services, at no cost to their employees.

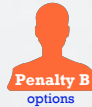
This is called "Minimum Essential Coverage," — the "MEC" **HRX Open Access**.



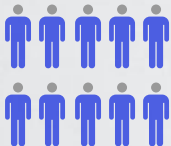
B

Penalty B Plan

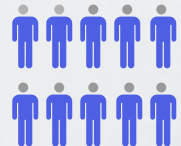
The second ACA requirement is that employers must offer a "Comprehensive Medical Plan" or "Penalty B" plan, and the employee must not pay more than 9.12% of their income towards the plan. The Penalty B Plan must meet certain specific criteria such as doctor visits, maternity, hospitalization, and prescription drugs.



The Penalty B Plan must meet certain specific criteria of the ACA compliant essential health benefits listed on healthcare.gov.



**WorXsiteHR + Penalty B Plan +
HRX Open Access MEC
=
100% Compliance**

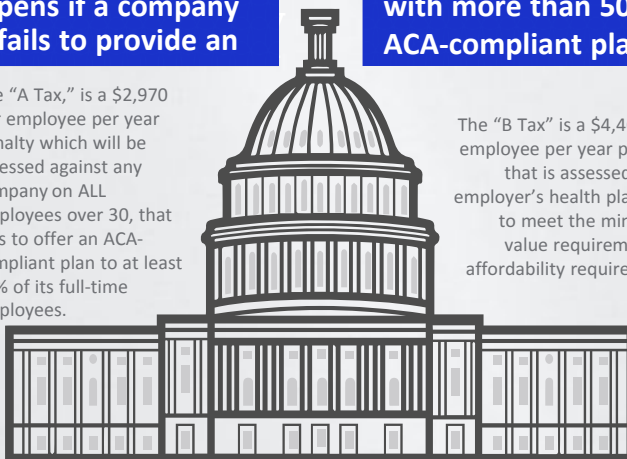


**What happens if a company
fails to provide an**

**with more than 50 employees
ACA-compliant plan?**



The "A Tax," is a \$2,970 per employee per year penalty which will be assessed against any company on ALL employees over 30, that fails to offer an ACA-compliant plan to at least 95% of its full-time employees.



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The "B Tax" is a \$4,460 per employee per year penalty that is assessed if the employer's health plan fails to meet the minimum value requirement or affordability requirement.

